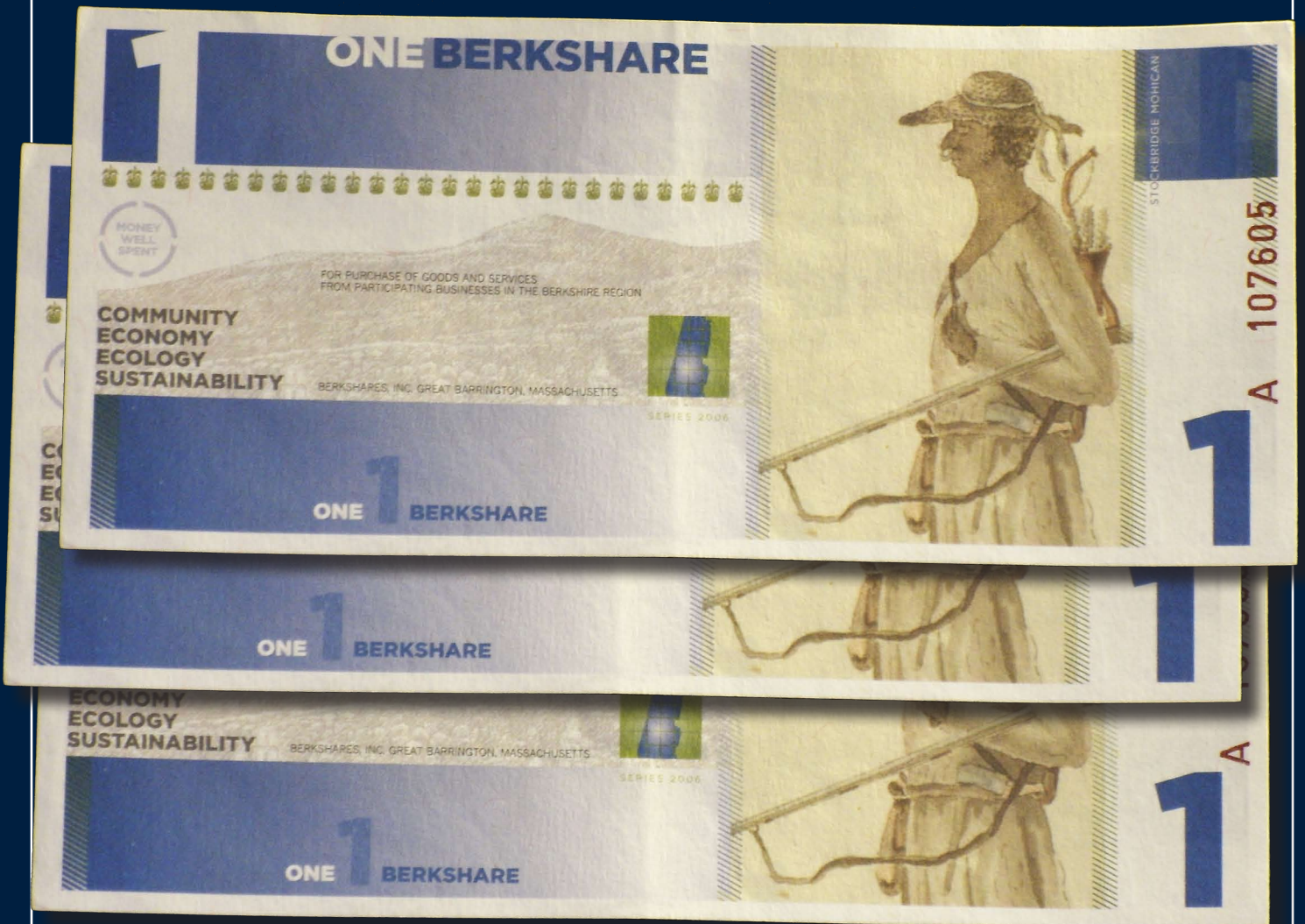


# LOCAL

Community Currency Magazine

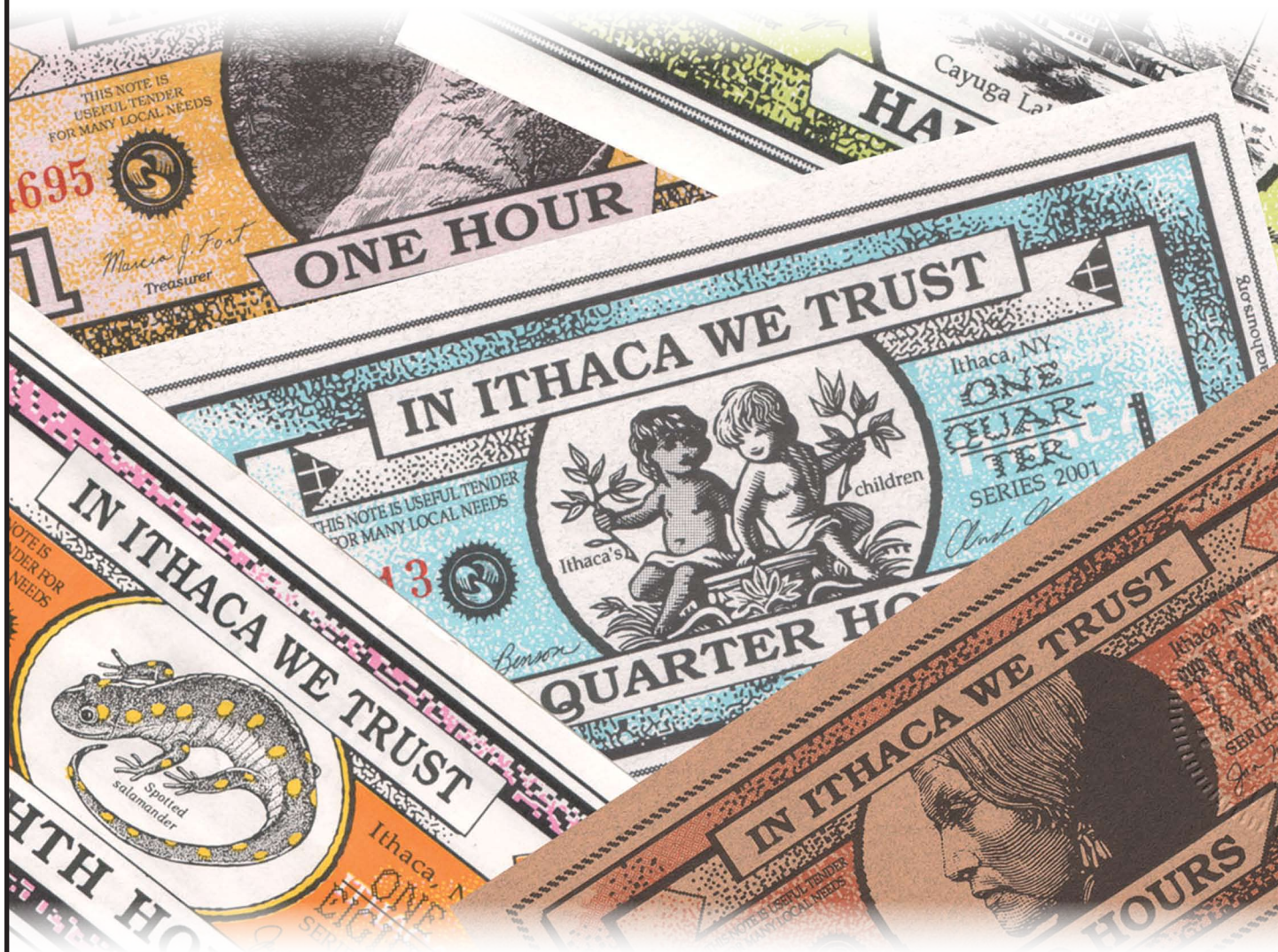


***“We think that by strengthening the piece of the fabric of this country, this world, that you’re strengthening the whole.”***

Asa Hardcastle, the head of Berkshares, Inc.

