

RSF quarterly

WWW.RSFSOCIALFINANCE.ORG

1002 O'Reilly Avenue
San Francisco, CA 94129
415.561.3900



「is human nature
ecological?」

► IN THIS ISSUE

2 LETTER FROM DON

3 waste not want not

LOOKING AT THE TRUE COSTS OF MATERIAL GOODS AND CLOSING THE LOOP ON MANUFACTURING AND PRODUCTION PROCESSES

4 towards an economics of happiness

HOW SMALL, DIVERSE, LOCALLY-BASED ECONOMIC COMMUNITIES ARE GOOD FOR OURSELVES AND OUR PLANET

6 restoring the Everglades

A VIEW INSIDE THE LARGEST ECOLOGICAL RESTORATION PROJECT IN HISTORY WHICH IS DEDICATED TO SAVING ONE OF THE WORLD'S MOST DISTINCT WETLANDS

8 clients in conversation

COLIN BEAVAN AND RYAN NUCKEL ON SELF-PROPULSION AND BETTERING THE ENVIRONMENT (AND COMMUNITY) BETWEEN OUR BUILDINGS

INVESTING, LENDING, AND GIVING | INSPIRED BY THE WORK OF RUDOLF STEINER

 FOOD & AGRICULTURE

 EDUCATION & THE ARTS

 ECOLOGICAL STEWARDSHIP



LETTER FROM DON

Understanding the value and realities of local economies

Dear Friends,

This issue of the *RSF Quarterly* is focused on Ecological Stewardship. Within this broad field, we support organizations and initiatives committed to regenerating and preserving the earth's ecosystems. Understanding that land and all natural resources are the source of economic life, we seek those practicing integrated, systems-based approaches to stewardship. We pay particular attention to the role of place and people's connection to it.

Our guest essayist, Helena Norberg-Hodge, had a profound influence on me almost twenty years ago. Helena's book, *Ancient Futures*, about her experience living with indigenous people in Ladakh, was instrumental in helping me understand the value of local economies and place-based culture.

Having grown up feeling displaced in suburban New Jersey, I was prompted to ask new questions. I started with, "How can my economic choices each day serve to strengthen my community and to heal the Earth?"

I quickly realized how hard it was to be consistent with this in an economy gone global. For example, while it is entirely appropriate, and I believe unassailable, to push for more localized food production and consumption, I had to ask myself: What about airplane engines and semiconductors?

As I write these words, I am flying on an airplane, using a computer: these things require large-scale capital. Not every community will have a manufacturing facility for airplane engines or semiconductors. These things require a more centralized global economy. And these industries tax the earth's resources in a way that healthy local food systems do not. So the tough questions become: How do these more extractive

industries fit into a vision of local economies? Am I willing to give them up as I pursue a life more consistent with local economies? And what is the overall ecological benefit or sacrifice?

Given limited space here, I'd be very interested in discussing these questions further if you contact me.

In the sphere of finance, my hope is that we (all of us) will:

(a) develop much more advanced forms of "community capital" – keeping a much higher percentage of our investment funds and bank deposits circulating in local economies – thus making them more resilient, with food and agriculture as the natural starting point, AND, at the same time,

(b) develop a global financial system that operates less like a casino, and more like a basic service to support the products and services we want and that are more efficiently done in larger scale.

At RSF, we are taking numerous steps to be less dependent on, and less correlated with, the global capital markets, because we consider that system broken. As we build a more ecological future, RSF is practicing a kind of "off-the-grid" investing that we believe will become more mainstream in the years to come.

Enjoy the articles. We hope the authors deepen your engagement with Ecological Stewardship.

All my best,

Don Shaffer
President & CEO



Waste Not, Want Not

By Melinda Cheel, Manager, Partnerships & Communications

If you take a long hard look at a landfill you'll see both tremendous need (where do we continue to put all this waste?) and undertapped opportunity (how can we redesign, reuse, and repurpose to avoid the landfill altogether?)

We've been exploiting natural resources at an unsustainable level for nearly a century to create material goods for our well-being and pleasure. Over that time we've become a consumer society, increasing our demand for goods and pushing the limits of our ecosystem. Products are often manufactured with planned obsolescence and there's little accountability for disposal. With true costs of manufacturing externalized, it's easy to keep the cost low and the demand for the latest and greatest high. Not only does the creation of material goods create waste at the end of the product's life but also throughout the extraction, production, and distribution processes.

