



L-R: Axel Contemporary co-founder Jerry Wellman, Mary-Charlotte Domandi, Bianca Sopoci-Belknap, Sanjit Sethi, Carmen J. López, Wayne Muller, Margaret Kuhlen

PANELISTS:

CRAIG CONLEY teaches environmental science, resource economics, soils and hydrology at New Mexico Highlands University in Las Vegas, New Mexico.

MARGARET KUHLEN is with the Santa Fe Time Bank ("Matching Unmet Needs with Untapped Resources").

CARMEN J. LOPEZ is with We Are People Here, which is working to start public banks in Albuquerque and Santa Fe. Her career has been focused around building community and fostering democracy.

WAYNE MULLER, author of A Life of Being, Having, and Doing Enough, started Bread for the Journey 27 years ago to give seed grants to social service agencies.

SANJIT SETHI, executive director of the Santa Fe Art Institute, sees art and creativity as a tool for social change and community development.

BIANCA SOPOCI-BELKNAP, director of Earth Care ("Youth Leadership for Community Change"), also works for New Energy Economy on climate change and energy issues.



TARY-CHARLOTTE: It seems that one of the things that brings us all together here is this sense that we're living at or right before a time of crisis. The presenters will be discussing food systems, energy, inequality, democracy, time, money and art. How is art part of the essential nature of this discussion?

Sanjit Sethi: We live in a time where you see artists and designers being really invested in driving change and creating potential solutions. Here at SFAI we talk about creative practitioners instead of artists. Today the person that's identified as an artist may very well have a degree in architecture or industrial design and may be just as interested in rapid prototyping as they are in printmaking.

CRAIG CONLEY: I think that you don't have real scientific innovation unless you have that artist's mind. Linking that with ecological knowledge and community organization skills drives cultural change. You can't have that without that art innovation, without ecology, which sets the context, and without community or economy. We've gotten further away from economy being community. What I find so fascinating about traditional agricultural systems is, you can't separate the Craig Conley



art from the science, from the community or the economy. They all have to work together for the system to work.

MARY-CHARLOTTE: Carmen, you say you're working for democracy.



CARMEN J. LÓPEZ: I'll talk about creating democracy in the context of creating a public bank. In the current banking system, there's nothing about it that's interactive... When you are trying to get a loan, there aren't extra points for moral value for what you're trying to do with the money... You don't get extra points for getting a line of credit when you're a small business so that you can employ more people and meet the needs of your customers... There's no attention paid to what the needs are of individuals or of the community to live in a healthy way.

A public bank would have the money from Santa Fe that would otherwise be in a bunch of different banks, not helping Santa Fe or earning Santa Fe any interest. Santa Fe would be able to hold its own money and would be able to metaphorically lock away a chunk of that money and then lend out money in order to serve the community. The process of democratization comes in at the point at which we start having conversations with the community about what the needs are here. I suspect that what we will hear is that people are concerned about education, affordable housing, lack of access to line of credit for small businesses... I imagine that we will hear some things that we're not expecting. And then we use that to build what the mission about this public bank could be.

Why are we not all holding our money? Why are we not lending our own money? Why are we sending all of our money to big banks that are doing who knows what with it all over the planet that we may or may not be morally comfortable with? Those banks are not keeping money flowing locally. Why are we not investing in the infrastructure of our community and meeting the needs of the people in our community?

The process itself of building a public bank is a democratizing force, as is how the public bank then runs. Its job is to serve the public interest. The purpose of the bank is not to make money for people who serve on the board; the purpose is to make Santa Fe better.

MARY-CHARLOTTE: Bianca, that sounds like what you talk about in relation to creating a public utility.



BIANCA SOPOCI-BELKNAP: We all know about the local dollar multiplier effect; when we keep money in the local economy, it makes its way around to many of us. A municipal utility would serve in much the same way, unlike a regulated monopoly utility, as we have now. A municipal utility would have values defined by the community.

We did a poll and found that 80 percent of the public in Santa Fe is strongly in support of greater renewables. Right

now we have no option to pursue that. Our energy dollars are being used in ways that are contrary to our values. So it's an opportunity for communities to define what it is that we value and then make sure that the economic investments that are being made—particularly by large entities like our city—actually reflect the things that we hold in common as a vision for our future. And so, the municipal utility would be limited in some ways in terms of what the revenue that is generated would have to be used for, for instance, energy-efficiency programs or renewable-energy acquisition. But we know that these things would directly benefit residents in Santa Fe. And by benefiting residents, what you're doing is you're putting more money in the pockets of people who live here so that they can spend their money in ways that are conscientious, and you just see that multiply over and over again.

