



**“Towards a Just, Cooperative
Economic and Social Order —
Prospects of a Rhineland Sub-sovereign
Area-banking System in the Post-Covid Era”**

Mr. R.E.G. (Eduard) Ravenhorst &
Dr. O.F. (Onno) van Bekkum

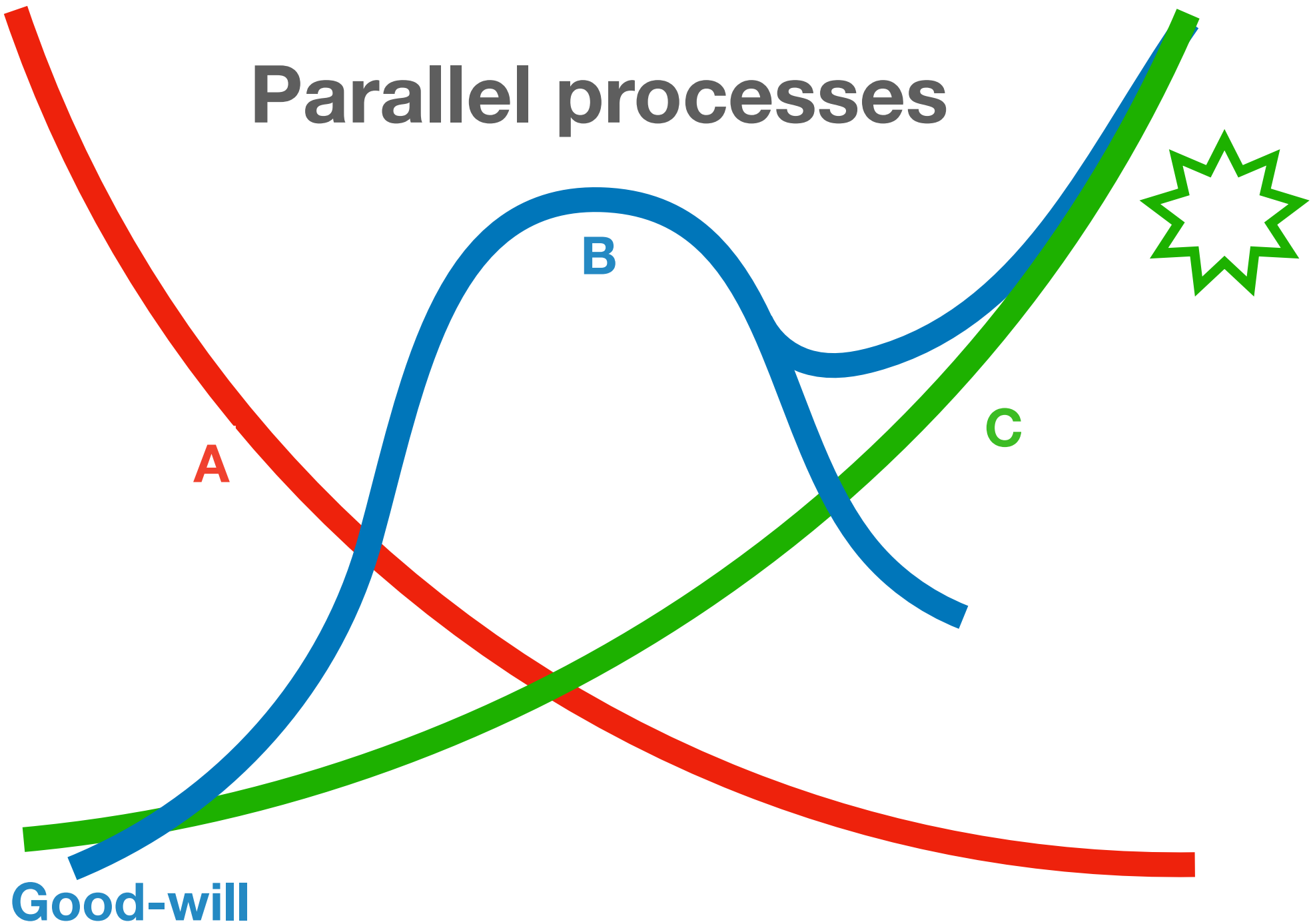


Sunday 4 April 2021
The Justice Conference: “Protagonists of Systemic Change”

