

# **The Money Question, the Democracy Answer**

## **Counting pennies, votes, & soil particles: Learning and liberation**

(a rolling autobiography by a Chicago Baby Boomer)

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July 2019

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### **A. PROLOGUE: Why isn't money more like arithmetic?**

In my mid-50s I made a major career change, from owning a successful sole proprietorship (gardening business) to being a leader in the Illinois "local foods" movement, a world primarily of nonprofits and grassroots organizing. The change was extremely satisfying in many ways, but in other ways—finance-wise especially—it was a bust. It was a bust because during the years 2007-10 numerous food "justice" colleagues cheated me of income. The cheating occurred by so many different people in such a variety of ways that finally I was forced to make a choice between losing my mind or taking a sabbatical to regroup.

Astute readers will have already noticed that the years during which I was cheated—2007-10—coincided with the first and the worst of the U.S. financial crash now called the Great Recession. The world of food-and-farm nonprofits was hit extra hard and extra early because many groups were funded by a Midwestern foundation that was 95% funded by Bernie Madoff. When Madoff went *pfft*, so did the foundation. Many of my colleagues, who had been in the food-and-farm world longer than I had, were directly impacted.

This, however, does not excuse or fully explain their bad behavior. Nor does it explain why there was so little money for small food-and-farm programs and so much money to bail out Wall St. banks. Nor did it explain, among my food justice and food policy colleagues, (a) the almost universal absence of skills in "doing" democracy, and (b) the almost universal absence of interest in public process.

So I thought to give myself some time to think things through. I removed myself from what had become the toxic turf wars of Illinois local foods.

Synchronistically, in 2008 my family's hardware store was forced to close after 98 years, a store that my immigrant grandparents had bought soon after they arrived in Denver in the 1910s (along with my great-uncle and great-aunt, who had arrived a few years earlier). They built the store into a Denver institution and over many decades their children, grandchildren, and employee partners benefited, including one last time from the sale of the downtown property. With the small but meaningful amount that was my share, I decided to dedicate a year to studying and thinking about economics and democracy—what I now label as money plus governance.

My starting point was the apparent disconnect between me and the people who cheated me; clearly, we had different ideas about money, solidarity, justice, and personal integrity. It turns out that there were deeper disconnects involving fear, trust, and the logic of numbers. My journey started with money, prices, and my 7th

grade U.S. history class and led me to two terms that I had never heard of before: the money power and the money question, both of which were directly connected to governance.

What was originally a 1-year soul-searching and research plan has turned into seven years (and still counting). During this time I officially retired, sold my house, and started receiving Social Security. Now, in June 2019, I am facing my last 1-2 years of income (savings + Social Security) sufficient to remain in my neighborhood of 41 years. I am 68 years old.

The good news is that during the last seven years, I discovered what I was looking for--the money question and the democracy answer. Especially heartening has been stumbling across many people who are also trying to straighten out the global and species-wide confusion about  
—what money is (who creates it, how does it enter the economy, what makes money legal)  
—what democracy really is (who has standing, what are the rules for group decision-making, etc.)

In truth my own confusion about money and democracy dates back to my childhood. In hindsight there were many signposts along the way—of our collective confusions and the collective solutions about both money and governance.

Assuming that other Americans are also confused, this document is an attempt to list those signposts chronologically, as they unfolded in my own life. I look forward to comparing signposts with anyone who cares to share. In the interests of responding to a colleague's request for the best materials for learning about public monetary policy, I've also listed many of the books, thinkers, websites, etc., that have spurred my learning.

**Resources in red** are listed in the Appendix as recommendations for real learning about money, etc.  
**Resources in green** are highlighted just for interest

## **B. 1951-present**

### **MONEY & GOVERNANCE: Biographical context**

I was born in Chicago in 1951 to second generation immigrants. Both parents also came from hardware families, one retail from Denver and one wholesale from Chicago. My immediate and extended family was very mathematical, with widespread tendencies towards precision and organizing. Careers of my parents and their siblings included abstract math (CPA, computer programming, bookkeeper) and applied math (hardware, architect, librarian, homebuilder). My mother was even secretary for a bowling league because she was so organized and accurate—and knew how to figure handicaps.

At home we four children grew up with the standard play equipment of dolls, blocks, and books, plus board games, card games, and puzzles of all kinds (jigsaw, crossword, math). My father was an excellent piano player and we all learned how to play and read music.

While we lived a safe, middle class life on the far north side of Chicago, thrift of all kinds was also embedded in our home: no waste, watch for sales and coupons, do-it-yourself skills, good maintenance, purposeful shopping, pay cash or, if on credit, pay bills on time. Some of our nicest furniture came from classified newspaper ads (including our baby grand piano).

In summary, I grew up loving numbers, arithmetic, geometry, precision, and logic as well as stewardship, a love (and faith) that I applied to money and governance.

## 1. THREE FORMATIVE CHILDHOOD EXPERIENCES

### a. 1959 Earned income

I must have had some early appreciation for earned money because my first paying job was when I was 8 or 9, sitting in our Chicago basement digging out scoops of corrugated fasteners from a barrel. The sharp fasteners had to be decanted into small 1-pound boxes for retail sale—about the size of a double candy bar. Each box had to be filled and weighed individually.

I'm pretty sure I was paid by the box so I learned very early the theoretical efficiencies of an assembly line. Unfortunately, between the sharp ends of the fasteners, the rough interior of the wooden barrel, and the chance of paper cuts from folding the cardboard boxes, undue haste was not rewarded. But I remember the experience as both challenging and financially satisfying.

Likewise all the parenting we received emphasized education, a working life, and self-sufficiency.

### b. 1962 Prices

As an 11-year old I had my first awareness that things related to American retail did not add up, that prices and income were not arranged around the logic of fairness, community, and equity. The date is easily fact-checked because the seed of my lifelong confusion was planted by the very public opening of the first “discount” store in our neighborhood. **Shopper's World**, on the border of Chicago and the suburbs, was the talk of the town—or at least of our neighborhood and of our dinner table. It was being built across the street from one of the nation's first shopping centers, Lincoln Village (1951).

With all the buzz I was moved to ask questions about how the “discount” model was different from the only other model I knew. More to the point, how could both models make enough money to pay operating costs?

Unfortunately, as an 11-year old I did not know how to frame the question, and my parents' default explanation for the future success of the discount store was that even though the price would be less, they would sell more—which (presumably) would add up to the same earnings as the ma-and-pa drug store or the Woolworth's or the department store or the hardware store across the street. My only response to that—often repeated until I gave up—was “but how can you make money if you lose money on every sale?” And wouldn't that loss compound instead of the income compounding?

I think my basic assumption was that the drug store, Woolworth's, etc., were already charging the lowest possible amount on a given item that would enable them—owners, employees, vendors, etc.—to make a decent living—and keep prices affordable for their customers. Obviously, I was making other assumptions as well about the logic and fairness of the business world, most of which have proven to be wrong in the world of American price-making: charge what the market will bear (and manipulate the market and policy, if necessary).

Shoppers World — discount stores, pricing — how could they not LOSE money on every transaction?

Here's a story with photos of opening day.

<http://pleasantfamilyshopping.blogspot.com/search/label/Shoppers%20World>

### c. 1963 The U.S. Constitution: Adults sitting in council

Like all 7th graders in the Chicago Public Schools, I studied U.S. history, including the Constitution. From this distance of 56 years, I wonder if all CPS or U.S. 7th graders received the same semester-long assignment: to rewrite the entire **U.S. Constitution** in our own words.