In stark contrast to our wastefulness, in nature there is no such thing as waste. Waste is a design inefficiency of human creation. In nature, one organism's waste is another's nutrient. It's a closed-loop self-rejuvenating system. Manufacturing is a linear non-restorative system where raw materials are used to create goods which are eventually disposed of. This linear system isn't sustainable in the long run for the planet, people or business.

The business case for ecological responsibility surfaced in the 1990s when several thought leaders showcased the cost saving and worker productivity potential. The opportunities for innovation inspired by nature, such as biomimicry, and the possible positive social and environmental impacts were brought to life. Over the last decade several businesses have changed course to address environmental issues, and reimaged the way their organizational processes interact with nature. We also saw the birth of social enterprises, businesses created with the mission to confront the world's most pressing environmental (and social) issues. The

goals of social enterprises are as wide and varied as the problems we face, but many of them have committed themselves to addressing how to deal with the abundance of waste, and in the process, are designing beautiful products, attracting dedicated customers, creating jobs, and reducing ecological impact.

Several RSF borrowers are tackling waste by finding opportunities in recycling or diverting materials from the landfill. Electronic waste is increasingly becoming an environmental offender and only 14% of it is recycled annually. Much is exported to developing countries for processing. RecycleForce provides comprehensive, innovative and responsible recycling services, keeping valuable materials in the U.S. while creating jobs for formerly incarcerated individuals.

Here are other examples: to challenge the more than

“... in nature there is no such thing as waste. Waste is a design inefficiency of human creation.”

18 billion “disposable” diapers that end up in landfills every year, taking up to 500 years for each of them to

decompose, gDiapers offers fun and fashionable cotton diaper covers with disposable, biodegradable inserts. New Leaf Paper strives to emulate the cyclical processes of nature by offering 100% recycled products, sourcing Forest Stewardship Council certified materials, and choosing paper mills that incorporate the most sustainable design principles. Inspired by the durability and beauty of glass, IceStone transforms waste glass, of which only 34% is recycled every year, into gorgeous countertop materials.

Opportunities abound for social enterprises interested in confronting our wasteful habits. With nature as a source of inspiration and ideas, we're sure to see some profound and regenerative business models that will one day make landfill either obsolete or productive. We at RSF look forward to continuing to find and fund the innovative social entrepreneurs leading the way. ♻️


 GUEST ESSAY

Towards an Economics of Happiness

By Helena Norberg-Hodge

For most of human history our survival has depended on intimate and enduring bonds of interdependence with one another and with the Earth. We evolved in large extended families, with strong communities and a deep connection to the plants, the animals – the living world – around us. But today: we're isolated from one another, and the natural environment has ended up primarily a resource to sustain consumer lifestyles. In order to shift direction from the destructive path we're on, it's essential that we look closely at the economy. The way we organize the economy largely determines our interactions with other species, natural resources, and the wider environment, and has a profound impact on community — the mainstay of human well-being.

The very structure of today's global economy is causing instability, artificial scarcity and competition, tearing apart the fabric of community, and causing ecological destruction on a massive scale. On the other hand, diverse, smaller-scale, locally-based economic structures tend to support community, thus furthering both ecological sustainability and quality of life.

CULTURE, COMMUNITY, ENVIRONMENT

Like most Westerners, I grew up under the impression that economic growth meant progress, and that the environmental costs of growth were unfortunate but necessary. After the Second World War, the government of my native country, Sweden — as well as almost every other industrialized nation — dismantled smaller-scale, diversified food production in favor of large-scale agriculture and rapid urbanization.

As people found themselves living alone in high-rise urban apartments, the result was a weakening of the deep ties to family, community, and the natural world.

Another result was diminished biological diversity on the land. By the 1980s more than half of the dwellings in Stockholm were inhabited by one person living alone and, at the same time, the rates of depression, alcoholism and suicide were increasing.

I might not have seen these links between the economy, community and the environment had I not had the privilege, as a young woman, of living in relatively intact local economies in rural Spain, Bhutan, and Ladakh (or Little Tibet).

“... today: we're isolated from one another, and the natural environment has ended up primarily a resource to sustain consumer lifestyles.”