Decline

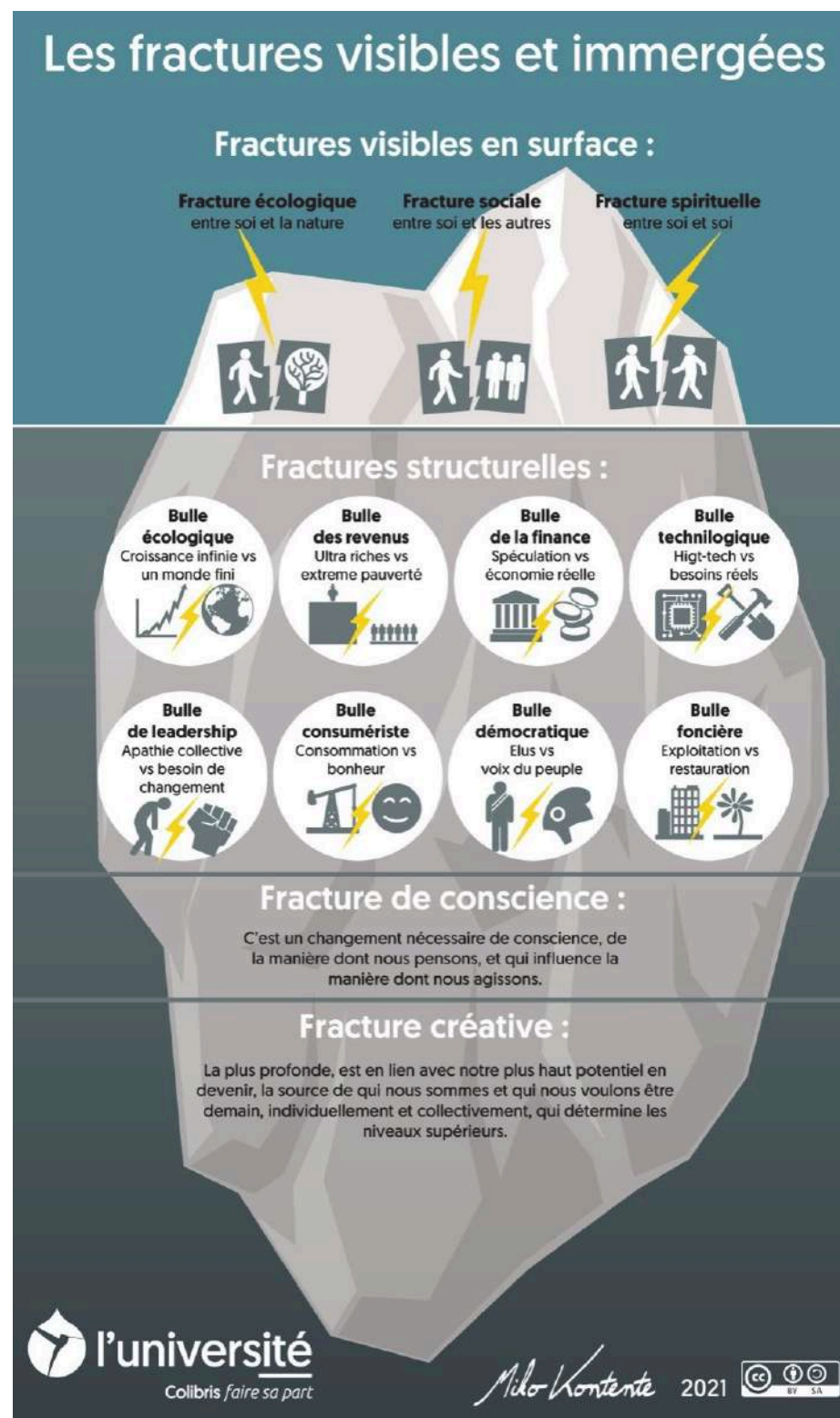
Growth

Parallel processes



**This is what a friend
shared recently in an
AppGroup:**

(... in French 🤔
but I liked it and so
together we translated it)



It is an iceberg image about **the problems of today**, as pictured (inspired) by Otto Scharmer (MIT: 'Theory U'):

We live in a fractured world: above and below the surface.