Re-writing the U.S. Constitution in my own words, over the course of a few months, was the seminal event that enshrined my relationship with my country and with law written in plain language. The process of reading, re-writing, and illustrating my own version has framed my entire life, even though I don't remember any of my own

words and even though I no longer have the document so carefully bound in a clear plastic binder. I couldn't wait to be an adult to discuss important things with the rest of my community, as described in the Constitution.

**Sidebar:** As Steven Walsh of AMI would tell me years later, the Jewish teachers in Chicago Public Schools circa 1950s-60s (post-World War II) were especially passionate about teaching U.S. history, the promise of the Constitution, etc. Indeed, in hindsight I see that my 7th grade history teacher, Mrs. Sylvia Light, fit that mold. I think she appreciated how I reflected her passion back to her because she asked to keep my illustrated version of the Constitution. I couldn't resist the flattery of the request. But, of course, I'd give anything to have my 7th grade project in my hands right now.

## **2. HIGH SCHOOL, COLLEGE, TRAVEL**

### **a. 1964-1968 High school**

—2.5 years at Von Steuben H.S. (Chicago public school)

—1.5 years at Highland Park H.S. (Chicago suburb)

High school was filled with turmoil, both typical teenage turmoil as well as national and international events. Apart from the culture shock of changing high schools mid-junior year and the shocks of violence on the national scene, not much stands out in terms of learning about money and governance.

What stands out are some personalities who showed (in the case of adults) or who went on to show (in the case of students turning into adults) some combination of compassion, belief in American ideals, and activist work in terms of money and/or governance. Adults and students I remember:

Sonja Caliendo, gym teacher at HPHS taught meditation techniques

Rev. Jesse Jackson, guest speaker at HPHS to all-school assembly, always a great speaker

Louis Silverstein, sociology teacher at HPHS went on to become a popular teacher at Columbia College and peace activist

In my graduating class:

Jill Stein - candidate for U.S. president, Green Party

Karen Nussbaum - co-founder, 9 to 5, women's advocacy organization

Susan Wolf-Swartz - a distant cousin and mother of the late Aaron Swartz, activist hacker

Concurrent events:

—Civil Rights Act passed (1964)

—Chicago public schools integrated (1965 ?)

—Martin Luther King, Jr. assassinated (1968)

—Robert F. Kennedy assassinated (1968)

—Democratic Party national convention (1968) in Chicago; police riots

—Campaigning for Eugene McCarthy outside of Ravinia (1968)

### **b. 1968-72 College**

George Washington University (Washington, DC)

I went to Washington, DC with the long-term goal of becoming an activist. I started with Political Science 101 but, surrounded by national confusion of all kinds, I quickly switched to philosophy. I thought it best to start with learning about knowledge and truth.

By my senior year, I was still searching for a reliable method for ascertaining truth. I tried to do a senior thesis on symbolic logic, thinking that there might be some mathematical technique for predicting and discovering truth. It was a dead-end and the end to my formal education. I probably learned more from my various jobs and from living 3 blocks from the White House than I did inside the classroom.

Concurrent events:

- Nixon elected (1968)
- Civil rights marches
- Anti-Vietnam War marches
- Woodstock (1969)
- California grape boycott to support United Farmworkers (1969 ?)
- Watergate break-in to Democratic National Committee office (1972)

### c. 1972-73 International travel

Madras, India (4 months: worked in US AID office, studied Hindi, yoga, homeopathy)

Other parts of India, Nepal (3 months)

“Hippie” bus from New Delhi to Istanbul (Lahore, Kabul, Herat, Tehran)

Ferry to Israel (3 weeks)

London (4 days)

## 3. LIFE AS AN INDEPENDENT ADULT (1972-present)

### a. Worklife (\*\*home business)

- |              |   |
|--------------|---|
| 1972-78      | Office - secretarial  |
| 1974-75      | Street vendor, Indian brassware & gifts   |
| 1978-83      | Typist for Ph.D. candidates***  |
| 1978-present | Mother***   |
| 1979-83      | Dried flower artist***  |
| 1982-2007    | Gardener***   |
| 1984-89?     | Cabinet maker apprentice  |
| 2007-present | Food, Farms, Democracy activist***)   |
| 2008-09      | Co-coordinator, State of Illinois task force — Illinois Food, Farms, & Jobs Act |

### b. Economic milestones

- |         |  |
|---------|--|
| 1978    | Motherhood   |
| 1995    | Partnership with another company doubled my hourly rate (gardening)  |
| 2001    | Bought a house (using a small inheritance to make a large down payment)  |
| 2007    | On the strength of success in the world of food-and-farm policy, I retired from gardening and became a professional activist   |
| 2008-09 | Co-coordinator, State of Illinois task force (Illinois Food, Farms & Jobs Acts)  |
| 2007-10 | Cheated by numerous food “justice” colleagues (during Great Recession)   |
| 2011-14 | Dropped out of the food-and-farm movement, although I experimented with a variety of self-initiated projects to get some income. Most fell through. Reading, thinking, learning about: money & banking, democracy, spirituality, life. |
| 2013    | Turned 62. Signed up for Social Security.  |
| 2014    | Member — Illinois Foreclosure Working Group  |
| 2015    | Forced to liquidate the equity in my house (sold house, down-sized)  |

### c. Community Activism: Fairness, Freedom, Care

Areas of activism + groups & organizations with which I worked and/or promoted

#### 1960s

*Education*: how to make more relevant, meaningful, free, and just

## **1980s**

*Family support. early childhood education* (Family Focus - Evanston)

*Tenants' rights* (Tenants Organization of Evanston - TOE)

*Women's rights and authority*

*Labor, trades* (Chicago Women in the Trades - CWIT)

## **1990s**

*Land stewardship in urban & suburban areas:* garden design, maintenance (Midwest Ecological Landscape Alliance)

*Neighborhood planning:* Chicago Avenue Corridor project, Evanston Plan Commission — Nichols Neighbors representative, 3 years

## **2000s**

*Climate:* sustainability & resilience (Network for Evanston's Future; now Citizens Greener Evanston)

—Renewable energy (committee to replace wind generator at Evanston Ecology Center)

—Active transportation: bicycle, pedestrian, wheelchair

—Food & farm (Evanston Food Policy Council, The Talking Farm, Illinois Local Food, Farms & Jobs Council, Edible Acre at Evanston Township High School)

*Democracy*

—Dialogue & deliberation (Institute for Policy & Civic Engagement at UIC, National Coalition for Dialogue & Deliberation)

—Open government (Citizens Advocacy Center)

—Food policy councils FPCs (Food Policy Networks)

*Housing* (Illinois Foreclosure Working Group)

*Education:* civics, living skills (National Farm to School Network)

## **2010s**

*Money system*

—Participatory budgeting (Participatory Budgeting Project)

—Public banks (Public Banking Institute)

—Local currencies

—Business models: for-profit, non-profit, green, co-op (food co-ops in Chicago area)

—Public sovereign money (The NEED Act) (American Monetary Institute, Alliance for Just Money)

—Genuine Progress Indicator - GPI (alternative economic metric to GDP)

—Basic income (funded sovereignty for self-governance)

—Parity agriculture (AMI, NORM Economics)

—Reparations

*Climate*

—Food & farm (Regeneration Midwest, Evanston Food Exchange)

—Sustainable housing (Evanston Development Cooperative)

*Democracy*

—Impeachment (By the People, House Resolution 257)

—Political campaign (Mark Charles running for president on "truth & conciliation commission" to discuss "race, gender, class")

—Food policy councils

—Unions, strikes, power analysis, labor

## **d. Self-education (1970s-2000s)**

### **1970s**

—*Whole Earth Catalogue*, by Stewart Brand (born in Rockford, IL 1938)

First edition 1968

This was the universe in a book, with illustrations, instructions, and current addresses. The Baby Boomers' version of a Sears mail order catalogue, it could be used to search for meaning, relevance, and community.