# HOMETOWN MONEY:

## HOW TO ENRICH YOUR COMMUNITY WITH LOCAL CURRENCY



by Paul Glover, founder of Ithaca HOURS

<http://www.ithacahours.com>

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# NEW LOCAL CURRENCY PROJECTS & OTHER EFFORTS

## **Brooklyn, New York**

### **Brooklyn Torch Community Currency**

*“Sparking Wealth In North Brooklyn”*

The Brooklyn Torch project is a local currency slated to hit the neighborhoods of Greenpoint, Williamsburg and Bushwick sometime this fall.

Project aims to create a local currency to benefit both local area businesses and artists. The Brooklyn Torch will bring together both artist communities and immigrant communities in the area and aim to improve the integration of social groups and local economies. Brooklyn holds many key elements which may support a successful local currency such as a strong sense of community & pride, a wealth of talent including artists & designers, food purveyors and health care workers. This project is originating in North Brooklyn.

## **Whidbey Island, Washington**

### **Whidbey Terra and Whidbey Bucks**

Whidbey Island is one of nine islands situated about 50 kilometers from Seattle in Island County Washington. This Island forms the northern boundary of Puget Sound and has around 60,000 residents. Since 2008, the area has hosted Transition Whidbey a Washington State non-profit corporation. Following Rob Hopkins' model of self-reliance, Transition Whidbey was formed to steer the community toward greater food, energy, and economic self-reliance. As with other transition towns such as Lewes and Totnes, one of the early goals for Whidbey was to create a local currency program. This electronic version of the program which is now up and running has been named the Whidbey Terra.

Since the group was formed it has attracted around 200 members. The online version of the local currency is similar to a LETS (Local Exchange Trading System). A colorful paper version of the Whidbey Bucks should

begin circulating in late 2009 or early 2010.

More information can be found on the Whidbey Community eXchange website.

<http://www.whidbeycx.com> More information about Transition Town movement in the United States can be found on the Transition Town US web site. <http://www.transitionus.org/>



## **Portland, Oregon**

### **Sanctity of Hope Tokens are a Helpful Currency for the Homeless Community**

(SOH) is a non-profit organization located in the Portland area. This organization created a brass token and circulates these in the community.

## **Co. Kilkenny, Ireland**

### **The Liquidity Network**

FEASTA's Liquidity Network aims to address this problem by creating an alternative 'liquidity stream' which is not based on debt.

This project aims to introduce a type of debt-free currency and if successful we should all move to Ireland. The project is being backed by <http://www.feasta.org>, The Foundation for the Economics of Sustainability, an Irish think tank, and spearheaded by the well-known author Richard Douthwaite ("Limits to Growth", "The Ecology of Money"). Both an electronic system and paper notes

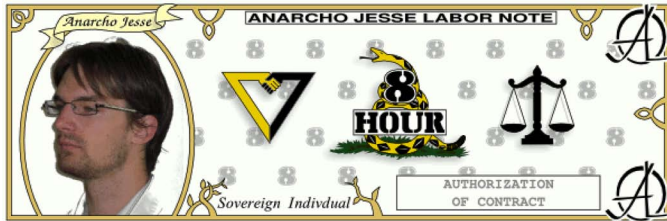
are being discussed and local government is involved.

This information courtesy of Fabio Barone. Join the discussion at:

<http://www.feasta.org/forum/viewtopic.php?t=863>

<http://openmoney.ning.com/forum/topics/the-liquidity-network>

<http://theliquiditynetwork.org/>



## New Hampshire, USA Anarcho Jesse Labor Notes

Private citizen issuing his own local currency. The AnarchoJesse Labor Note (AJL) is an alternative currency established in New Hampshire by Free State Project member “AnarchoJesse”. This note is backed by the promissory labor of Jesse (the issuer). Approximately One Hundred (100) hours of labor will be in circulation in One (“1”) Hour, Four (“4”) Hour, and Eight (“8”) Hour denominations. e-mail at [AnarchoJesse@gmail.com](mailto:AnarchoJesse@gmail.com) <http://www.myspace.com/anarchojesselabor>

## Mesa, Arizona Mesa Bucks encourages ‘shopping local’

The City of Mesa, Arizona has a shop local rewards program known as “Mesa Bucks”. Anyone can take advantage of the program, not just Mesa residents. The program’s full name is Shop Mesa Get the Arts and rewards consumers for making purchases in the Mesa area. With receipts in hand, you may qualify for this new ‘culture cash’ which counts towards free admission to shows at Mesa Arts Center or admission to Mesa Contemporary Arts, Arizona Museum of Natural History and even the Arizona Museum for Youth. Simply bring all of your shopping receipts from participating retailers in the City of Mesa to the Mesa Arts Center Box Office and the amount of sale tax you spent will be paid to you in Mesa Bucks. The program runs through June 30, 2010. There are some slight restrictions such as before the bucks can be spent on tickets, the shopper must buy one valid ticket to be eligible to use the Mesa Bucks to purchase another ticket. However, minor

restrictions such as this do not seem to be slowing down the program, locals report they enjoy this new program. The Mesa Bucks are so well received several retail merchants in the area have contacted the city and stated their willingness to accept partial payment in Mesa Bucks at their local establishments.

## Ojai, California Ojai Economy Group Local Currency

It now seems likely that the Ojai Economy Group will be moving towards plastic ATM type debit cards for their local currency system. Here is a quote taken from their mailing list:

“...it’s likely we are going to start with an online transaction system, with merchant-based terminals, dedicated ATM’s and magnetic stripe cards. We probably won’t integrate with STAR immediately, but could in the future. We’re talking with our local community bank about receiving/managing funds, parallel accounts, etc.”