Visible and submerged fractures

Visible surface fractures :

Ecological fracture
between oneself and nature

Social fracture
between oneself and others

Spiritual fracture
within oneself

Structural fractures:

Bubble of ecology
Endless growth vs finite world

Bubble of income
Ultra rich vs extreme poverty

Bubble of finance
Speculation vs real economy

Bubble of technology
High tech vs real needs

Bubble of leadership
Collective apathy vs need for change

Bubble of consumption
Consumerism vs happiness

Bubble of democracy
Elected vs voice of the people

Bubble of land
Exploration vs restoration

Fractures of consciousness:

A change of consciousness is needed, of the way we think, influencing the way we act.

Fractures of creativity:

The deepest, connected with realising our highest potential, the source of who we are and want to become, individually and collectively, determining the higher levels.

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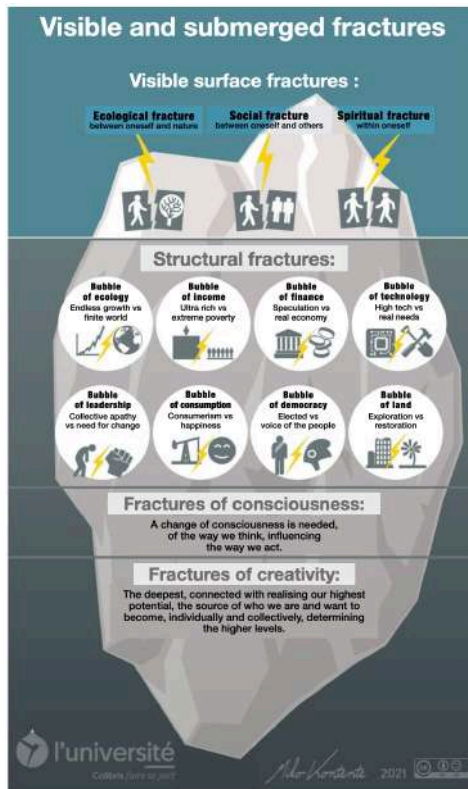
The iceberg story:

We're experiencing **problems** ('fractures') in the material realm

There are, however, beneath them various **underlying structural causes** ('bubbles')

A change is needed in **the way we think**

If we **(re-)connect to our source**, our true identity, then we may build a **better world**.



“Yes: **there is a problem.**
And, yes, it is **structural.**
Actually, **it is systemic.**







The **neoliberal free market economy** with long global chains dominated by multinational corporations choosing to which national law to adhere (in the meantime extracting value locally) **is the problem.**

The problem won't be solved
Unless we **change the system.**”

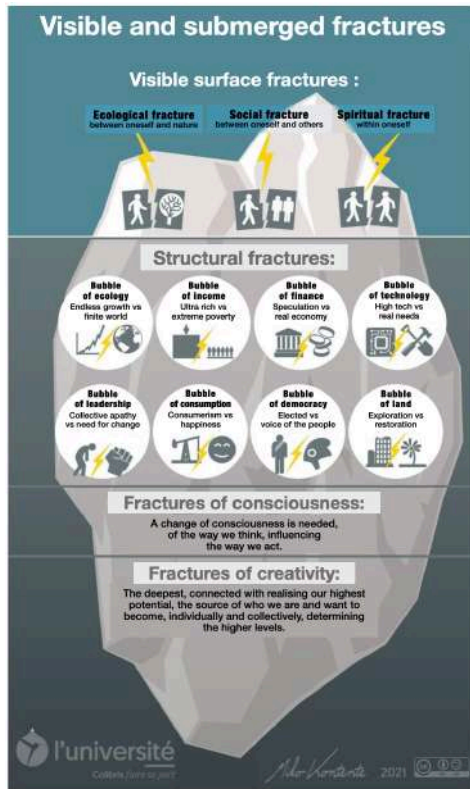
System change: $A > B$ or $> C$

- System choice: unity of vision
- Choice of appropriate (new?) legal framework
- Personal transformation: (new?) attitude
- Redesign (new?) internal organisational structures
- Redesign (new?) external institutional governance/ arrangements
- Learning in action (at different levels: personal, organisational, external)