—**Organic Gardening** magazine. For decades I was a subscriber to Rodale's *Organic Gardening*. For the most part, the monthly magazine kept me connected to the land, to the dream of self-sustaining homesteading, to the people and groups who were actively living the dream.

In hindsight, I see that that version of the American dream was as much a lie as the other versions (home ownership, hard work, rugged individualism). But that's a story for another day. I did learn many things from the magazine and I'm grateful for Rodale's steady commitment to organic practices over the last 100 years or so.

From an economic justice viewpoint, I'm especially grateful that Rodale has recently gotten more politically involved by pushing back on the current corruption of the USDA Certified Organic label, especially in the area of hydroponics and factory farms (CAFOs).

### 1980s

—Self-taught gardener: plant identification, planting, pruning, business, landscape design, composting, etc.

—In 1982, an elderly cousin died, leaving a very large library, much of which was donated to a dormitory at the University of Chicago. Harry Barnard had been a journalist (syndicated column "Liberal at Large" in the *Chicago Daily News*, 1958-60) and a biographer (*Eagle Forgotten*, Illinois governor John Altgeld most well known for pardoning three men accused of murdering Chicago policemen in the Haymarket riot; *Rutherford B. Hayes and his America*; was writing a biography of Wendell Wilkie when he died). His wife, Ruth Barnard, was a writer and an activist (co-founded the annual Brandeis Book Sale in suburban Chicago in 1958).

When Harry died, Ruthie asked me to help sort through Harry's library, prepare the books for donation, etc. A few books I kept for my own library, including one small paperback the cover of which was totally gold (fake). The title was **Other People's Money—and How the Bankers Use it** (1914), by Louis Brandeis. Even though Brandeis's book was written for the public, the combination of essential technical terms and the language of the 1900s made it somewhat inaccessible. When I downsized my own library in 2015, I gave it away—hopefully to another monetary reformer. Nevertheless, having that book in my library for 30+ years was an indication of my belief that the U.S. economy was rigged and had been for long before I was born.

### 1990s

—**Henry George School** (Chicago)

Evanston has always been full of activists with plenty of community issues and meetings to bring us together. I met Chuck Metalitz at a number of community meetings on different issues. He always had brochures of his courses with the Henry George School. It was the first I'd heard of Henry George's theories. Although I tried to understand George's ideas multiple times, they never really resonated. Nor could I understand how Evanston activists could get behind George's theories, without a more regional or national initiative.

—**Feminist works**

Marilyn Waring, ***If Women Counted: A New Feminist Economics*** (1988);

later republished as ***Counting for Nothing: What Men Value and What Women are Worth*** (1999)

Although I have been a feminist all of my life and read many feminist books, reading Waring's book made me clearly understand the injustice of (a) all of humanity depending on women's labor while (b) for the most part that labor was unpaid. I started to identify that injustice as a basic one that must be corrected, on the order of reparations to American Indians and African-Americans.

### 2000s

Learning through activism: I did less reading, more doing.

## C. 2007-present

### **MONEY & GOVERNANCE: Resources for a Professional Activist**

Becoming a professional activist — one who aspired to be paid — made me  
—more rigorous about my research into practical solutions, and  
—more focused in finding and creating common resources for building coalitions.

#### **1. 2007 ILLINOIS FOOD & FARM PLAN**

In 2007, Ben and Susan Gisin published an article about the Illinois Local Food, Farms, and Jobs Act, a statewide initiative to write a “local foods” plan for Illinois and to create a council to implement and coordinate the plan. It was my State Representative (Julie Hamos) who was the chief sponsor of the legislation, an urban-suburban legislator sponsoring what sounded like an agricultural bill. The article in *Touch the Soil* magazine was the first national attention that our Illinois efforts received.

The outcomes of the 2-year task force (2008-09), which I staffed, were:

—a plan for re-localizing a farm state’s food-and-farm economy

*Local Food, Farms & Jobs: Growing the Illinois Economy* (2009)

—a State of Illinois food policy council (Local Food, Farms, & Jobs Council)

The plan, a 48-page report, listed obstacles and solutions to re-localizing the State of Illinois food-and-farm economy. The central question was: If Illinois is a farm state (80% of Illinois land is working land) and if Illinois soil & climate can grow almost every non-tropical food, why are we importing 95% of our food (from other states and other countries), to the detriment of our economy, our health, our rural communities, and our climate?

At the last minute, we added a Finance section. In retrospect, this last-minute addition (written by someone outside our task force) indicated two things:

—No one really knew how we would finance a re-localization of our entire food-and-farm economy.

—Some of us sensed a deeper disfunction in “the operating system” but in 2009 none of us were familiar with “the money question”.

#### **2. 2008-09 THE GREAT RECESSION**

##### **a. Ben and Susan Gisin visit Illinois**

In summer of 2008, Ben and Susan visited Illinois, speaking at Agri-Energy, an agricultural supplier in Mendota, IL. I was able to meet them in person. During that meeting and in phone conversations with Ben (an agricultural banker), I picked up his succinct diagnosis of our economic-political crisis: We need a “new operating system”.

##### **b. Family hardware store closes**

In November, my family’s hardware store in Denver, CO closed after 98 years, another victim of big box discount stores and other changes in the local economy. My immigrant grandparents (plus uncle and aunt) had bought the original store a few years after they arrived in U.S. (1910s) and turned it into a Denver institution. The sale of the downtown property was later to provide the seven grandchildren (and other partners & heirs) with some welcome income during a difficult year. It was also another lesson in chain stores, loss leaders, cheap price policy, etc.

*Century-old General Hardware to close in November*

<https://www.denverpost.com/2008/09/08/century-old-general-hardware-to-close-in-november/>

### 3. 2010 REAL DEMOCRACY — what does it look like?

After three years of coordinating a statewide coalition and staffing a state task force, I had come to some disappointing and demoralizing realizations about democracy:

Most Americans (including “justice” advocates and public policy activists)  
—don’t know how to “do” democracy  
—aren’t all that interested in group process

I also realized that this is largely true because  
—We are not taught practical civics in U.S. public schools.  
—U.S. public spheres do not publicly model good public process (democracy).

So I began what turned out to be a 5-year search for real democracy. Along the way, I was on the lookout for aspects of U.S. life and law that could be labeled anti-democratic.

#### a. Participatory budgeting

In 2009, a Chicago alderman (Joe Moore, 49th ward) initiated the first participatory budgeting process in a U.S. municipality. In doing so, he paved the way for numerous other U.S. jurisdictions to use PB, which has given many Americans a taste of what REAL democracy is like. Ever since, PB has been a way of life in the 49th ward and a few other Chicago council members have also tried it in their wards.

In 2019, Joe lost his seat to a young constituent (Maria Hadden). Maria had participated in Joe’s first PB process, became a PBP staff member, and then took PB and other democratic process to the next level. She is one of the new, young city council members in the City of Chicago. (PBP = **Participatory Budgeting Project**, the NYC-based non-profit promoting participatory budgeting in the U.S.)