In Ladakh, I learned to speak the language fluently and lived among the indigenous population. At that time, the Ladakhis still lived in large, extended families. I witnessed how they nurtured children in ways that led them to feel appreciated, seen and heard; this, in turn, led to a positive, relaxed sense of self. Intergenerational care and

exchange was part of daily life, and there was much less fear of growing old than in the modern western world. Because of the intricate webs of mutual support there was also less strain on individual relationships; there was more peace and collaboration, less strife and conflict.

I also observed how the benefits of being able to depend on one another within a community dramatically increase when you have real economic interdependence. Economic exchanges provide a structural relationship of give-and-take that binds people together in ways that provide material, as well as, psychological security. We often use the term 'self-reliance', but what I witnessed was 'community reliance'.

In Ladakh, as in other traditional cultures, people were not only linked to one another, but also to the land which they depended on for their basic needs — their food, clothing and shelter. Their interdependence with nature was deep and spiritual — something that contributed to an expanded sense of self.

THE SOCIAL AND ECOLOGICAL COSTS OF GLOBALIZATION

In the 35 years since I first arrived in Ladakh, I have seen the culture and environment eroded in a multitude of ways. A range of serious problems have emerged that were virtually unknown in the traditional culture: unemployment, pollution, resource shortages, a widening gulf between rich and poor, and violent ethnic conflict. What was the cause of these problems? They were clearly the result of outside economic pressures over which the Ladakhis had little or no control.

In the modern world today, it is now increasingly recognized that a global casino of banks and corporations is threatening the viability of whole nation states. But the structures behind this irrational system have gone largely unnoticed.

Our tax monies have been used to industrialize and corporatize production in ways that have concentrated profits in the hands of giant corporations like Coca Cola and Monsanto, and big banks like Morgan Stanley and Goldman Sachs. To increase global trade, transport and energy infrastructures were built up to serve megacities and sprawling metropolises, while neglecting smaller cities, towns and rural areas. At the same time, governments from both the right and left signed on to trade treaties that opened their economies to outside investment, while scrapping laws and regulations designed to protect national and local businesses, jobs, and resources. In the process, national sovereignty has been relinquished to giant transnational corporations and undemocratic supranational bodies like the World Trade Organization (WTO) and the Bank of International Settlements (BIS). In the name of growth through increased trade and comparative advantage, governments have blindly hollowed out their own economies.

The connection between centralized power, industrial production, and urbanization needs to be examined if we want to turn away from the global system that today threatens all life on Earth. Whether it's CO2 emissions, plastic islands in the Pacific, extinction of species, clear-cutting of rainforests, or the growth of poverty and social breakdown, the roots of our problems lie in the destruction of more diversified, community-reliant and productive local and national economies. The realization is dawning that we need fundamental change, and the growing localization movement is beginning to provide some solutions.

LOCALIZATION FOR COMMUNITY AND THE ENVIRONMENT

At its core, localization is about shortening the distances between production and consumption, while

also encouraging smaller scale and more diversified production — particularly in food, farming, forestry, and fisheries. All forms of primary production are expressions of a society's environmental stewardship or lack thereof. Yet, it is the way we produce food that provides an ideal example of the differences between global and local economies.

The global food system is extremely energy-intensive and inefficient, wasting precious fossil fuels to needlessly ship identical products around the globe. It has systematically driven people from the land, increasing both unemployment and urbanization in North and South alike. With the absurd distribution of food, we see starvation in one part of the world and obesity in another. Because the global food system is homogenizing diets and food production worldwide, biodiversity is under assault and food security is increasingly at risk.

The continued expansion of the global economy means that local food rarely accounts for more than 10 percent of total consumption. This is a dangerous position to be in: it is estimated that with any major breakdown in infrastructure or supplies of transport fuel, people in most parts of the world will be scrambling for food within three days. For environmental, economic, and survival reasons, we should be aiming to meet 60-90 percent of our food needs locally or regionally, depending, of course, on the agricultural capacities of the local area. This shift won't happen overnight,

> Continued on page 10

HELENA NORBERG-HODGE

Author and filmmaker Helena Norberg-Hodge is the founder and director of the International Society for Ecology and Culture (ISEC), and a pioneer of the worldwide 'localisation' movement. Trained in linguistics (including doctoral studies with Noam Chomsky), she has given public lectures in seven languages, and has appeared in broadcast and print media across the world. Her ground-breaking work in Ladakh, or 'Little Tibet' earned her the 1986 'Alternative Nobel Prize'. In 2012, she won the prestigious Goi Peace Award. She is the author of the bestselling *Ancient Futures*, and producer of the award-winning documentary, *The Economics of Happiness*.