Source: [slo-local-currency@googlegroups.com](mailto:slo-local-currency@googlegroups.com), Tyler Suchman

<http://www.OjaiEconomy.com> – Main site

<http://www.facebook.com/pages/Ojai-CA/Ojai-Economy-Group/236585025071> – Facebook

<http://www.twitter.com/OjaiEconomy> – Twitter

<http://www.youtube.com/OjaiEconomyGroup> – YouTube

## Mendocino, California Mendo Moola

A new local currency is now circulating in Mendocino County. This is a very exciting new product with a new set of rules. See below and also learn more from their web site. <http://mendomoola.wordpress.com/>

Mendo Moola Proposed Rules:

1. Mendo Moola (MM) as a Local Currency can initially be issued by any merchant, in branded wood coins or paper, with a store front that stocks inventory. It is then backed by the full faith and credit of that particular merchant’s inventory and cash flow, and by the health of the community’s local trade. (Eventually, any business or service could issue its own currency.)
2. MM will always be redeemed for cash by the issuing merchant upon request by either customers or other merchants, although using

- MM to purchase products is preferred.
3. MM will only be issued into circulation as change, direct exchange for cash (not sold), or as “gift certificates”.
  4. MM will not be issued into circulation by being “spent” by the issuing merchant for products or services, i.e. merchants will not use their own issued currency from storage to purchase products themselves. Rather, it will only be put into circulation by Rule 3. Rules 3 and 4 are to protect local currency from inflating.
  5. When accepted as payment, MM will be treated as cash in payment of a taxable or nontaxable product or service.
  6. Merchants may treat MM on their books as Gift Certificates. Production of local currencies may be expensed as an Advertising Expense. Check with a CPA on these issues.

*using local currency create a kind of systemic change that leads to more sustainable economic practices. The end result of using Canterbury Pounds is a local community that fosters a more ecologically responsible production of goods and a more equitable distribution of wealth. It maintains the diversity and uniqueness of Canterbury’s town centre. Using a local complementary currency is a significant tool for positive economic change. The plan is that the Canterbury Pound will self financing and profit making. The idea is to keep local money local and use it to boost trade for local businesses. Complementary currencies really come in to their own as social support mechanisms during economic recession, times of inflation and unemployment.*

\*<http://www.canterburypound.co.uk/>

### **Shire Silver System New Hampshire, USA**

Shire Silver is a group of New Hampshire people who recognize that the use of silver as a currency is a very good thing. From their web site, it appears they are creating an easy to recreate version of a local silver currency. This idea is echoing across America now, local currency brands created from one size of precious metal tokens. Their video includes basic instructions on stamps the medallions out by hand at any location. Very interesting and deserves big support.

<http://shiresilver.com/>

### **Edinburgh Scotland has a new Time Bank**

Edinburgh Time Bank

Region: Scotland

Time Broker/Contact Name: Christopher Hampton

Address: 29 St Katharine, Liberton, Edinburgh, EH16 6QR

Email: [servenet@blueyonder.co.uk](mailto:servenet@blueyonder.co.uk)

### **Canterbury, Kent, UK Canterbury Pound**

Following in the successful footsteps of Lewes and Totnes, Canterbury will soon be issuing their own local currency, the Canterbury Pound.

*Local People working in their own communities*

Large transition groups in Whitstable and Faversham, have also expressed an interest in the Canterbury pound. The local organization, Canterbury Pound Group, has set a meeting for 8th September when they plan for the introduction of the Canterbury Pound.

Location:

The Manor Barn

Cockering Road

Canterbury CT1 3UR

### **The TimeBanks Start-Up Kit Create Your Own Time Bank**

- A How-To Manual for Member-Led Time Banks
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- TimeBanks USA Community Weaver Software

Only \$49. To order the Start-up Package, visit the order page <http://www.timebanks.org/order-form.htm> or call TimeBanks USA at (202) 686-5200, ext 101.

They also suggest the training and extra technical assistance <http://www.timebanks.org/training.htm> options that will help you move forward on building the kind of Time Bank that will best serve your organization’s goals.

# MONEYART

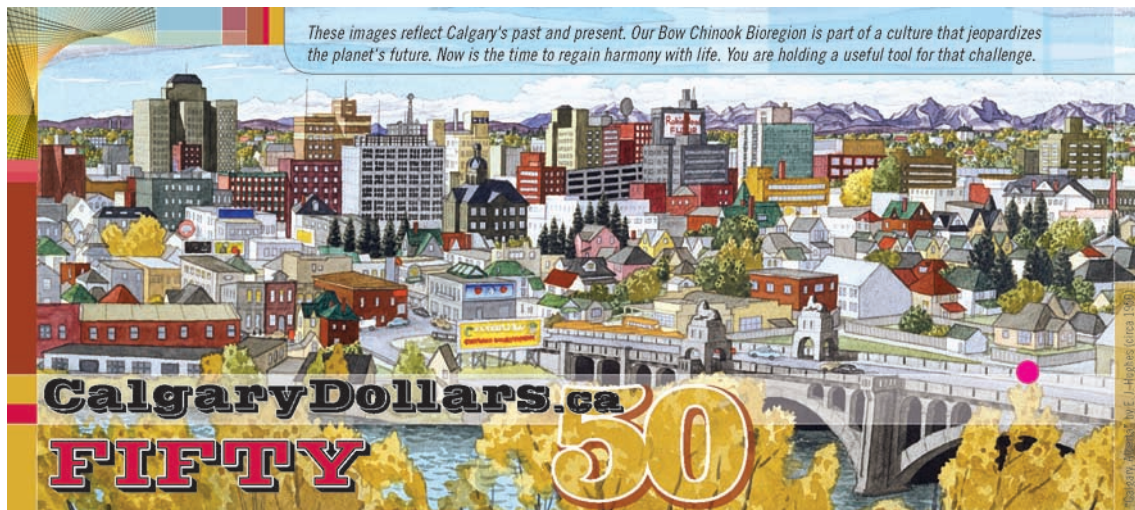


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### Email

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# ALTERNATIVE CURRENCY SYSTEMS ARE NOT NEW IN GREENSBORO

by Morgan Josey Glover  
<http://www.news-record.com>

I wrote in June about the Greensboro Currency Project, which aims to create a local currency and is partly motivated by the recession's impact on local businesses.

It turns out about 80 Triad area businesses participate in a bartering system called Velocity Trade Exchange that Cathi Vogel, of Greensboro, started in 2007. (I will add here that Deep Roots Market has its own incentive program that provides its members with discounts at a number of local businesses.)

Vogel said she started the company, which is affiliated with a national business bartering organization, after learning that her brother-in-law in Wisconsin joined one.

"It just clicked," she told me last week. "The clouds parted, the lights came down and the angels started singing. I knew this is what I was supposed to do."

The exchange basically works like this: Members earn U.S. dollar-based credits for products and services they supply other members in the network. Vogel, whose company has two full-time employees and one part-time employee, earns a fee from member companies for managing the program.

"I couldn't have timed it better," Vogel said about starting the company in 2007. "We started before the recession really got going. We had time to get established and form a reputation."

Member companies benefit in that they can save money on certain expenses and attract customers who might be hesitant to spend cash on an unfamiliar business, Vogel said. But the system does not work well for companies that can't handle additional customers, don't get paid directly from clients (such as insurance agents) or provide specialty services with mostly non-local supply chains (i.e. pharmaceutical company).