PB helped me see that there were alternative ways of doing democracy and to focus on “democracy in action” as a valuable experience for all adults. In 2010 I debriefed Joe Moore’s wife, Barb (a food colleague and Exec. Director of Democratic Municipal Officials). Being able to ask questions and get a real sense of the process made me an immediate believer. In 2018, I initiated a petition to do a PB process in the City of Evanston. The petition was not successful, but the public education was useful.

#### b. Deliberative democracy

After learning about PB, I began exploring and promoting various kinds of “participatory” democracy, also called “deliberative” democracy. Organizations with which I have engaged are:

—National Coalition for Dialogue & Deliberation  
—Deliberative Democracy Consortium  
—UIC Institute for Policy and Civic Engagement (Chicago, IL)  
—Stevenson Center on Democracy (Libertyville, IL)  
—Citizen Advocacy Center (Glen Ellyn, IL)

#### c. Food Policy Councils

Since 2005 and then 2009, when I helped to create two food policy councils (one grassroots, one state sponsored), I had been promoting food policy councils primarily as a tool with which to talk about food-and-farm issues. By 2010, I began to recognize their value as a new democratic structure that could be adopted at any level—local, state, regional. I have become more committed to creating and promoting food policy councils (FPCs) as a participatory structure of governance addressing basic issues of food access and farm income.

**Food Policy Networks** (Center for a Livable Future, Johns Hopkins University) was created specifically to support local (municipal, county), state, and regional FPCs.

#### d. **Citizens United**

Supreme Court decision equating corporations with living organisms (personhood) is probably the most anti-democratic event of our times.

### 4. 2012 UNPACKING “THE OPERATING SYSTEM”

#### a. **Economics**

Thanks to Charles Eisenstein’s **Sacred Economics: Money, Gift and Society in the Age of Transition** (2011), I started to get a wider, more multi-faceted sense of where monetary reforms could be made, especially in terms of money creation, banking, and public process (democracy). Plus his book (which is very popular in 2019 with young people) helped to locate each type of reform in the larger concept of “the economy”.

My own research took off in three areas as a result of Eisenstein’s book:

- public banks
- gift economy
- local currencies

#### b. **Local currencies**

Simultaneous to doing research, I was also actively seeking actions that I could promote in my own community (Evanston, IL). I was looking for a pilot project to try locally (before promoting it more widely). One of my Evanston colleagues, Steve Perkins of **Center for Neighborhood Technology** (now retired) had recommended **The Ecology of Money** (1999) by Richard Douthwaite as the best explication of different currencies for different purposes.

Unfortunately, there was not much interest in the idea and Steve himself had rejected any money-oriented project for Evanston’s climate group (due to Evanston being too embedded in a larger economy). Nothing materialized.

In retrospect, it’s obvious that even smart, innovative folks like Steve and all of CNT staff had not yet understood the mechanics of money and thus did not recognize the opportunity. Considering the explosion of awareness about the money question as well as digital currencies (cryptocurrencies), I wonder if CNT is looking into a money creation solution for neighborhood problems.

#### c. **Women enter the planning world**

During this time, I was also getting re-acquainted with two women pioneers in municipal planning, Jane Jacobs and Jane Addams. I was delighted that one of Jacobs’s later books, **Cities and the Wealth of Nations** (Jane Jacobs, 1985), recommended local currencies in order to re-localize our economies. If I recall my readings correctly, Jane Addams did not address money or currencies, but she did face America’s growing inequalities head-on and documented her theories and solutions eloquently.

Jane Addams **autobiography**: I don’t remember which of Addams’s autobiographical works contained this reference, but she herself was impressed (in hindsight) that her father hadn’t paid living wages to his employees in a small Illinois town. She was even more impressed by the realization that paying living wages hadn’t occurred to him and certainly didn’t worry him. There are numerous books about Hull House, Chicago, and Jane Addams as a lifelong intersectional activist on all levels (local, state, national, international).

## 5. 2013 PUBLIC BANKING

Public banks is where my monetary education went into full swing. I immediately saw three questions that I'd never considered:

- Public money vs. private money
- Why do governments have to borrow (if they're the creators of money)?
- How is the authority to create money codified? in US Constitution, etc.?

I studied the *Public Banking Institute's* website and *Ellen Brown's* work. I participated in monthly conference calls, including one with the head of the Bank of North Dakota (the only state public bank in the U.S.). For a short time I represented the food-and-farm world in the Public Banking Coalition (founded by Marc Armstrong). But the coalition was short-lived.

## 6. 2014 THE GIFT ECONOMY: Women's Authority and Indigenous Wisdom

### a. *Sentimental: Update of the 1848 Declaration of Sentiments*

Seneca Falls women's rights convention

Project homepage: <http://anneelizabethmoore.com/sentimental/>

In March 2014, I participated in the "Congress to address the first Women's Rights Convention at Seneca Falls" organized by Anne Elizabeth Moore (Chicago artist, currently editor-in-chief of *The Chicago Reader*). As Moore wrote in the press release,

"The 1848 Declaration of Sentiments was the founding document of the women's rights movement in the US, a natural outgrowth of the abolitionist movement. Men even led the proceedings that day, and liberation was pitched, at the time, as a necessity for all humans—of all colors, and of all genders. Yet it also marked the end of what we would now call intersectionality for the mainstream women's movement, for once the Civil War seemed immanent, the capitalist notion that there might not be enough liberation to go around set in, and single-issue organizing became standard for those seeking change. Working with women, men, transfolk, and non-binary gender people both online and in educational institutions, this project will gather people from all corners of the US to update Stanton's original text. It will reposition intersectional concerns of race, gender, sexuality, and economics as primary (if not mainstream) and pose hard questions about what progress the women's movement has made toward gender equality 165 years on."

Press release

<http://www.anneelizabethmoore.com/wp-content/uploads/2013/06/SentimentalPR.pdf>

The final report:

- rewrites the Declaration of Sentiments
- rejects the 1848 resolutions
- replaces the 1848 resolutions with resolutions covering numerous 21st century concerns, including: language, religion, capitalism, the incarceration industry, abortion, income tax, gender-relevant budgeting, 50/50 representation by 2020, career opportunities, intellectual property rights, parental rights, equal pay, living wage, plus access to land, space, and education.

Report of the Congress

<http://anneelizabethmoore.com/wp-content/uploads/2014/07/ReportOfTheCongress.pdf>

*Sex.Money.Race.Gender:The Ladydrawers* On June 27-July 27, 2014, the project was part of an art installation held in Chicago.

## b. Maternal roots

*The Gift Economy* website by Genevieve Vaughan connected my money studies even more strongly with my feminist thinking. The website houses articles and videos by a variety of women scholars. A 2015 international conference in Rome brought many scholars together to highlight the *Maternal Roots of the Gift Economy* and to underscore the need for women's public authority to re-claim a political economy based on principles, practices, and needs of mothering.

SIDEBAR: Vaughan herself has written extensively about language as primarily a maternal gift and as seminal to a nurturing economy and culture. Given the gobbledygook that has passed for macroeconomics over the last 100 (more?) years, I think there's some opportunity for research here. Unfortunately Vaughan's own writing is extremely dense and academic.

## c. Indigenous roots

Most importantly, the Gift Economy website turned me onto the work of Barbara Alice Mann, a humanities professor at University of Toledo, but, more importantly, a member of the Bear clan, Seneca nation. Mann has tremendous interest in telling the story of the American Indians east of the Mississippi and setting the record straight on a number of fronts. Her apparent access to oral traditions has facilitated scholarship that non-Natives were not privy to. Mann has written a number of historical books and in 2015 I read the one that has framed my scholarship and activism ever since: *Iroquoian Women: The Gantowisas*.