CASE STUDY

Restoring the Everglades

By Ellie Lanphier, Administrative Assistant

The Everglades is an area of North America where fierce weather patterns combine with a region of naturally-occurring subtropical wetlands. They have historically been a place of constant flux. For thousands of years, flooding in the wet season and fire in the dry season joined together to create, replace, or sustain the myriad of deeply interconnected ecosystems in the Everglades. The ability for those ecosystems to adapt to change became an evolutionary necessity.

Spanning an incredible amount of land, the water of the Everglades begins its journey near Orlando, where the Kissimmee River flows into the enormous, shallow Lake Okeechobee. Water spills out of the lake as a slow, 60x100 mile sheet of water, forming what one poet called “the River of Grass”, and eventually empties into the southern Florida Bay.

In the late 19th century, as Southern Florida grew

in popularity for tourism, settlement, and agriculture, a new agent of change was introduced. Fueled by state and privately-funded development projects, the Everglades began to shrink as more than 1,700 miles of canals and levees were constructed. The results interrupted the natural sheetflow, and sent precious fresh water straight out to sea. During this time, more than half of the Everglades were lost to development.

The construction and loss continued as flooding of Lake Okeechobee, following two catastrophic hurricanes in 1926 and 1928, caused thousands of people to lose their lives and land. In response to the tragedy, the Central and South Florida Flood Control Project constructed an additional 1,000 miles of canals and hundreds of pumping stations and levees within the short span of three decades. The final project, the straightening of the Kissimmee River, was intended to drain the water to create land for livestock

and agriculture. Almost immediately after the project began, hunters, sport fishers and concerned residents noticed the disappearance of avian and aquatic life—the region is home to more than 350 species of birds and 40 species of mammals. The unintended results of the Central and South Florida Flood Control Project were loss of habitat, damaged ecosystems, and unnatural water flow. Demands for restoring the Everglades to their original state began even before the Kissimmee-draining project reached completion.

Additionally with continued human development, invasive species, toxic fertilizers, and pollution from the power plants and



Habitat alteration and outright loss have endangered a number of plant and animal species in the Everglades. 14 plants and 9 vertebrates are currently listed as endangered species.

Photo courtesy of Community Capital Management

incinerators permeating the region, South Florida found itself in an environmental nosedive. The region receives an annual average of 53 inches of rain, but with the canal system sending much of this water to sea and the loss of the wetlands which acted as a natural filter, the residents of the area soon began to experience water shortages.

In this modern period of the human-Everglades relationship, society has resisted the requirement of mutual adaptability. One immediate lesson learned: to successfully exist in this region, a propensity to mold and equally to be molded is a necessity, not a choice. A seven-year report, titled the “Restudy”, predicted that without intervention, South Florida would see frequent water shortages, and some cities would even experience the implementation of annual water restrictions. From the “Restudy”, a plan was proposed: the Comprehensive Everglades Restoration Plan (CERP).

Spanning 30 years, CERP is the most inclusive ecological repair project in history and the largest ecosystem repair project worldwide, restoring the function of more than 2.4 million acres. With an estimated cost of \$10.5 billion, it proposes more than 60 construction projects to capture and store much of the 1.7 billion gallons of water lost daily to the Atlantic Ocean and Gulf of Mexico, create storm water treatment areas, and improve flow in existing waterways. The plan focuses on restoring the critical ecological features of pre-development Everglades and its surrounding ecosystems, with priority given to restoring water flow and enhancing water storage. Healthier hydrologic conditions will aid the plants, animals, and people who depend on the natural system for their survival.

CERP was developed throughout the 1990’s with widespread public interest and support. In 2000, the plan was voted through Congress by an overwhelming margin reaffirming the incredible need for immediate and significant intervention.