These ways of developing local economic self-reliance are really going to shift the dynamic of community action in the next decade. We've seen it in other places. Communities that have had their economies devastated around the world have been doing amazing things with cooperatives and local banking and running their own infrastructure needs. We can learn from those global examples, but here in the U.S. we have had a lot of legal and political limitations put upon us. And so, it's really important that Santa Fe take the opportunity because we have such a creative community, and that's something we pride ourselves on. It puts an onus on us to be the generators of creative solutions so that other communities could look to us and say, "Wow, in Santa Fe they figured out a way to do it differently." Then we could really live that line, "The City Different," in a way that is more meaningful than just a cultural depiction of who we are. We want to live out those values in ways that are reflected in our economy and in our social structures as well.

Everything we're talking about has very scary implications to the system as it exists now.



MARY-CHARLOTTE: When you talk about a municipal utility—as compared to a private utility—a private utility makes its money by selling energy, and the more they sell, the more money they make, and they don't have any inherent motivation for conservation... A public utility just needs to survive, not get rich. That brings up questions of what is appropriate to be public, what is appropriate to be private. It brings up questions about the whole system.

WAYNE MULLER: Bread for the Journey presumes that the people closest to the ground already know all the answers. They already know why they want to make their community better and in service to what. What do they want to do with the water? Do you want to cool a nuclear reactor? Do you want to create an acequia system so that the whole village can have water for 400 years? You want to talk sustainability? This is 400 years of water through droughts and floods. People on the ground really do know what they need; they know



how to make it better, but they're usually not granted the presumption of being smart enough to know what they need.

MARY-CHARLOTTE: The time bank is such an interesting example of equalizing of peoples' value in a very unequal society where a lawyer might be paid \$300 an hour and a landscaper might be paid \$15an hour, and yet they're trading hour-for-hour.

MARGARET KUHLEN: When people come in to the orientation—they're doctors, say, or a high-paid professional person—they come to find out how time banking works because they want to participate in this community of values. They often have enough money to take care of all of their needs, but that doesn't mean that they have enough community or sense of self-worth from giving out of their surplus. People need to give and people need to receive. If you do an hour of service for



one person in the network you earn a time dollar. You can take that time dollar, which is a virtual currency of time, and spend it anywhere in the network... You can get gardening; you can get cooking, dog walking... Everybody's life force is of equal value... People's experience of the time bank has been transformative. Enhanced self-esteem has had a multiplier effect in their lives.

MARY-CHARLOTTE: It seems to me that that if we were to live healthy lives and have a healthy society, the economy we have could collapse in a really scary way. So, let's say that we were to really promote organic farming and regional food systems: Big Ag would pretty much go out of business, the fertilizer industry would go out of business, the fast food people would go out of business. These are all publicly traded companies.

What if we were to eat healthy food, exercise and use preventive alternative medicine? There wouldn't be nearly as much illness, and a lot of these gigantic medical industries...the diabetes industry makes a lot of money, and yes, they're doing a service, but if we didn't eat such unhealthy diets, we wouldn't have so much diabetes, and those people would go out of business too. And so, I can imagine Wall Street crumbling. The banking, the utilities; everything that we're talking about has very scary implications to the system as it exists now. What do you do with that?

SANJIT SETHI: Nature abhors a vacuum. It's not like these things crumble and all



of a sudden a gigantic black hole opens up. Other economic enterprises develop. Even right now, you see the evolution of Etsy and 3-D printing and all of these other things that actually create incredible opportunities for different models. Different models already exist that are kind of chiseling at those very rigid and empirical systems that, maybe 30 or 40 years, ago we thought were never questionable. So I don't think that everything falls into the abyss. Change is a time for incredible growth.

BIANCA SOPOCI-BELKNAP: If publicly traded utilities have to file for bankruptcy, it will send shocks through our economy in very serious ways. That's why investing now in self-reliance at the community scale—not as individuals, but as a community and bioregionally, and also building community resilience to changes—is so critical. The truth of the matter is that those shocks—whether we help instigate them or wait for inflated bubble systems to collapse—are going to collapse if we really believe our analysis of how unsustainable they are. The ecology is sort of our standard of observation; it gives us a pretty good assessment.