# 7. 2015 THE GREAT LAW OF PEACE & THE FOUNDING FATHERS

## a. The Iroquois Constitution

The primary focus of *Iroquoian Women: The Gantowisas* (2000) by Barbara Alice Mann is the central role that clan mothers—mature women acting in their public capacity—had in all matters of the Iroquois League—social, spiritual, economic, and political. In telling the story of the *gantowisas*, Mann also tells the story of the Iroquois League and the League's constitution, the Great Law of Peace. More to the point, Mann's description of the Great Law delineates the many similarities between it and the U.S. Constitution, while also detailing the problems with the U.S. Constitution caused by some serious errors of omission on the part of the Founding Fathers. One of these omissions is the lack of "funded sovereignty" for a self-governing populace—the best rationale I've heard for a basic income.

I have continued to study the Great Law of Peace and have written a number of blogs on it since 2015. Other indigenous scholars are also rediscovering its applicability to our times. My blog of Sept. 2018 pulls together some basic details of the Great Law as well as a list of current resources (Native and non-Native): *In Case of Constitutional Crisis....Start Here: The Great Law of Peace*.

## b. Alexander Hamilton

In 2015, the musical *Hamilton* took Broadway and the theater world by storm. All of a sudden all America seemed to be expert on the life of Alexander Hamilton and the role he played in the writing of our Constitution.

*Hamilton* finally came to Chicago in February 2016. I asked an actor friend if the play contained any historical information about banking, money, etc., as they related to the creation of the U.S. He flatly said, "no". However, I can't help but think that many Americans now revere Hamilton just because there was a hit play about him, or because they also read the popular biography of Hamilton by Ron Chernow. I suspect that, down the road, that unwarranted adulation is going to rear its head when monetary reformers promote new policies, such as the NEED Act. That remains to be seen.

In truth, it wasn't until June 2016 that I first heard about the NEED Act. In fact, it wasn't until 2016 that I heard of the American Monetary Institute.

## 8. 2016 AMERICAN MONETARY INSTITUTE + THE NEED ACT

### a. June

Sitting outside at one of my local hangouts (a favorite coffee bar), I was chatting with a friend. We must have been talking about the election and other community issues. I told Laura that I was looking to get active in some policy initiative about money. I didn't know what that would look like, but I had realized that there were multiple problems (injustices) around money and banking. As Ben Gisin said, we needed a new operating system.

Laura immediately volunteered that she'd just listened to a radio interview about a new book on money. It was a regular program on Northwestern University's student station (WNUR) that featured a local radio personality, Chuck Mertz, and his show *This is Hell*. He'd been on the air since 1996 and was well known for interviewing cutting-edge activists and scholars. Laura's husband, Michael, was a regular listener.

The interview that Michael had heard and recommended to Laura was with British sociologist Mary Mellor, who had just come out with a book *Debt or Democracy: Public Money for Sustainability and Social Justice*.

I went home and listened to the interview. Then I ordered the book. It turned out to be my first really deep dive into the world of monetary reform and public sovereign money. It was a very satisfying book on many levels (sustainability, democracy, feminism). Like many people, Mellor wondered how it is that we find money for war and not for "provisioning". But the book was also frustrating because it dealt largely with the British money and banking system, using British terminology.

However, on page 150 I hit pay dirt: an American example of "The Case for Public Money":

- Dennis Kucinich's *NEED Act*
- promoted by the *American Monetary Institute*
- quoting Stephen Zarlenga as the director of AMI

That sent me on a web-surfing expedition. I was pretty sure that the monetary reform gods were lighting up my research path: I learned that AMI's annual conference was scheduled for October (just 4 months away) and going to be in Chicago!

In short order I:

- connected to Stephen Zarlenga via email (he was very welcoming)
- recognized the NEED Act as a well-researched, vetted policy with an official Congressional webpage, a very good summary, and one co-sponsor
- discovered that Dennis Kucinich's wife, Elizabeth, was involved in monetary reform AND food policy
- learned about Zarlenga's book, *The Lost Science of Money* (although it was not until a year later that I read the book)

### b. July

In July 2016 I contacted Elizabeth Kucinich about connecting monetary reform with food-and-farm policy, perhaps at the upcoming 2016 AMI conference. She wrote back:

*From: Elizabeth Kucinich*  
*Subject: Re: New message via your website*  
*Date: July 12, 2016 at 7:27:25 AM CDT*  
*To: Debbie Hillman*

*Debbie, thank you. What a good idea. I've just asked Stephen to see if he can place his hands on Charles Walter's presentation to the conference from 11 years ago and will look at using that as the basis. Charles was the founder of Acres USA and a prolific writer on food, farming and the economy, which I am sure you already know.*

*Thank you again for reaching out. —Elizabeth.*

Unfortunately, I never heard anything further about Charles Walters's presentation. Presumably it would be worth watching.

### **c. December**

Geraldine Perry is an active member of the American Monetary Institute, a researcher and journalist who writes extensively on the connections between money, agriculture, and health. Based in the Chicago area, she is the de facto convener of AMI's parity agriculture committee.

Climate activists had long identified economic "growth" as a problematic cause of climate degradation. But it was Geri Perry's book *Climate Change, Land Use, and Monetary Policy: The New Trifecta* (2013) that made me understand how monetary policy exacerbates that growth, actually causing unnecessary use of resources to keep pace with inflation. Here is a paragraph from the last chapter:

"We have seen how the extractive nature of the current monetary system – which produces more claims on wealth than there is actual wealth available – forces us to destroy soil carbon and humus in attempts to fulfill the contractual obligations of those claims. We have seen how depleted soils actually *require* CO2 in order to produce healthy plants and help nature continuously recycle carbon back into the soil, rebuilding nature's base reserves in the process. We have seen how land use policies, responding as they must to the demands of the legal rather than actual value of money, have over millennia resulted in climate change. We have seen how the current monetary system forces us to pursue legal and economic policies which encourage us to wage a misguided war on climate change that in no way heeds nature's own economic system and the manner in which the land – properly treated – can rebalance greenhouse gases while rebuilding precious, carbon rich humus." p. 218

Personally, I think that "degrowth" activists are still unaware of monetary policy's effect on the economy. In my opinion, it's one of the easiest adjustments to make to reduce climate degradation.

## **9. 2017 FACING U.S. HISTORY**

### **a. February**

Following the November 2016 presidential elections, Michael Hudson rushed to get his new book out: *J is for Junk Economics: A Guide to Reality in an Age of Deception* (2017).

I had been following Michael Hudson for a few months — his blog, TV interviews, speeches, etc. His work on linguistics, ancient history, and debt jubilee caught my attention. More than most economists, he seems to take a much more intersectional approach to knowledge as a whole and economics specifically.

The fact that he is an economist criticizing other economists (including the Nobel "prize" for economics, which is not part of the original Nobel legacy) carries a lot of weight with me, even though I have some problems with Modern Monetary Theory (MMT)—mostly that it's still a theory, not a proposed set of practical policies.

### **b. April**

Death of Stephen Zarlenga, founder of American Monetary Institute

### c. May

My friend Laura told me about another interview on *This is Hell*, also with a British scholar, economist. Kate Raworth became instantly famous and popular with her book *Doughnut Economics: Seven Ways to Think like a 21st Century Economist* (2017), which emphasizes an economic model of sustainability based on earth cycles. She has continued to be one of the leaders in terms of rethinking economics and recently (in 2019) did the introductory video for *Positive Money*'s new website, *The Money Question*.