The success of this project is defined by ecological, social, and economic impacts. CERP represents collaboration between state, federal, tribal, and local governments. An example of this team’s success can be seen in the Kissimmee River Restoration project, which has already exceeded predicted environmental results, restoring 40 sq. miles of river floodplain ecosystem, 20,000 acres of wetland and 44 miles of river channel. Since the region’s environment and economy are integrally linked, the Plan also provides important economic benefits. The Kissimmee River Restoration



Scientists and outdoor enthusiasts say birds, ducks and fish are returning in droves to the Everglades Kissimmee River basin.

Photo courtesy Brent Anderson, South Florida Water Management District

project alone employs eight contractors and will infuse \$43 million into the economy in Fiscal Year 2012.

RSF Social Finance conscientiously entered the equation when we became an investor in the project through our Donor Advised Fund Impact Investing Portfolios. RSF searched for a community development bond fund with an environmental application and realized that no such fund existed. We partnered with Community Capital Management (CCM) to create a customized portfolio of environmentally-focused bonds for our Impact Investing Portfolio. Together RSF and CCM created a portfolio that focuses on investments in alternative energy, conservation, smart growth development, green retrofits, energy efficiency, brown-field development, and environmental remediation. With a focus on mission-alignment, it is the first of its kind, and we are incredibly proud to be a part of it. Participating in the creation of cutting-edge, common sense investments such as this one with Community Capital Management is exactly why we created our Impact Investing Portfolios. This relationship and our investments in projects like CERP allow us to reach our goal of actively changing the landscape of investing and to further Ecological Stewardship.

The Everglades has historically presented a dance of interdependence between factors which hold a tremendous ability to shape the region. The human-Everglade relationship is one that requires patience, flexibility, and adaptability on all sides. This holistic approach is essential for successful restoration and preservation, of both the natural ecosystem and of the local communities that call the region home. ♻️



CLIENTS IN CONVERSATION

Colin Beavan and Ryan Nuckel

Interview With Kelley Buhles, Senior Program Manager,
Philanthropic Services

Ryan Nuckel, Development Director of Transportation Alternatives, an RSF grantee and RSF Donor Advisor Colin Beavan, of the renowned No Impact Project, discuss how sustainability and transportation play a key role in making happier people and a happier planet.

Kelley: Tell me about Transportation Alternatives?

Ryan: We've grown, very, very quickly. It's largely because our impact is pretty extensive. We've been around since 1973, but for a long time, Transportation Alternatives (TA) was kind of the voice in the wilderness. We said wouldn't it be great if we put in a lot of bike lanes to keep people safe and also had better bus service? And then lo and behold, New York City actually started to do it, and our crazy ideas weren't crazy anymore. They were things that you could see and feel and experience just by leaving your house.

Kelley: But, I'm really curious about what you attribute that growth to?

Ryan: In the last five or six years, New York City has committed to a sustainability agenda that includes major initiatives on transportation—the number of bike lanes and the number of cyclists on the streets has doubled in five years, and at the same time, the rate of crashes has gone down. The city has also done very dramatic pedestrian improvements.

TA has pushed for these changes for decades, and now that you can see them, experience them, and interact with them, it's not surprising that TA would grow. It's much easier to point to successes and rally the people to your side than to issue a lot of what-ifs and if-onlys.

Kelley: Does the government provide any funding?

Ryan: Very little. We like to say that people are our superpower. What we really do is connect the people who are experiencing unsafe traffic on their street with the grassroots base that we've built up over 40 years.

Kelley: What services do you provide to your members?

Ryan: Like a lot of non-profits, we have discounts at businesses all over the city, everything from bike shops to acupuncture. We also organize big bike and walking tours throughout the year that members get discounts on. These are really popular. We have about 10,000 people do at least one tour with us a year. And, we plug people into the advocacy work that we're doing. We have five volunteer committees, at least one in each borough, which run their own campaigns at the hyper-local level. So, we'll often have people working for a new bike lane or a new pedestrian space in their neighborhood. With a staff of 26, we can't be in every neighborhood in New York City all the time, but our members and volunteers are. It's our job to figure out as staff how to connect them to the tools they need to make change.

Kelley: On your website you have a handful of different programs. Which ones are you the most excited about?

Ryan: Now I'm really excited about the launch of the public bike share. In July, New York is getting 10,000 bikes at 600 stations, pretty much overnight. It's going to be the biggest bike share system in North America by an order of magnitude. And it is probably the first new public transportation system in New York City since the subway. It's going to add a whole new option to the way that you think about getting around.