I spoke today with Velocity member Lea Frederick, who started All Wrapped Up Gifts in Greensboro about three years ago. Frederick said she has used her credits to pay for brochures and business coaching. Once she earned \$100 in credits for making a gift for another member's wife. She then spent those credits on boarding her dog and getting a pedicure.

"I have a lot of customers in the exchange so its been very beneficial because I might not have them as customers (otherwise)," she said.

Frederick added that she would be interested in a local currency because she already makes a lot of gift baskets from locally-sourced items. The Greensboro Currency Project differs from Velocity Trade Exchange in that the group is interested in circulating a physical currency throughout the community rather than primarily bartering services/products between businesses.

Still, maybe the Greensboro Currency Project should talk to Vogel.

"One of the things I'm trying to do is start a movement about the local economy," Vogel said. "I think there's a lot of things we can do as a community beyond barter and currency to partner and work together for the greater good."

[http://www.news-record.com/blog/2009/07/30/entry/alternative\\_currency\\_systems\\_are\\_not\\_new\\_in\\_greensboro](http://www.news-record.com/blog/2009/07/30/entry/alternative_currency_systems_are_not_new_in_greensboro)



# Open Money

metacurrency systems

<http://openmoney.ning.com/>

<http://twitter.com/openmoney>

[http://p2pfoundation.net/Open\\_Money](http://p2pfoundation.net/Open_Money)

<http://www.openmoney.org/>

# Open Money Manifesto

The problems with money stem entirely from how conventional money is normally issued - it is created by central banks in limited supply. There are three things we know about this money. We know what it does - it comes and it goes. We know what it is - it's scarce and hard to get. And we know where it's from - it's from "them", not us.

These three characteristics, common to all national currencies, determine that we constantly have to compete for a share of the limited amount of the "stuff" that makes the world go round. This money can go anywhere, and so it inevitably does, leaving the community deprived of its means of exchange.

It is simply the nature of conventional money that by its coming and going it creates conditions of competition and scarcity, within and between communities.

So we have to scramble for money to survive, we are forced to compete for it, often ruthlessly. Intent on getting the most for the least, we strive for the best bargains, as individuals, businesses, non-profits, governments, and nations.

As a society, as a generation, it seems we are determined to have everything ourselves no matter what consequences our excesses and negligence bring for others, now and in the future.

We rely on this money. It seems there isn't much choice, despite its evident failings. Some people have little or none and cannot do what they need to live in this world - some people have vast amounts of it and yet it seems to do them, and the world, no good.

And what's it all about? A money that is scarce, runs

away in all directions, and comes from "them". This money of theirs comes with many problems.

- the problem of supply - how much money in circulation is "right" for the economy? Nobody seems to know how to keep the balance between too much and too little.
- the problem of distribution - where is it? who has it and who hasn't? is it where it's needed? clearly not.
- the problems of cost - costs of creation and security, operations and accounting, the costs of interest, the costs of the courts.

But above all, at a cost beyond counting, our monetarily driven behaviour has utterly disastrous effects on our society and the global environment.

That's the bad news, but you probably knew it already. Now here's the good news - all these problems can be fixed with money that's better designed.

***Money is just information, a way we measure what we trade, nothing of value in itself. And we can make it ourselves, to work as a complement to conventional money. Just a matter of design.***

There is no good reason for a community to be without money. To be short of money when there's work to get done is like not having enough inches to build a house. We have the materials, the tools, the space, the time, the skills and the intent to build ... but we have no inches today? Why be short of inches? Why be short of money?

Open moneys are virtual, personal and free. Any community, network, business can create their own free money - "free" as in free speech, free radical, freely available - but NOT free as in free lunch, or free ride. It's not something you get for nothing.

Open money is money that must be earned to be respected. When you issue it, you are obliged to redeem it - your money is your word. It's just a matter of your reputation in your community.

Open money is flat money. It confers no power of one over another, only one with another. Exploitation is no problem; when you have your own money, you can't be bought and sold so easily. You can choose what you

do to earn your money. And there's no monopoly, all systems coexist in the same space. Flatter than flat - open money is superflat.

Open money is virtual and not limited. Physical things exist in space and time - which makes them limited - in number, mass, place. Virtual things don't exist and need not respect any such limits.

So any and all things are possible in open money space - any form at all. It's just a matter of devising a scoring system for those who consent to using it - money is simply a social arrangement.

Of course, a system won't work as a money unless it's well designed. A scoring system that nobody wants to use isn't a working money. So while there's no limit to the moneys that can be conceived, not all moneys will work.

The new money that will work will be created by us, in sufficient supply to meet our needs, and in an open context so that all can contribute and be acknowledged. Open money will circulate within the networks and communities it serves, quite legally and virtually free, by design.

We believe that the problems that come from conventional money can be resolved with open money systems.

- where conventional money is scarce and expensive, the new money is sufficient and free.

- where conventional money is created by central banks, new money is issued by us, as promises to redeem - our money is our word.

- and where conventional money flows erratically in and out of our communities, creating dependencies that are harmful to the economy, society and nature, the new complementary money re-circulates, enabling business and trade.

So let's fix the money problem and for the rest of the problems that we face in our world, let's see what follows.

Just imagine ...

- imagine having enough money, sufficient to meet all our needs.

- imagine a society and economy operating without any of the familiar monetary problems of poverty, exploitation, homelessness, unemployment, fear and stress.

- imagine a world where everyone can have work and pay, work and play.

- imagine clean air, water, and food - enough for all.
- imagine human society living in balance with the environment.

Too good to be true? Or maybe not? Maybe worth checking out?

These are our beliefs about open money, our ideas for developing open money systems, and our intent to act now to implement our beliefs...we invite you to sign on.

It isn't a mission statement for anybody or any body. The statements aren't owned by anyone or anything or intended to serve the interests of any individuals or organizations.

The purpose of the open money manifesto is self determined - it is inherent in its content.

- it isn't negotiated, nobody votes on it.
- it's not a matter of opinion, nor a political proposal.
- its validity is based on the sense it makes in and of itself.

The concepts of open money aren't owned by anyone.

The manifesto is an open set of ideas - the concepts are there for extension, development, refinement - we invite you to sign in.

The manifesto is an active document -

- it is a statement of observable evidence - there are problems with money;
- it is a process of design - the problems with money can be easily fixed;
- it is a declaration of intent - we are fixing them.

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First!**

Sunshine Coast hinterland

**Buy Local**

[www.baroodollar.org](http://www.baroodollar.org)

# PORTLAND PURSUES AN OPEN PLATFORM

BY ALAN ROSENBLITH

<http://blog.newcurrencyfrontiers.com/>

Very exciting news from Portland, OR!

City Hall has declared interest in building an “open platform” to enable multiple different currency efforts. In the last week three currency related efforts (CEN|PDX, The MotiveSpace Coalition, and the PDX Timebank) have collaborated in drafting a document that defines some basic requirements for such a platform. The city hasn’t agreed to these requests yet, but they want to know more. I will most likely be meeting with them next week to discuss it further.