### d. July

Met Steven Walsh of AMI (also of Evanston, IL) for first time. Steven gave me a copy of Stephen Zarlenga's book, *The Lost Science of Money: The Mythology of Money—the Story of Power* (Stephen Zarlenga, 2002), which really opened my eyes to the core issues of the mechanics of money and banking. I don't know if there have been any rigorous reviews of *The Lost Science of Money*, but the historical perspective (especially the history of money in the U.S.) is very valuable.

### e. August

Having just read *The Lost Science of Money*, I was able to write my first messaging on monetary reform, motivated by one of the early casualties of the Trump administration, the death of counter-protester Heather Heyer by a white supremacist driver in Charlottesville, Virginia. In an article by Eric Ward connecting the racism with the history of anti-semitism in the U.S., I discovered that many white supremacists have a problem with the Federal Reserve in much the same way that monetary reformers have.

White supremacist groups, however, scapegoat Jews for all the problems with money and banking. As Zarlenga points out in his book (and I quoted in my blog, *Monetary Science and Healing for White Supremacists, Jews, and Other Confused Americans*) not all moneylenders, bankers, and policymakers have been Jewish.

## 10. 2018 FINDING TOOLS & ACTION-ORIENTED COLLEAGUES

*Monetary History Calendar* is a weekly email filled with meaningful milestones, quotes, etc. An invaluable resource for staying engaged and for self-education on public sovereign money. Thanks to Greg Coleridge and the NE Ohio American Friends Service Committee.

### a. March

I opened a Twitter account, which has proved very useful in terms of money and governance. Although I myself do not have many followers, replying to people who do have many followers is a good way to get information out there. I use Tweets to share

- events, publications, legislative alerts
- salient items from the Monetary History Calendar
- definitions of the money question
- problems with our democracy

Death of Bob Poteat, AMI Director.

### b. April

Lucille Eckrich (AMI activist) had heard of a relevant book by an Illinois author, *Sovereign of the Market: The Money Question in Early America* (2017), by Jeffrey Sklansky. Seven of us from the Chicago AMI group met in April with Jeff, professor of History at University of Illinois-Chicago.

This was the first I'd heard of "the money question" as something known and articulated prior to the 21st century. Jeff wrote about it because it connects to his larger work on poverty.

### c. July

—**Alliance for Just Money** went public, as an action-oriented spin-off of American Monetary Institute.

—**Throwing Rocks at the Google Bus** (2016), by Douglass Rushkoff

"Our real world of humans, soil, and aquifers replenish themselves more slowly than the impatience of capital can accommodate.

"...as Naomi Klein has more than demonstrated in her book *This Changes Everything*, climate change is a direct result of an expansionist economy: the physical environment can't service the pace of capital while also sustaining human life."

—I continued to explore the history of money, including indigenous origins and myths. **The Smell of Rain on Dust: Grief and Praise** (2015), by Martin Prechtel. Chapter 9 — **Money Eats the World** — is a retelling of a Yurok (northern California nation) myth about all money as blood money

—Public banks: I continued to see value in having public conversations about public banks and to promote public banks as an easy way to institute a local currency.

Matt Stannard's series for Occupy.com

Ken Pentel - Minnesota legislation

Bruce Woll - Illinois

Public Banking Institute: monthly conference calls open to anyone

—**Genuine Progress Indicator** as a metric for economic health, better than GDP. Four states have adopted GPI. Ken Pentel is working on a bill for Minnesota. New Jersey Senator Corey Booker is advocating better economic metrics in his 2019 campaign for U.S. president.

### d. October

AMI's Parity agriculture committee presented a 2-page explainer to the AMI conference: **Agricultural Parity, Trade Parity, and Monetary Reform: Maintaining Purchasing Power over Time**

### e. November

"**Religion, that companion-in-chief of capitalism**"

**All My Relatives: The Binary Fractals of the Gift Economy**, by Barbara Alice Mann

"Elsewhere, western law declared women non-persons, while in religion, that companion-in-chief of capitalism, desert monotheism, spent two thousand years blackening the eye of every woman from Eve on, while insisting implausibly that men had birthed everything in sight. That last violation of common sense worked because people had grown accustomed to swallowing at least three impossibilities before breakfast: denial of death ("Jesus lives" -- and so can you!), denial of woman-worth (Adam's rib, Eve's sin, Lillith's non-existence), and denial of compassion (everlasting hellfire, Armageddon)."

Pages 58-66 in **What Comes after Money?** (2011), Eds. Daniel Pinchbeck and Ken Jordan

I have not read this entire book (except for Prof. Mann's essay), but it looks promising. Here's the description from Amazon's page:

"Most people believe that money is organic and inevitable; we forget that money is just a tool created to perform certain functions. But just as computer programmers drop out-of-date tools and pick up better ones as soon as they become available, we might switch from bank-financed currency to a more equitable method for transferring goods and services. As an operating system for society, money needs a major upgrade."

## 11. 2019 WHAT NOW?

**Sarah Kendzior** is a scholar on authoritarianism and a journalist based in St. Louis. As she frequently says, thanks to Donald Trump and a variety of bad actors taking advantage of a confused and corrupt operating system for decades, the U.S. is now under the sway of a “transnational crime syndicate masquerading as a government”.

In order to move forward with any positive money and governance reforms (most of which were needed before 2016), it is imperative to pull the emergency brake on our double existential crisis:

- climate destruction
- Trump and company in power

(Thanks to **Greta Thunberg** for the metaphor.)

Here’s some action-learning ideas for this moment, based on my own activities.

### a. Impeachment

Starting an impeachment inquiry as soon as possible is the only thing, short of a general strike, that will restore power to the people of the U.S. and make Trump and cohorts accountable. Grassroots organizing is being led by **By the People**, MoveOn, Indivisible, and other groups. People can join weekly calls to get involved.

According to **The Impeachment Project**, there are at least eleven impeachable offenses: **Legal Grounds for an Impeachment Investigation into Donald Trump**. <https://www.impeachmentproject.org/legal-grounds-for-an-impeachment-investigation-of-president-donald-trump/>

### b. Green New Deal inspires monetary policy conversations

The Green New Deal received immediate pushback with the question “How will we pay for it?” Luckily, in 2019, people have answers and models (original New Deal, Marshall Plan, the NEED Act). New ideas are being proposed by monetary reformers, food-and-farm networks, public banking advocates.

Although most monetary reform ideas are being phrased in terms of MMT (Modern Monetary Theory), public banks, and basic income, I think “the money question” is now back on the American political table. It would be great if monetary reformers got directly involved with the GND.

I’m continuing to work through the national food-and-farm listservs, promoting money + governance reform ideas (parity agriculture, food policy councils, etc.) along with regenerative agriculture. My 2018 **Food & Farm Platform for Candidates, Voters, Media** (*Regenerating our Democracy, our Habitats, our Selves*) is still applicable: <http://foodfarmsdemocracy.net/2018-elections-food-farm-platform-candidates-voters-media/>

### c. Local currency at the state level

I continue to believe in the possibility of a local currency, especially as a transition reform. Such a currency can be structured as:

- a public bank
- a single-purpose currency, e.g., education (per Lucille Eckrich’s idea for Illinois)

### d. Constitutional Conventions in every state to re-write the U.S. Constitution

A good model would be the Great Law of Peace. My 2018 blog, with details and current resources:

—**In Case of Constitutional Crisis....Start Here: The Great Law of Peace** (2018)  
<http://foodfarmsdemocracy.net/case-constitutional-crisis-start-great-law-peace/>

## e. The NEED Act and public sovereign money in other constitutions

### *Comparative Constitutions Project: Informing Constitutional Design*

The Comparative Constitutions Project was founded in 2005. I believe their archives consists of almost 300 constitutions (all written since 1789). It would be an interesting (and fairly easy) research project to scan all those constitutions for references to the money power: who has it, etc.