London, Paris, and a lot of European cities have very large scale public bike share programs, and the impact is tremendous. 10,000 bikes in New York City may not sound like a lot, but in cities where they've done bike shares at this scale, the number of people biking on a given day goes up five-fold within a year. That starts to make biking in New York City more accessible to everybody. It's something that just becomes part of the calculus of how you want to get around. And it points

toward safety in numbers as well, because drivers start to expect to see cyclists, and everyone is starting to get their own space on the street.

Kelley: Colin, thank you for joining us. I am curious about why you chose to work with Transportation Alternatives, and how did you find them?

Colin: I've been involved with TA since the No-Impact year. The reason I'm interested in biking is that there are two main areas where our personal lives and the gigantic overall sustainability, climate change, and running out of oil agendas intersect. One is local food, and the other is transportation. People are putting food in their bodies, it becomes very intimate to their lives. They understand all the issues involved. Similarly with biking, because people are moving their bodies around, they quickly understand the issues involved there too. As with local food, biking is both a huge sustainability issue, and a real quality of life and health issue. As long as we're transporting ourselves around in metal boxes we don't use our bodies. We get fat and unhealthy. Just as people who eat local food tend to be the healthiest from a nutrition standpoint, people who bike, studies show, are the happiest.

Like local food, biking is a real entry point into the larger agenda that includes sustainability and system replacement—people talk about system change, I prefer the term system replacement.

That's one reason why I came to TA. Then there's also a broader question of livable streets—making a city that's both less reliant on fossil fuels, but also better to live in at the same time. Not just better to live in for cyclists. Once you have a city that's designed for people to self-propel by biking or walking or even mass transit, the streets themselves become better to live on. I saw a study that said that the more bikers there are on the street, the lower the crime rate on that street simply because there's more eyeballs.

Ryan: That's a great way of thinking about it. We often think of the environment and environmentalism as exotic far-off places where no people are, but the environment that TA focuses on is the one in between our buildings, right? New Yorkers have the lowest carbon footprint of anyone in the US, because the majority of us get around not by automobile—but by public transit, walking, and biking. So, we find that you can make this huge impact by looking at the way our streets are designed, the ways that we're getting around.

The food connection is an important one, because just as you've seen green markets explode across New

York City and other cities, I think the next green market is “play streets”. This is a program that we've worked on the last couple years where it's basically like a block party, but with structured activities for kids. So, you shut down a street to cars for a weekend, or every weekend in a month, or in the summer, and it becomes this place for kids to play. We did a study of play streets in New York City which were just starting to catch on, and the majority of kids who were out there—hula-hooping and playing hopscotch and all these classic New York City street games—the majority of them said if they weren't there, they would've been inside either watching TV or playing video games.

So, these small changes in behavior point the way towards reduced obesity, diabetes, asthma and other major public health crises. You can start to solve them by looking at food, but also looking at the way we get around, even if it's just walking to the subway. That's more than most people do.

> Continued on page 11

COLIN BEAVAN

Colin Beavan rose to prominence as a spokesperson on environmental and quality of life issues after his year-long experiment in extreme environmental living, No Impact Man. He is now the Founder and Executive Director of the No Impact Project, an international non-profit. Colin sits on the Board of Directors of New York City's Transportation Alternatives, and is on the advisory councils of Just Food and 350.org. Prior to this work, Colin earned his PhD at the University of Liverpool and spent a decade working to help fund social services agencies and as an author.

RYAN NUCKEL

Ryan Nuckel is Development Director at Transportation Alternatives. Ryan manages TA's individual giving, annual fund, special events and grant funding and leads TA's seven-person Development Team. A Transportation Alternatives staff member since 2008 and volunteer since 2005, Ryan's background is in non-profit arts administration. Before joining TA, Ryan worked at the Pratt Institute and New York University, founded the New York City ghost bike project and helped establish a national printmakers' cooperative.

> “Towards an Economics of Happiness”
continued from page 5

but the localization movement is putting even big cities on the right track.