However, even if the city doesn’t end up supporting this effort financially, I believe this is still a significant step forward. These three efforts have very different missions and currency designs. And, despite these differences, all have recognized the potential in having a common, open platform upon which to build their systems.

While this specific effort is currently in Portland, I see no reason for it to be limited to any geographic area. I would like to see these basic requirements endorsed by a wide variety of currency efforts around the world, so we can build a strong use case for this approach. Currencies (in the broader sense of currencies) will be stronger when they exist in a global context interlinked in a rich ecosystem of processes rather than as stand alone clubs.

What follows is the text of our document. Please feel free to express support in the comments section if you think this approach would be useful to you.

## THE CHALLENGE:

Dozens of groups around Portland, including CEN|PDX, the MotiveSpace Coalition, and the PDX Timebank, are developing innovative programs which measure and mobilize resources and capital. We refer to strategies, systems, or programs such as these as “wealth building processes” - that is, as innovative

new processes which track the creation and exchange of value, within a specific community of users.

## EXAMPLES OF WEALTH BUILDING PROCESSES:

- Buyer loyalty programs (such as choose local programs, point systems, rebate systems, etc.),
- Reputation systems (such as user reviews, consumer ratings, etc),
- Exchange systems (such as commercial barter, CEN|PDX, Time-banking),
- Asset sharing systems (bike sharing, tool library, car sharing, office space sharing),
- Cooperative asset building programs (such as MotiveSpace’s Community Asset Funds program).

Each of these processes track flows of economic activity, and structure incentives which reward community friendly behavior. One of the largest costs common to all of these processes, is the development of a robust, secure, and user-friendly information infrastructure which enables their programs, and maximizes their reach.

## VISION:

To create public infrastructure (a Community Wealth Building Platform) for the city of Portland that reduces the technical costs for groups developing wealth building processes, and allows groups to easily interact with one another in a rich ecosystem of processes. We believe the city of Portland can leverage its interest in creating an open platform to the benefit of numerous groups by embracing the requirements outlined below.

## GOALS:

1. The Community Wealth Building Platform must be able to address the specific requirements of existing initiatives such as CEN|PDX,

- MotiveSpace, PDX Timebank, and others.
2. It must minimize the cost of adoption by participants, in particular merchants and end-users, which implies leveraging mobile phone, POS payment, and web infrastructures.
  3. Beyond its initial development costs, the Community Wealth Building Platform should look to its own community of users for its administration and maintenance costs.

### BASIC REQUIREMENTS:

- **Accessibility:** An “open” platform is one where the means by which wealth building processes are created and transacted in are open to all, and not contingent upon participation in any given program. Any organization or individual wishing to devise and track a wealth-building process must have equal access to all Community Wealth Building Platform user interaction interfaces. These interfaces may include but are not limited to, magnetic swipe cards, smart cards, SMS, web

interface, and RFID chips. Community buy-in will be leveraged by engaging a broad swath of groups.

- **Configurability:** An Community Wealth Building Platform must encourage the creation of new wealth building processes rather than predefine the scope of what is possible. A wealth creation process should be defined by the types of accounts within it, and the relationships and interactions that are possible between those accounts. In the interests of making this platform as easy to use as possible, predefined options should be available, but users wanting to innovate must not be limited by them.
- **Skinability:** Not every group will share intent, style, or values. It is therefore paramount that this platform allow groups to brand their use of it however they like, without forced association with other groups.



Create a community currency online and earn commissions by brokering trades, or not.

Let the site run itself if you wish, though actively setting up trades will bring the most for everyone.

- Hire brokers to help build the action
- Fully customize the sites content and style
- Run direct barter and mixed offers
- Name your currency
- Issue lines of credit
- Send Invoices

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- **Integratability:** Data generated with these wealth building processes should be able to be seamlessly integrated into existing portals.
- **Openness:** In addition, the platform itself must be able to evolve to suit the needs of its users so that it can stay relevant in the long run. Making the platform open source and creating open APIs for third party innovation are key to realizing this goal.
- **Organic Cross-Referencing:** In order to build the richest possible ecosystem, wealth building processes should be enabled for cross-referencing. In other words, groups or individuals should be able to build wealth-building processes on top of other wealth building processes through reference. For instance, one group's reputation system measuring a business's performance in sustainability might effect the credit limit of that business in an unaffiliated commercial barter system. Users and groups can choose whether or not and how much of their data to make open. By allowing the users to define the way wealth building processes interact, a rich fabric of interrelated wealth building tools can emerge.
- **Group-specific authentication schemes:** Access to the Community Wealth Building Platform should not be contingent upon hard authentication. Rather, authentication should be defined by the groups who use the platform. For instance, a user may be required to give their SS# or EIN# to participate in a commercial barter network, but not have the same requirement for joining a loyalty program or time-bank.
- **Integrated Marketplace Connector:** Groups will have specific needs for enabling their marketplaces. For instance, a marketplace for a tool library will have different needs from CEN|PDX. However, these marketplaces should be connected using standard formats whenever possible. This would allow search between marketplaces. An API for third-party developers would allow data to be filtered in a variety of ways. The level to which an offer or request is open to the public should be up to the users.
- **Privacy levels:** Data in the system should be able to be restricted to people who are participating

in a specific process, or made be open for all to see. Choices about the openness of data should be left to the users and groups. Groups should be able to define multiple layers of privacy specific to their needs.

- **Dollar Cost to Users:** Access to the platform should not be contingent upon a fee structure. Individual wealth building processes may have pay-per-use structures, but the platform itself must be entirely free and open to both users and innovators.
- **Maintenance and Administration:** The Community Wealth Building Platform provides multiple avenues by which to remunerate administration, and maintenance of the platform. Contributors to the platform should be incentivized using the same processes the platform enables.
- **Distributed Architecture:** The Community Wealth Building Platform should be resilient, in that if a single server crashes, this wouldn't affect other servers or the ability to interact within the system as a whole. Similarly it should be easy to add new technologies (POS, 3rd party add-ons, etc) to the platform without affecting other portions of the platform.