## f. 2020 Elections: Independent candidate for U.S. president

Since June, I have been actively promoting the candidacy of Mark Charles, a man of Navajo/Dutch ancestry. I have not endorsed him nor am I ignorant of the problems with a third party candidate in the 2020 elections. However, his platform and messaging get to the heart of the problems with money + governance in the U.S.

Charles's core platform is to organize a "Truth & conciliation" commission in 2021 on "race, gender, class". He's an impressive speaker and thinker, with Chicago connections:

- recently spoke at the Trinity Evangelical Divinity School (Deerfield ?)
- is writing a book with a professor at North Park Theological Seminary

Here's some links:

—Website: [www.MarkCharles2020.com](http://www.MarkCharles2020.com)

—Twitter: <https://twitter.com/wirelesshogan>

—Interview (June 18, 2019) with Pantsuit Politics (two smart, compassionate, political women)

[Mark Charles on Reconciliation, Lament, and a Campaign for All the People](#)

Especially interesting from a monetary policy point of view is a short segment that I am naming, "*Joining the Monopoly game late*". It starts at the 42-minute mark.

## g. Kickstarting the imagination, moving the spirit

If none of the above inspire to action, here's some last few ideas.

—**Admit Confusion** about money, about governance (and maybe about life)

Here's my post-Charlottesville blog about money confusion,

***Monetary Science and Healing for White Supremacists, Jews, and Other Confused Americans***

<http://foodfarmsdemocracy.net/monetary-science-healing-white-supremacists-confused-americans/>

—**Tap into Women's Wisdom**

Another technique for cutting through historical group confusion is to tap into women's ways of knowing. Women's ways have been buried for thousands of years, especially in western cultures, even by and among women. Here's one of my favorite essays, very short: ***Rematriation of the Truth*** (2011), by Barbara Alice Mann

<http://gift-economy.com/rematriation-of-the-truth/>

—Read something from the **Indigenous American perspective**

***An Indigenous Peoples' History of the United States*** (2014), by Roxanne Dunbar-Ortiz

***"All the Real Indians Died Off" and 20 Other Myths about Native Americans*** (2016), by Roxanne Dunbar-Ortiz and Dina Gilio-Whitaker

—Read something from the **African-American perspective**

James Baldwin, Mariame Kaba (Prison Culture blog)

—**Neighborhood clean-up, etc.**

pick-up garbage

sweep up leaves from the gutter; use for compost or mulch (save it from going down the sewer)

talk to a neighborhood tree or a neighborhood star

## **D. Epilogue: All the information is needed, by everyone, all the time**

During the 1950s, '60s and into the '90s, young people seeking to re-connect with the land gravitated to the homesteading books by Scott and Helen Nearing. The books were full of stories about how the Nearings found their various homesteads, how they subsisted and built stone structures, and how they befriended (and were later over-run) by young people. Their numerous books touted the joy and independence of “living the good life” in rural Vermont and Maine.

It turns out, as later told by one of the inspired young people (who had become a neighbor to the Nearings), that the Nearings forgot to share one important fact about their homesteading success: that they had income from an annuity. If I remember correctly, the annuity (a) allowed the Nearings to buy their initial homestead and (b) gave them some flexibility as the years rolled on. Jean Hay Bright, the young not-so-successful homesteader who didn't have such flexibility, gracefully spilled the beans in her book, *Meanwhile, Next Door to the Good Life*. I recommend the book, which is entertaining, well-written, and an object lesson in getting all the facts. It was written (I believe) with the knowledge of Helen Nearing (Scott had long since died).

I hope I have avoided such omissions in describing the financial and material circumstances of my own life, as I've tried to identify best practices in money and governance. On the other hand, I think it important to also detail the ways that, early in my adulthood, I rejected a number of aspects of post-war American life that were made to seem essential for living the American dream. As a friend of mine put it many years later, almost everything in U.S. culture has been over-sold. As I embarked on an adult life in the 1970s, then 80s, etc., there were, in fact, lots of cracks in the system, cracks where liberation lived. I took advantage of a lot of them:

### **1. No TV, no advertising, no brainwashing**

My parents gave me (and my sisters) a good foundation by pulling the plug on the TV when I was about 5 years old (about 1956). I'm grateful for not having been over-programmed with commercials, consumer goods, and sitcoms, although it all seeped through at school, when visiting other families, etc. For most of my life I have not owned a TV. (The internet, of course, presents its own problems in terms of advertising, consumerism, etc.)

### **2. Ways and reasons that I've saved money**

- I have never owned a car. Mostly a bicyclist (with cart), public transit.
- Almost never had any kind of insurance; I always thought it was a racket.
- Never bought into retirement investment. Dabbled with it, tried to understand; couldn't. Mostly a racket.
- Was never into fashion. Saved a lot of money on clothes, cosmetics, jewelry that I never bought.
- Not much into pop culture or the arts as a commodity. Don't trust Hollywood.
- Not much into machines or using electricity (90% of my laundry has been dried on a rack).
- Don't totally buy into Western technological medicine. Try to eat sensibly (food as medicine), incorporate movement in my daily routine (was a professional gardener for 25 years, bicycling as my primary transportation mode), look both ways when I cross the street. I've spent almost no money on pharmaceuticals.
- Not much interested in other big ticket items: consumer goods, travel. Don't like shopping much.
- Never bought into our “representative” democracy — an oxymoron with elections organized like a sport competition or a bingo game. Always thought the balloons and confetti at conventions was undignified. Never contributed to a candidate's campaign except once — \$35 to my Congresswoman Jan Schakowsky (in about 2005). I wish I had that money back now.
- Never donated much in the way of money to “charities” and “nonprofits” — the shadow side of capitalism. Preferred to volunteer, give in-kind, or advocacy.
- Always had a deep sense that my time was worth more than making lots of money (as long as I had enough for the basics).

Now, in the 2010s—almost to the '20s—there seem to be less cracks in the system, less access to nature's safety nets. The handwriting is on the wall: We have to share everything and work for real democracy, for everyone.

## E. APPENDIX

### 1. MONEY & GOVERNANCE POLICY RESOURCES: Personal lists

#### a. Books, articles, media (alphabetical by author)

**Recommended** for consciousness raising or diving deep into the intersection of money & governance.

AMERICAN MONETARY INSTITUTE - Parity Agriculture Committee

Explainer (2 pages) presented at 2018 AMI conference: ***Agricultural Parity, Trade Parity, and Monetary Reform: Maintaining Purchasing Power over Time***

<http://foodfarmsdemocracy.net/wp-content/uploads/2018/11/Parity-Paper-DLH-Final-3.pdf>

BRAND, Stewart

**Whole Earth Catalogue** (first edition 1968) book

BRANDEIS, Louis

**Other People's Money—and How the Bankers Use it** (1914) book

CHARLES, Mark (independent candidate for U.S. president)

***“Joining the Monopoly game late”*** (anecdote in 2019 interview at 42-minute mark)

<http://www.pantsuitpoliticsshow.com/show-archives/2019/6/17/mark-charles-on-reconciliation-lament-and-a-campaign-for-all-the-people/>

DOUTHWAITE, Richard

**The Ecology of Money** (1999) book

— calls for multiple currencies for different purposes

DUNBAR-ORTIZ, Roxanne

**An Indigenous Peoples' History of the United States** (2014) book

EISENSTEIN, Charles

**Sacred Economics: Money, Gift and Society in the Age of Transition** (2011) book

—Public banks, gift economy, local currencies, etc.