As we argued in our 1999 report (‘Bringing the Food Economy Home’), the local food movement demonstrates that shortening the distance between farmers and consumers provides huge benefits for both communities and the environment. A more recent report co-authored by Michael Shuman, an economist with the Business Alliance for Local Living Economies (BALLE), looked at examples of locally-owned food initiatives around the world. Community food enterprises not only helped build local skills and economic networks, but provided tastier, fresher food and cheaper delivery costs. As just one example, the study found that a \$470 share from a Community Supported Agriculture scheme provided the equivalent of \$700 of produce bought at a store. Further benefits of these projects included a closer relationship between producer and consumer, and incentives for the farmer to diversify production to meet consumer demands.

Diversified systems help to sustain the numerous crop varieties that ensure long-term food security. They also lend themselves better to organic methods, which translates into greater biological diversity on the farm and in the surrounding environment. They provide more job opportunities, with people power replacing the use of chemicals and gas-guzzling machinery. Finally, small, diversified farms can actually produce more food per acre and unit of water and energy than large, industrialized monocultures. Thus it is clear that local food is one of the most vital links between healthy communities and ecological stewardship.

GOING LOCAL

There is a heartening movement now of young people choosing to grow food. They are debunking the myth that farming is drudgery and non-stop, backbreaking labor. When farms are smaller scale and more diversified, the work can be far more rewarding, healthy, and enjoyable than sitting at a computer all day.

There are numerous other examples of localization in action: local business alliances, local investment and finance strategies, Local Exchange Trading Systems (LETS), co-operatives, locally-run farmers markets, credit unions, and municipal bonds. However, many widespread assumptions — often cultivated by vested interests — continue to undermine the localization movement. They include charges of isolationism, elitism, and NIMBYism. There is a great need to counter these reactionary ideas and to debunk a pervasive myth

that undermines localization in both North and South: that poverty in developing countries will be reduced through ever more global trade.

After years of colonialism and debt enslavement, it would make more sense to allow people to use their labor and precious natural resources to provide for their own needs as a first priority. To pretend otherwise merely serves the interests of those who stand to profit from exploiting the cheap labor and resources of the global South. Communities that embrace localisation are not turning their backs on the poor; rather, they are giving themselves and others the opportunity to become community-reliant rather than dependent on distant bureaucracies and corporations.

Throughout the cities of the western world, the movement to go local is gaining momentum. People are beginning to realize that it’s possible to increase the number of jobs and productivity on the land while reducing pollution and waste. It’s becoming clear that there is no fundamental trade off between ecological and human needs.

Once we acknowledge what we lost when we abandoned community life and more diversified economies, it’s easier to see how to redesign our societies, to create a more human scale and human pace of life. This is not about going backwards, it’s about embracing our ecological roots and our common humanity to move toward a lasting economics of happiness. ♻️

REFERENCES:

Altieri, M. 2008. ‘Small farms as a planetary ecological asset: Five key reasons why we should support the revitalization of small farms in the Global South’, published on Food First website <<http://www.foodfirst.org/en/node/2115>> retrieved 22/5/2012.

Mayer, F. and Frantz, C 2004. ‘The connectedness to nature scale: A measure of individuals’ feeling in community with nature’, in *Journal of Environmental Psychology* 24 (2004) pp503–515.

Norberg-Hodge, H. and Gorelick, S 1999. ‘Bringing the Food Economy Home: Local Alternatives to Global Agribusiness’ (first published as a report by ISEC). In 2002 published by Kumarian Press (US), Zed Books (UK) and Fernwood Press (Canada). <http://www.localfutures.org/publications/online-articles/bringing-the-food-economy-home>

Shuman, M., Barron, A. and Wasserman, W. 2010. ‘Community Food Enterprises’. Business Alliance for Local Living Economies (BALLE). <http://www.communityfoodenterprise.org> retrieved 22/5/2012.

> “Clients In Conversation”
continued from page 9

Kelley: Wow, this is all so much about quality of life.

Colin: I call the broader principle happier planet, happier people. In the 70s, the big polluters deliberately set the conversation around environment, and tried to cast environment against labor—if you force us to reuse our beverage containers, then we’re going to lose jobs and all this kind of stuff. They were able to set up a conversation that was environment versus people. If there is any sort of grand intelligence, how nuts would it be if it designed a planet where the interests of the environment and the interests of the people are at odds? Of course, environment and people are the same when we look at them in the right way. So, all these things that we’re talking about with food and biking, it’s a place where we get both happier people and a happier planet.