For more information please visit this web site:  
<http://blog.newcurrencyfrontiers.com/2009/08/portland-pursues-open-platform.html>

<http://www.riverhours.org/>





# COMMUNITY CAPACITIES AND COMMUNITY NECESSITIES

BY JOHN MCKNIGHT

FROM E. F. SCHUMACHER SOCIETY  
HANDMADE, HOMEMADE COMMUNITY  
[HTTP://EFSSOCIETY.BLOGSPOT.COM/](http://efssociety.blogspot.com/)

*John McKnight's 1984 E. F. Schumacher Lecture "John Deere and the Bereavement Councilor" is one of the most circulated of a treasure of fine lectures. It describes the effects of the professionalization of social services on the fabric of community life. It calls for the trusting of our capacities as neighbors and friends to give comfort and solace when needed and how those acts of human kindness enrich our multiple lives together.*

*"John Deere" is one of many lecture pamphlets that may be ordered through the publication section of the E. F. Schumacher Society's website (<http://www.smallisbeautiful.org/publications.html>), or you may read and copy and circulate the full text to others for free.*

*John McKnight offered to share his July 8, 2009 address to the Coady Institute with E. F. Schumacher Society friends. You will find it copied below.*

*Registration is now open for the Twenty-Ninth Annual E. F. Schumacher Lectures on October 17th in Stockbridge, Massachusetts. Speakers are Bill McKibben, Benjamin Barber, and Alisa Gravitz. Details are at <http://www.smallisbeautiful.org/events/29th.html>. Please join us.*

*Best wishes,  
Susan Witt, Sarah Hearn, and Stefan Apse  
E. F. Schumacher Society*

## Community Capacities and Community Necessities

By John McKnight

There is a new worldwide movement developing, made up of people with a different vision for their local communities. They know that movements are not organizations, institutions or systems. Movements have no CEO, central office, or plan. Instead, they happen when thousands and thousands of people discover together new possibilities for their lives. They have a calling. They are called. And together they call upon themselves.

In many nations local people have been called to come together to pursue a common calling. It would be a mistake to label that calling ABCD, or Community Building. Those are just names. They are inadequate words for groups of local people who have the courage to discover their own way -- to create a culture made by their own vision. It is a handmade, homemade vision. And, wherever we look, it is a culture that starts the same way:

First, we see what we have -- individually, as neighbors and in this place of ours.

Second, we know that the power of what we have grows from creating new connections and relationships among and between what we have.

Third, we know that these connections happen when we individually or collectively act to make the connections -- they don't just happen by themselves.

We also know that these three steps leading to our way can often be blocked by great corporate, governmental, professional and academic institutions. They often say to us, "You are inadequate, incompetent, problematic, or broken. We will fix you."

It is our calling to ignore these voices that create dependency, for we are called to find our way -- not follow their way.

We are striving to live in a democracy. A democracy is a politics that gives us the freedom to create our vision and the power to make that vision come true. We strive to be citizens -- people with the vision and the power to create our own way, a culture of community capacity, connection and care.

Unfortunately, many leaders and even some neighbors think that the idea of a strong local community is sort of "nice", a good thing if you have the spare time, but not really important, vital or necessary. However, we know strong communities are vital and productive. But, above all they are necessary because of the inherent limits of all institutions.

No matter how hard they try, our very best institutions cannot do many things that only we can do. And what only we can do is vital to a decent, good, democratic life.

People in the new movement know what only we have the power to do as local neighbors and citizens.

First, our neighborhoods are the primary source of our health. How long we live, how often we are sick is determined by our personal behaviors, our social relationships, our physical environment, and our income. As neighbors, we are the people who can change these things. Medical systems and doctors cannot. This is why scientists agree that medical care counts for less than 10% of what will allow us to be healthy. Indeed, most informed medical leaders advocate for community health initiatives because they recognize their systems have reached the limits of their health -- giving power.

Second, whether we are safe and secure in our neighborhood is largely within our domain. Many studies show that there are two major determinants

of our local safety. One is how many neighbors we know by name. The second is how often we are present and associated in public -- outside our houses. Police activity is a minor protection compared to these two community actions. This is why most informed police leaders advocate for block watch and community policing. They know their limits and call to our movement.

Third, the future of our earth -- the environment -- is a major local responsibility. The "energy problem" is our local domain because how we transport ourselves, how we heat and light our homes and how much waste we create is a major factor in saving our earth. That is why our movement is a major force in calling us and our neighbors to be citizens of the earth and not just consumers of the natural wealth.

Fourth, in our villages and neighborhoods, we have the power to build a resilient economy -- less dependent on the mega-systems of finance and production that have proven to be so unreliable. Most enterprise begins locally, in garages, basements, and dining rooms. As neighbors, we have the local power to nurture and support these businesses so that they have a viable market. And we have the local power to capture our own savings so that we are not captives of our notorious large financial institutions. We also are the most reliable sources of jobs, for in many nations word-of-mouth among neighbors is still the most important access to employment. The future of our economic security is now clearly a responsibility, possibility and necessity for local people.

Fifth, we are coming to see that a part of our domain is the production of the food we eat. So we are allied with the local food movement, supporting local producers and markets. In this way, we will be doing our part to solve the energy problem caused by transportation of food from continents away. We will be doing our part to solve our economic problems by circulating our dollars locally. And we will be improving our health by eating food free of poisons and petroleum.

Sixth, we are local people who must raise our children. We all say that it takes a village to raise a child. And yet, in modernized societies, this is rarely true. Instead, we pay systems to raise our children -- teachers, counselors, coaches, youth workers,

nutritionalists, doctors, McDonalds, and MTC. We are often reduced as families to being responsible for paying others to raise our children and transporting them to their paid child raisers. Our villages have often become useless -- our neighbors responsible for neither their children nor ours. As a result, everywhere we talk about the local “youth problem”. There is no “youth problem”. There is a village problem of adults who have forgone their responsibility and capacity to join their neighbors in sharing the wealth of children. It is our greatest challenge and our most hopeful possibility.

Seventh, locally we are the site of care. Our institutions can only offer service -- not care. We cannot purchase care. Care is the freely given commitment from the heart of one to another. As neighbors, we care for each other. We care for our children. We care for our elders. And it is this care that is the basic power of a community of citizens. Care cannot be provided, managed or purchased from systems. Our way is made possible by the power to care. Democracy is the

way we care for our freedom and responsibility. So it is the new connections and relationships we create locally that build community because in joining each other together, we manifest our care for the children, neighbors and the earth.

Health, safety, economy, environment, food, children and care are the seven responsibilities of our movement. They are the necessities that only we can fulfill. And when we fail, no institution or government can succeed. Because we are the veritable foundation of the society.

Fortunately, at the heart of our movement are three universal and abundant powers. The three basics of our calling are:

The giving of gifts -- the gifts of the people in our neighborhood are boundless. Our movement calls forth those gifts.

Second, the power of association -- In association



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we join our gifts together and they become amplified, magnified, productive, and celebrated.

Third, hospitality -- We welcome strangers because we value their gifts and need to share our own. Our doors are open. There are no strangers here. Just friends we haven't met.

Ours is the movement of abundance. There is no limit to our gifts, our associations, and our hospitality.

We have a calling. We are the people who know what we need. What we need surrounds us. What we need is each other. And when, we act together, we will find Our Way. The citizen's way. The community way. The democratic way.

We are called to nothing less. And it is not so wild a dream.

