



Telling a Different Story

Financial Literacy for our Times

An event of the Economics Conference of the Goetheanum
Supported by the Economics Group of the Anthroposophical Society

September 21-24, 2023 / Ann Arbor, Michigan, USA

Dear Friends,

The upcoming seminar concerning the teaching of associative financial literacy is just two weeks away! We hope you've had a chance to review the materials we've sent to date. Here, for your convenience, is a breakdown by day of how the seminar will unfold.

The event has three parts (see attached provisional program and suggested readings at the bottom.)

The two evening keynotes will provide the background of how, once the West was (re)discovered, its future meaning would only become apparent today. What had to be hidden from European humanity in the 6th century, then was allowed to be met from the 15th century onwards? Did the Europeans meet the challenge or get side-tracked? What was here to build on? In the 'wild, willed West' of today, are we masters of the forces at work there?

Day One will look at the financial history of the USA through the lens of money-as-bookkeeping. This will be an opportunity for anyone versed in Rudolf Steiner's work on the threefold nature of social life to consider the threefold aspect of finance and its current fast-tracking, second chance potential for the outcomes Steiner envisaged.

Day Two will focus in on a reflection of this history in the way accounting and finance could be taught in Waldorf (and other) schools. It will feature an exploration of a curriculum¹ recently published by the Rudolf Steiner Schools Association in Switzerland, asking if it would be relevant and useful in North American settings. It's author, Fionn Meier, will be present and has this to say:

In ancient Egypt, the Pharaoh, together with his priests, was entirely responsible for the spiritual and economic life of the people. The bookkeeping of the whole economy was centralized within the temples. Today life has become the responsibility of everyone. However, if we do not want to revert to an Egyptian-like economic life, spiritual autonomy (meaning being free and responsible) is not possible without financial sovereignty. Each individual needs to do his/her own bookkeeping. In this way, the economic landscape that results can be based on shared responsibility, something Rudolf Steiner called an "associative economy".

What does this have to do with Waldorf pedagogy? Quite a lot! When, about hundred years ago, Rudolf Steiner spoke to the teachers about what young people need to learn, among many other things, he pointed out: "In fact, no child ought to reach the age of fifteen without being led from arithmetic to a knowledge of the rules, at least, of the elementary forms of bookkeeping." (CW 294, 3 September 1919) However, this needs to be contextualized within a broader concept of how economics can be integrated within Waldorf pedagogy and needs to be elaborated in actual classroom experiences. This is what colleagues in Switzerland have worked on from 2020 to 2023, and which has now been documented in the publication "Economics Curriculum from the 1st to 9th grades - Ideas and Experiences from the Rudolf Steiner School Movement in Switzerland." We hope that this will contribute to strengthening financial literacy in Waldorf schools – an essential aspect of modern life that has been there from the start but today can be given fresh emphasis. We are looking forward to sharing our experiences in a collaborative context with other educators and to discussing and deepening these ideas in September in Ann Arbor.

If you have not already signed up, please do so by contacting me at kc@kimchotzen.com. The event cost is USD 80 and contribution to shared food is budgeted at USD 120. Payment details will be sent soon.

I very much look forward to seeing you there.
Best wishes,

Kim Chotzen
Event Organizer

¹Download available: <http://associative-financial-literacy.com/wp-content/uploads/2023/09/AFL-Swiss-Curriculum.pdf>

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This is a provisional program, giving a sense of what we want to do.
How we do it will be fine-tuned with the eventual participants.

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21-24 September 2023 / Ann Arbor, Michigan, USA				
	21 Th	22 F	23 S	24 S
	Main presenters: Fionn Meier Daniel Osmer Christopher Houghton Budd	DAY 1: Understanding modern finance	DAY 2: Teaching economics and accounting	
		Reflections		
9:00 9:30		Money-as-bookkeeping' – Rudolf Steiner's idea in the context of current discourse (2)	Associative financial literacy – in general and in Europe (7)	Looking Ahead
		Pause	Pause	Pause
10:30 11:00		Money-as-bookkeeping throughout history (3)	Exploring the Swiss Steiner Schools' experience (8)	Closing
		Lunch	Lunch	
12:30 2:00		Revisiting US financial history (4)	AFL in Schools Prospects in USA (I)	
		Pause	Pause	
3:30 4:00	Welcome and Intros	Hayek, Keynes and Steiner: Immediate Prospects for Change (5)	AFL in Schools Prospects in USA (II)	
	Supper	Supper	Supper	
5:30 7:30	The Hibernia Mysteries and Modern Finance (1)	The American Experience' and I–Philanthropy (6)	Open Evening	

Background Material

Many of the suggested themes are linked to ongoing research among Economics Conference colleagues, so this is detailed here in the hope that prior familiarity will facilitate collegiate working rather than keynoting.

- 1 See relevant chapters in *Guarding the Shores / Exploring Hibernia*
<https://www.lulu.com/shop/christopher-houghton-budd/guarding-the-shores/paperback/product-9dggjg.html?q=guarding+the+shores&page=1&pageSize=4>
- 2 *The Economics Course*, Rudolf Steiner, 1922.
- 3 *Money as Bookkeeping, From Ancient Mesopotamia to 2008 and Beyond*. Fionn Meier
<https://aebookstore.com/publications/associative-economics-worldwide/authors/fionn-meier/money-as-accounting/>
- 4 Various texts by Daniel Osmer in *Telling a Different Story*
https://economics.goetheanum.org/fileadmin/economics/Various_pdfs/Telling_a_Different_Story.pdf
- 5 To mark the centenary of 1923, various texts are being published that ask how things might yet be if the two main protagonists of the 20th century, Hayek and Keynes, had taken heed of Steiner.
- 6 See www.associative-financial-literacy.com
- 7 The American experience, in *Telling a Different Story*
https://economics.goetheanum.org/fileadmin/economics/Various_pdfs/Telling_a_Different_Story.pdf