Kelley: From a personal perspective, or even a system perspective, I’d love to hear how you both feel like you’re inspiring change in the world.

Colin: My approach up until now has been to inspire change by engagement. My work is about engaging people in issues by first getting them to engage in their personal lives—asking them to make changes that are better for them.

And in fact, one way that the No Impact Project, my non-profit, does this is by trying to get people to bike. For example, as a board member of Transportation Alternatives, I want to see changes for livable streets, and I want to see a citizenry that’s engaged around that. One way to get people to be more engaged in the livable streets movement is first to get them to ride their bikes, right? So, it’s hard to get somebody to come out and say, I want more bike lanes if they don’t ride their bike first. And yet, bike lanes are good for everybody. They reduce pollution on the street, they reduce pedestrian accidents, they make the streets safer for seniors, and they make the streets safer for kids. So, everybody should be advocating for the bike lanes, but you can’t actually get people involved in the politics until first you get them biking. The work is to connect citizen engagement with personal lives.

Ryan: We believe in the field of dreams principle: if you build it, they will come. If you design a city that’s centered around highways, where the cheapest and easiest way to get around is to drive, then most people will, and you’ll end up with pollution, physical

inactivity, public health problems. For much of the last century, we designed cities around the automobile, and took away some of the best things about cities—density, access to commerce, and access to opportunity. In addition to New York, a lot of places around the U.S. are thinking about how we can build cities around people, around local commerce, around access to jobs and education, food and resources. That means focusing on a street design that is at the human scale, where you can walk to the store, where you can hop on a bike, and do both without fear; where you have access to public transit so you don’t need the massive expense of owning a car. In New York City, most trips are just a few miles long. There’s no reason they can’t be done walking, biking, or using transit. So, in New York City, we have a city where most people have access to public transit, and most people choose it—if you build it, they will come.

Colin: Ryan’s talking about design for change, and I’ve been talking about citizen engagement for change. I think it’s really important to note that the two can just keep feeding on each other all the way into a livable future. 🌀

RSF REIMAGINE MONEY PODCAST

To hear more of this conversation, check out the RSF Reimagine Money podcast. Reimagine Money is a monthly investigation into the power of money to support social enterprises that are changing the fields of Food & Agriculture, Education & the Arts, and Ecological Stewardship. In this series, you’ll hear from impact investing practitioners, social enterprise executives, social finance thought leaders and more, discussing their work and ideas. Hear the podcast at: rfsocialfinance.org/newsroom/podcast or subscribe on iTunes.

Join Us at These Events

For the latest on RSF's participation in conferences and events, check out our "Events" page at <http://rsfsocialfinance.org/connect/events>

Economic Literacy Gathering

8/16/12-8/18/12
Harlemville, NY
www.cfae.biz/elp

Web of Change

9/5/12-9/9/12
Cortes Island, BC
www.webofchange.com

TedxPresidio

9/8/12
San Francisco, CA
www.tedxpresidio.org

Social Venture Institute Hollyhock

9/12/12-9/16/12
Cortes Island, BC
www.renewalpartners.com/svi-hollyhock

WHAT'S AHEAD

The next RSF Quarterly theme is Food & Agriculture and it will be published in October 2012. We like hearing from you! Send any comments on this issue or ideas for the next to jillian.mccoy@rsfsocialfinance.org.



Find us on
Facebook



@RSFSocFinance

RSF Social Finance is pleased to count
New Leaf Paper among its borrowers.

| NEW LEAF PAPER® ENVIRONMENTAL BENEFITS STATEMENT <i>of using post-consumer waste fiber vs. virgin fiber</i> | | | | |
|---|-----------------|---------------------|---------------|------------------|
| trees | water | energy | solid waste | greenhouse gases |
| 3.5 fully grown | 1671 gallons | 1.2 Million BTUs | 101 pounds | 347 pounds |

RSF Social Finance saved the following resources by using 480 pounds of Reincarnation Matte (FSC) and 84 pounds of Reincarnation Matte (FSC), made with an average of 100% recycled fiber and an average of 60% post-consumer waste, processed chlorine free, designated Ancient Forest Friendly™ and manufactured with electricity that is offset with Green-e® certified renewable energy certificates.

Calculations based on research by Environmental Defense Fund and other members of the Paper Task Force.
www.newleafpaper.com