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John McKnight is Co-Director, of the Asset Based Community Development Institute at Northwestern University. His talk "Community Capacities and Community Necessities" was delivered as part of the opening remarks at the "From Clients to Citizens Forum", at the Coady International Institute, St. Francis Xavier University, in Antigonish, Nova Scotia on July 8, 2009. John McKnight may be reached at [jlmabcd@aol.com](mailto:jlmabcd@aol.com)

Source: <http://efssociety.blogspot.com/2009/07/handmade-homemade-community.html>



<http://www.riverhours.org/>

## The Stroud Pound to Feature Laurie Lee

Following an agreement with his daughter and widow, Stroud's new alternative currency is to feature an image of the late Laurie Lee in honor of his devotion to the Five Valleys. The notes for the Stroud Pound will depict the writer set against a backdrop of his home – Slad Valley. The Stroud Pound will be available in £1, £5 and £10 denominations. The new notes featuring Laurie will be unveiled at the launch at the Stroud Festival in September.

Laurence Edward Alan "Laurie" Lee, passed away in May 1997. He was an English poet, novelist, and screenwriter, raised in the village of Slad, Gloucestershire. His famous works include: an autobiographical trilogy which consisted of *Cider with Rosie* (1959), *As I Walked Out One Midsummer Morning* (1969) and *A Moment of War* (1991).

###

## Lewes Pound Drops 5% Charity Plan

In July, Transition Town Lewes added additional denominations of their highly successful Lewes Pound.

The new series included £1, £5, £10 and £21 notes. Why £21? At that time, the organization planned on a charity donation for 5% of the face value for each note they put into circulation. The receiving charity was to be the Live Lewes Fund which was set up to help pay for a range of community group projects.

According to the Sussex Express, the Transition Town group behind the Lewes Pound has dropped the plan for a 5% across-the-board charity donation because of concerns the haircut would have a negative effect on local traders.

<http://www.sussexexpress.co.uk/newsmain/Lewes-Pound-group-ditch-charity.5492386.jp>

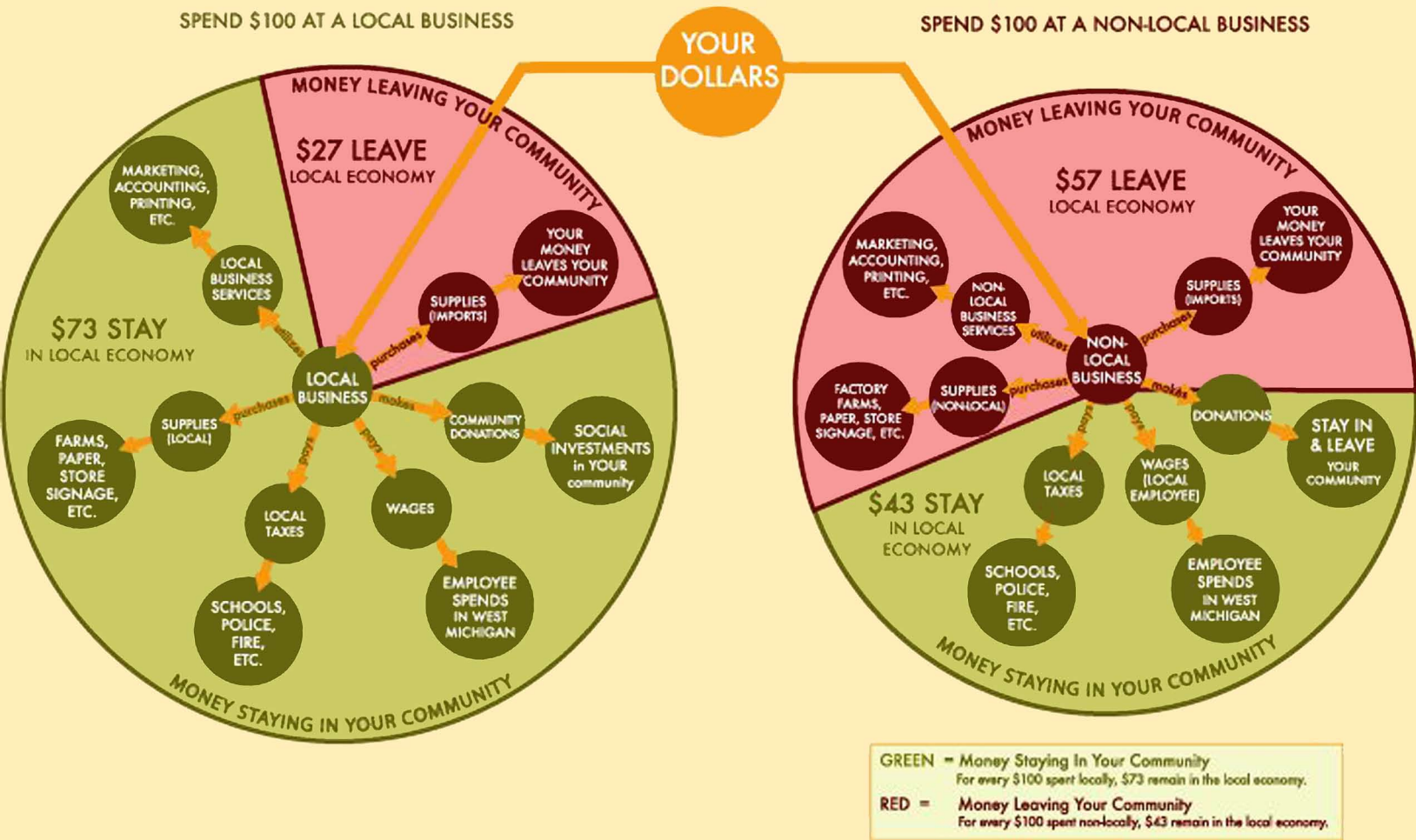


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**LOCALLY OWNED BUSINESS**  
SPEND \$100 AT A LOCAL BUSINESS

**NON-LOCALLY OWNED BUSINESS**  
SPEND \$100 AT A NON-LOCAL BUSINESS



# 10 REASONS TO SHOP LOCAL

Choosing greener alternatives is important for sustainability but where you shop in many cases is the most important factor. Shopping locally is important for environmental sustainability as well as economic sustainability. When you shop locally you are supporting members of your own community who are also vested in the health and success of the community. You are also travelling less and requiring less things to be shipped meaning less carbon, pollution and traffic congestion.

## 1. Local Economic Stimulus.

When you purchase at locally owned businesses rather than nationally owned, more money is kept in the community because locally-owned businesses often purchase from other local businesses, service providers and farms. Purchasing local helps grow other businesses as well as the local tax base. Local business owners donate more to local charities than non-local owners.

## 3. Unique Businesses Create Character & Prosperity

The unique character of your local community is defined in large part by the business that reside there, and that plays a big factor in your overall satisfaction with where you live and the value of you home and property.

Small local business usually set up shop in the town/

village center, providing a centralized variety that is much friendlier to a community's walk score than out of town shopping malls. This generally means contributing less to sprawl, congestion, habitat loss and pollution.

### **5. Most New Jobs Are Provided By Local Businesses.**

Small local businesses are the largest employers nationally. Plus the more jobs you have in your local community the less people are going to have to commute which means more time and less traffic and pollution. Local businesses often hire people with more specific product expertise for better customer service. You are also going to see these people around town and they are less likely to blow you off or be rude because they have to face you day after day.