Ultimately, what we're trying to do is to push a system to look at itself honestly in the mirror and really grapple with the fact that we are going down an unsustainable path. And so, yes, we want to build alternatives ASAP, but we should also recognize that isn't necessarily going to be totally smooth and fluid and without sacrifice.

CARMEN LOPEZ: The economy as it works right now doesn't work for a whole lot of people. There's not an inherent value, or any kind of natural equity, or even any kind of extended care for the majority of the population. Having large companies that suck tremendous resources from the population at large and then redistribute those to very small groups of people is not democratic, it's not healthy, it's not natural and it wasn't designed to be that way. In fact, we had laws at one point that were followed and that the government felt responsible for, for keeping monopolies from taking over large industries. The power of the agencies responsible for enforcing that is practically nil now because of the influx of money in politics. A lot of the inequality that we see now is very clearly driven by inequity.

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We live in an incredibly poor state, and we live in a country where, in theory, there are plenty of resources for everyone, and yet we have incredible poverty; we have an incredible infant mortality rate in New Mexico. The challenges that we have are huge. It would be a fantastic opportunity to begin to look past sickness and suffering as drivers of the economy and to begin to look at what we can provide to each other that's meaningful and sustainable, where we can have a conversation about how we take care of the land in ways that will support us for 400 years and how we build democratic structures around acequia associations that honor old knowledge. Acequia systems are fascinating. We in northern New Mexico have these democratic institutions that are built around the sharing of water. There aren't very many places on the planet that can say that democracy is being built through continual sustained access to water that supports life. And that's healthy, that's good, that's sustainable.

There are so many opportunities for us to move in that direction in all of the ways that we're talking about: by thinking about how we use our time, by thinking about our land, art, honoring the knowledge in our communities, by talking about public utilities and the creation of energy. We do not have to have an economy that's based on disaster and inequity. These kinds of conversations are great because we cross different policy platforms and think about how all of these things interconnect and how we can support each other's work and find confluences that move things forward.

Wayne Muller: One of the things I'm witnessing almost everywhere I go is that there is a collision of two stories. It's sort of like what happened when Galileo confronted one story where the Earth was the center of the universe, and he said, "Well, that doesn't really work." And so, there was a terrible upheaval about having to change the story at the root and what that meant for everybody and who we were in terms of our value to the Divine. It sent people into a lot of suffering.

With the collision of those two stories, the center won't hold; it will, at some point, fall apart. One is the metric story; that if we have enough technology and we have enough basic big data, we can create a certain kind of world. The other is a more ancient, human story, driven by the heart that takes the time it needs to know what's true, which is a different kind of knowing than the big-data metric story. We've been consumers of stories in the tech world. We used to be tellers of stories. We are relearning how to become tellers of stories, the human stories. The acequia is a human story. My wife and I use horses to help people remember what it's like to be a human being on the Earth living in time. In the human story, certain beautiful things, like love and trust and collaboration and children and wonder, all need time. The metric story parses time into such small bits that we forget that we have any wisdom at all.

So, in the end, what the shift is that I see everywhere is that reclaiming the slower, quieter things that have always been true is the place where we begin to share. Like what we're doing here.

CRAIG CONLEY: One of the ways that we've fallen off from reality is we've exchanged the word money for value or value for money; that we measure all of our value in terms of money. When I teach economics, I don't let the word money be spoken for the first eight weeks so that we can truly talk about value and what it means to have an exchange of value, which is really what economy is about. It's not just an exchange of money.

One of the ways that we've fallen off from reality is that we measure all of our value in terms of money.

That is extremely uncomfortable for my students to do because they want to get into money and profit. I say, "If you want to talk about those, go over to the business school." But if you want to talk about value, and we talk a lot about ecosystem services that may have measures in terms of money or not, but they are still important for sustaining life... Getting out of that mindset and stepping out of that comfort zone is really hard. And I think in all of these areas, we're stepping out of comfort zones in terms of thinking about time and banking and money and utility systems. Not only are we privileged, we are very comfortable in our little zones, and it does require becoming a little uncomfortable with ideas, physically and mentally, with how we live.

To hear the full recording of this discussion, go to www.santaferadiocafe.org