GISIN, Ben and Susan

**Touch the Soil** magazine, now a blog on Kelp4Less

<https://www.kelp4less.com/author/touch-the-soil/>

HILLMAN, Debbie

—***In Case of Constitutional Crisis....Start Here: The Great Law of Peace*** (2018) blog

<http://foodfarmsdemocracy.net/case-constitutional-crisis-start-great-law-peace/>

—***Monetary Science and Healing for White Supremacists, Jews, and Other Confused Americans***

Post-Charlottesville blog (2017)

<http://foodfarmsdemocracy.net/monetary-science-healing-white-supremacists-confused-americans/>

HUDSON, Michael (economist who has also studied linguistics, ancient Near East history, debt jubilee)

— **J is for Junk Economics: A Guide to Reality in an Age of Deception** (2017) book

ILLINOIS FOOD, FARMS, AND JOBS ACTS (2007, 2009)

Report (48 pages): **Local Food, Farms & Jobs: Growing the Illinois Economy** (2009)

<http://foodfarmsdemocracy.net/wp-content/uploads/2017/10/FoodFarmsJobsreport.pdf>

JACOBS, Jane  
**Cities and the Wealth of Nations** (1985) book

MANN, Barbara Alice  
**Iroquoian Women: The Gantowisas** (2000) book  
—indigenous economics and governance in northeast woodlands (U.S./Canada)

MELLOR, Mary  
**Debt or Democracy: Public Money for Sustainability and Social Justice** (2016) book

MERTZ, Chuck  
Radio show, **This is Hell** (WNUR)  
[www.thisishell.com](http://www.thisishell.com)

**MONETARY HISTORY CALENDAR** Weekly email filled with meaningful milestones, quotes, etc.  
An invaluable resource for staying engaged and self-education.  
<https://monetarycalendar.wordpress.com/>

**NEED ACT** HR2990 — National Emergency Employment Defense Act of 2011  
Sponsor: Rep. Dennis Kucinich  
<https://www.congress.gov/bill/112th-congress/house-bill/2990>

**ORGANIC GARDENING MAGAZINE**  
How to live without money

PERRY, Geraldine  
**Climate Change, Land Use, and Monetary Policy** (2013) book

PRECHTEL, Martin  
**The Smell of Rain on Dust: Grief and Praise** (2015) book  
**"Money Eats the World"** — a retelling of a Yurok myth about all money being blood money

RAWORTH, Kate  
**Doughnut Economics: Seven Ways to Think like a 21st Century Economist** (2017) book

SKLANSKY, Jeffrey — Professor of History, University of Illinois-Chicago (UIC)  
**Sovereign of the Market: The Money Question in Early America** (2017) book

UNITED STATES  
**U.S. Constitution**

VAUGHAN, Genevieve  
**Gift Economy** website <http://gift-economy.com>  
—**Maternal Roots of the Gift Economy Conference** (Rome, 2015) videos

WARING, Marilyn  
**If Women Counted: A New Feminist Economics** (1988) book  
later republished as **Counting for Nothing: What Men Value and What Women are Worth** (1999)

WHITFIELD, Ed (South Carolina activist)  
**Why the "teach a man to fish" parable is a "mean spirited lie"** (2013 video clip)  
<https://f4dc.org/ed-whitfield-on-why-the-teach-a-man-to-fish-parable-is-a-mean-spirited-lie/>

ZARLENGA, Stephen  
**The Lost Science of Money: The Mythology of Money—the Story of Power** (2002) book

**b. Organizations** that have informed my search for political and economic Fairness and freedom  
Most websites have numerous resources for study and exploration.

Alliance for Just Money (AFJM)  
American Monetary Institute (AMI)  
Center for the Advancement of the Steady State Economy (CASSE)  
COMFOOD: Community food security coalition listserv (Tufts Univ.)  
Family Focus, Inc. (Chicago)  
Food Policy Networks (FPN) (Johns Hopkins Univ., Center for a Livable Future)  
International Modern Monetary Reform (IMMR)  
National Coalition for Dialogue & Deliberation (NCDD)  
National Farm to School Network (NFSN)  
National Organization for Raw Materials (NORM)  
North American Food Systems Network (NAFSN) (Cornell Univ.)  
Participatory Budgeting Project (PBP)  
Public Banking Institute (PBI)  
Regeneration Midwest (RMA) (Organic Consumers Assn./Regeneration International)  
Rodale Institute (food, farm, preventive healthcare)

**c. Activism sectors** that have informed my search for political and economic fairness and freedom.  
“Money” and “Governance” generally provide the STRUCTURE in which these other areas operate as CONTENT.  
(There are, of course, structural and content aspects to everything in the living universe.)

Education: civics, living skills  
Tenants' rights  
Family support  
Women's rights and authority  
Labor  
Land stewardship  
Neighborhood planning  
Food access and farm income (food-and-farm justice)  
Transportation (pedestrian, bicycles, public transit)  
Climate resilience & restoration  
Participatory democracy  
Housing  
Public money: the money question, the money power  
Constitutional conventions to rewrite U.S. & state constitutions

**d. Journalists & Twitter accounts** that I follow in 2019 for news & analysis on political & economic fairness and freedom

Ellen Brown (founder of Public Banking Institute; researcher on money, currency, public finance, debt)  
Chris Hayes (MSNBC, WITH podcast) — mentions MMT fairly frequently; podcast w/ S. Kelton  
Sarah Kendzior (Gaslit Nation podcast)  
Naomi Klein (climate)  
Jane McAlevey (labor organizer)  
Leah McElrath (politics, activism)  
John Nichols (The Nation) promotes postal banking  
Joy Ann Reid (MSNBC)  
Adam Serwer (The Atlantic)  
Keeanga Yamahitta Taylor (prof. history - Princeton) promotes reparations  
Dave Zirin (Edge of Sports — intersection of sports & politics & \$\$)

## 2. CHECKLIST (a working draft)

### Applying the Science of Money & Governance to the U.S. Constitution and U.S. Economy

This is a working document, an attempt to develop a four-dimensional framework for

- describing the existing operating system
- identifying current anti-democratic and/or unscientific monetary aspects of the operating system
- plugging in alternative structures to create a more democratic operating system
- conceptualizing an operating system that prioritizes earth restoration (the ultimate accountability test)

#### a. WHAT: The money question, the money power

*What is public money? How is it created? How does it enter economy?*

- public sovereign money
- public banks
- local currencies

#### b. HOW: Public finance in the 21st century

*How do public funds get allocated?*

- participatory budgeting
- basic income — funded sovereignty
- parity agriculture
- election finance
- reparations
- taxes, fees

#### c. WHO: Public standing

*Who has a vote or seat at the decision-making table?*

- food policy councils
- Move to Amend — money is not speech; only living organisms can be considered as having constitutional rights
- voting rights reforms: voters choosing officials, not officials choosing voters
- ranked choice voting
- basic income — funded sovereignty
- ownership, land titles
- earth (non-humans)

#### d. ACCOUNTABILITY: Measuring effectiveness

*How best to measure our collective health and well-being?*

- Genuine Progress Indicator (GPI) instead of GDP (Gross Domestic Product) as a more effective measurement of whole system health
- Gross National Happiness Index as another alternative
- Business models (profit vs. nonprofit, LLC, co-op)
- Taxes, fees
- Debt, debt cancellation, bailouts