### **7. Local Business Owners Invest In Community.**

Local businesses are owned by people who live in this community, are less likely to leave, and are more invested in the community's welfare and future.

Local businesses require comparatively little infrastructure and more efficiently utilize public services relative to chain stores.

### **9. Competition And Diversity Leads To More Consumer Choices.**

A marketplace of thousands of small businesses is the best way to ensure innovation and low prices over the long-term.

### **10. You Matter More**

We talk a lot about exerting influence with your purchasing choices, or "voting with your wallet." It's a fact that business respond to their customers but your values and desires are much more influential to you local community business than the large big box stores.

To read more about going local check out Ecolocalizer, a great site that provides news, ideas and inspiration to

"Think globally, act locally."

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# Let's make money democratic and green!

The Ecovaproject is a new initiative, proposing the introduction of debt-free **social** and **ecological** money.

\*\*\*

More precisely, we suggest to convert the actual value of our basic economy (i.e. all the unpaid work) and the ecological capital into **legal debt-free money**. Together they represent an estimated value of at least 120% of the World Gross Domestic Product. Introducing this value under the form of a new debt-free monetary system as explained more in detail on our [website](#), will enable us to unchain a **green revolution** and create worldwide social, economic and ecological security.

**This includes a recognition of prosumer rights**

**and will allow us to effectively handle the big issues of today**

**by making full use of our knowledge and technology**

ECOVA currency is not scarcity-related and will enable us to develop a true free-market economy within the environmental carrying capacity. The Ecovaproject is also about encouraging local economy, green energy, ecovillages and organic agriculture, and about the transition towards a free world of peace, leisure and abundance.

**If we all join forces now, we can really turn the tide**

**by making money democratic and green!**

Please send your proposals for cooperation and support to:

[ecovaproject@gmail.com](mailto:ecovaproject@gmail.com)

[www.ecovaproject.org](http://www.ecovaproject.org)

# KIVA loans that change lives

[www.kiva.org](http://www.kiva.org)



\$25 loaned so far  
\$375 still needed

\$25

Kiva.org is a non-profit that is revolutionizing the fight against global poverty by enabling people to connect with and make personal loans—of as little as \$25—to low-income entrepreneurs in the developing world. Most of the poor in developing countries are self-employed entrepreneurs and a small loan to purchase business-related items such as sewing machines or livestock can empower them to earn their way out of poverty.

## HOW DOES IT WORK?

### Kiva brings together lenders and worthy enterprises on the web.

From Kenya to Ecuador, microfinance institutions (MFI) around the world go to Kiva.org and post photos and profiles of low income entrepreneurs in need of money for their businesses.

### Loans made easy and personal.

Lenders go to Kiva.org and browse through profiles of low-income entrepreneurs—a dairy farmer in Kenya, a man who wants to open a shoe shop in Honduras, or a tailor in Bulgaria. Lenders can then loan as little as \$25 to the entrepreneur of their choice via PayPal, a globally recognized online payment service.

### When a loan is funded by individual lenders, Kiva pools the money and transfers it to a Microfinance partner who handles distribution and collection of loan payments.

Journal updates keep the lenders informed about the progress of the entrepreneur they sponsored. Loan repayments made by the entrepreneur over the course of about 6-18 months are sent back to Kiva by the MFI partner.

### Once loans are repaid, Kiva users can choose to withdraw their principal or re-loan to another entrepreneur. (80%+ of Kiva lenders choose to re-loan!)



### Kiva Shows You Where Your Money Goes

Unlike donations which usually go into general funds, Kiva loans show you exactly WHO your money goes to, WHAT they are doing with it, and HOW you are making a difference. Best part? It's a loan, not a donation. We invite you to make a small loan and make a big difference!



"Innovation of the Week:

Kiva.org uses smart design to make a little cash go a long way."



"Revolutionizing how donors

and lenders in the US are connecting with small entrepreneurs in developing countries."



"If you've got 25 bucks, a PC

and a PayPal account, you've now got the wherewithal to be an international financier."



"Kiva simply democratizes access to a

worldwide microfinance movement that has been empowering the working poor for two decades."



"At Kiva.org,

a schoolteacher in Kansas can partner with an expert seamstress in countries like Kenya, Mexico and Ecuador to jump-start a tailor shop."

# Access to a Worldwide Network

The concept behind Kiva is *simple*:

**Bring together lenders and worthy enterprises on Kiva's website.**

— From Kenya to Ecuador, microfinance institutions (MFI) around the world go to Kiva.org and post photos and profiles of low-income entrepreneurs in need of money for their businesses.

**Loans made easy and personal.**

— Lenders go to Kiva.org and browse through profiles of low-income entrepreneurs—a dairy

farmer in Kenya, a man who wants to open a shoe shop in Honduras, or a tailor in Bulgaria. Lenders can then loan as little as \$25 to the entrepreneur of their choice via PayPal, a globally recognized online payment service.

**When a loan is completely funded by individual lenders, Kiva pools the money and transfers it to an MFI partner who administers it to the entrepreneur.**

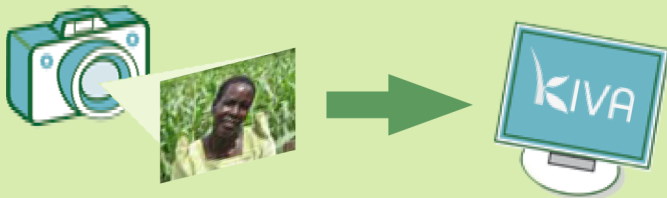
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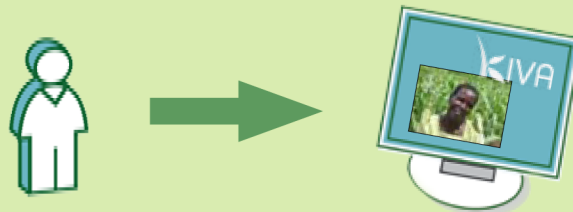
## Microfinance institutions (MFI)

Organizations that give small loans that help poor people who wish to start or expand their small businesses but are too poor to qualify for traditional bank loans. Over 10,000 MFI exist worldwide

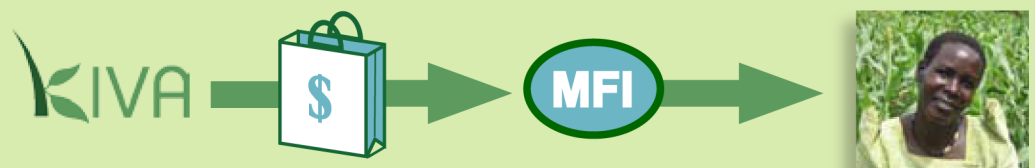
**MFI posts an entrepreneur's photo and loan information on www.kiva.org**



**Kiva users browse profiles, select an entrepreneur, and then loan money using a PayPal account**



**Kiva wires the loaned funds to the MFI partner, who in turn disburses them to the entrepreneur.**



**Once loans are repaid, Kiva users can choose to withdraw their principal—or re-loan to another entrepreneur.**