Choice: Alternative systems

	Human stereotype	Organisational stereotype	System ID	System naming	Graphic image
0	Homo caesarus	Family Office	A-	Plutonomy	
1	Homo economicus	Stocklisted company	A	Neoliberal chain economy	
2	Homo economicus responsabilis	ESG+ rated company	A+	Circular economy	
3	Homo cooperans	Area cooperative	B	Rhinish regional economy	
4	Homo unitum mundi	Community service organisation	C	Divine economy	
5	Homo deus naturalis	Rhizome/ Fractal organisation	D	High-tech new age	

Systems	A (Current)	B (DCS)	C (Bahá'í)
Legal framework	Civil+company law+...: competition & state aid	Civil+company law...: regional cooperation	Sacred law: unity, justice, cooperation
Human factor	Self interest profits	Do well, don't harm	Applied spirituality; 'A new attitude'
Scale	Global	Regions	Network of communities / 'clusters'
Company form	Stock-listed (multinational) corporations	Area cooperatives	Community rooted (cooperative?) organisations
Capacity building	Education, R&D	Learning by doing	Institute process'; A-R-C-S



There is a **systemic solution**.

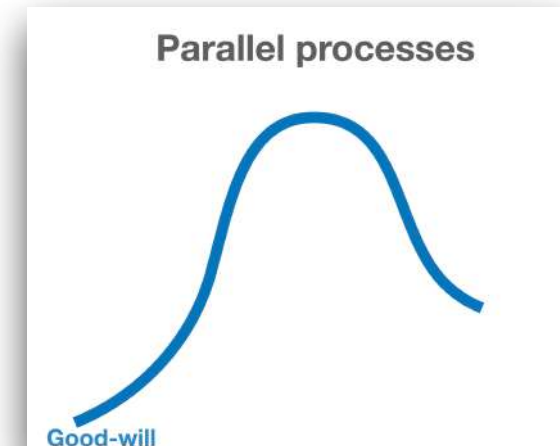
The solution (we believe) is:

“The Rhineland area economic model” (©DCS/TSG)

This model we need to **learn** in practice:

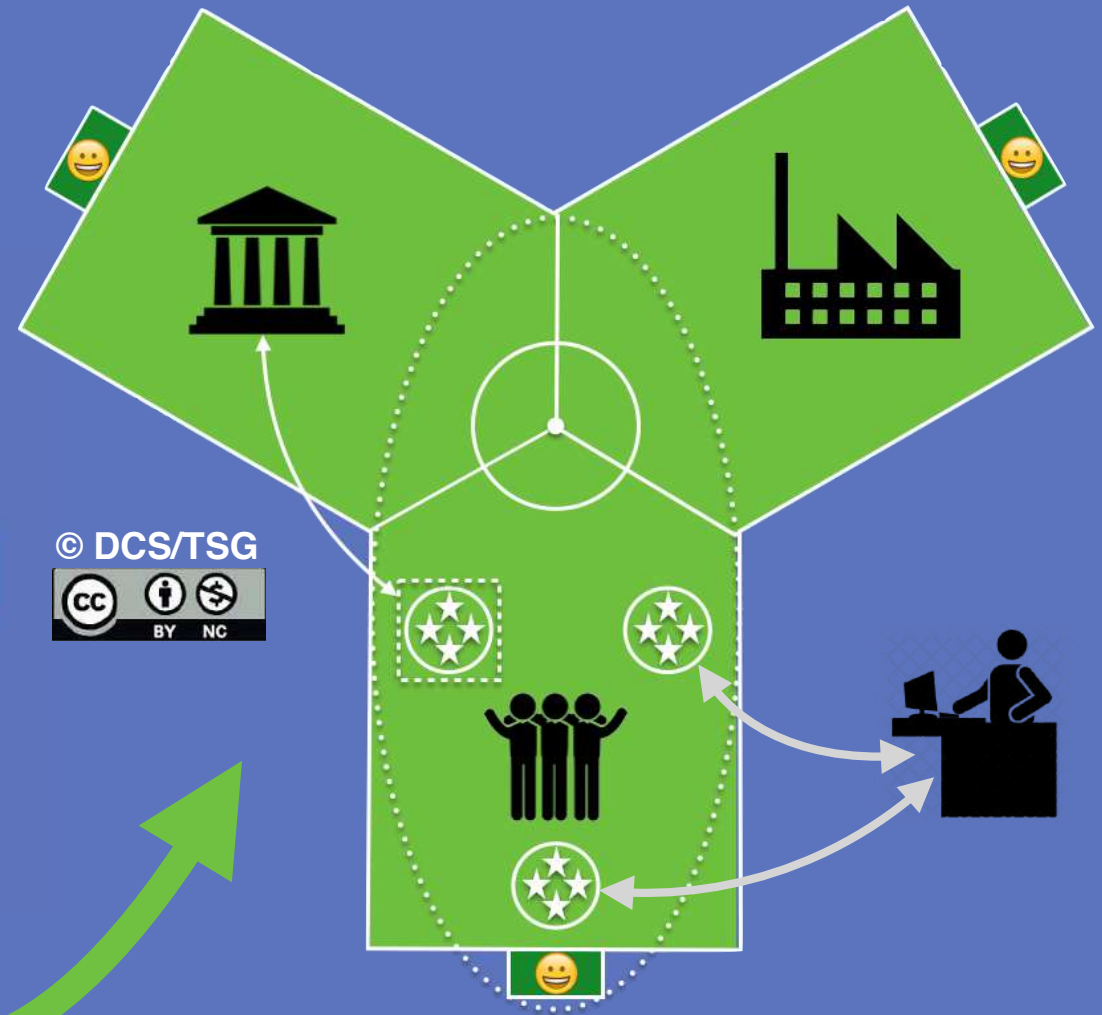
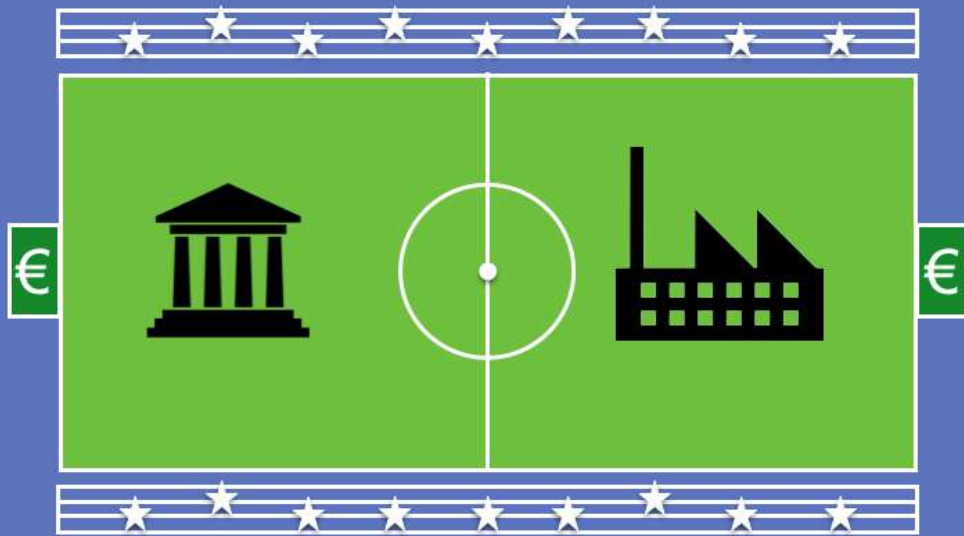
a 6 year **area-learning program**
for **cooperative citizens’** initiatives
and local/regional **government**.

In the meantime we erect
a number of governance instruments
to secure area value creation
through an **area-banking system**
all embedded in (new) **national & EU law**
(but not the law regulating the free market)



Dutch Cooperative Society

From an Old
to a New Playing Field



Case: Bommelerwaard Co-op



Coöperatie BOMMELERWAAR

TOGETHER OUR OWN ENERGY

Partner: **HUISMERK ENERGIE**

Transfer today!

BOMMELERWAAR -POWER

Simply ours

Local-for-Local: Investing from your energy bill

YOUR OLD ENERGY BILL

Power price ± 23 ct *

C) Energy tax 12,65 (2018) **'gone'**

A) Power cost price ± 7 **'gone'**

B) Additional fees ± 3 **'gone'**

Tax authority

Coöperatie BOMMELERWAAR POWER

15 jr.

1. Debt payment Afterwards:

- Projects: 2 ct
- Restitution: 8 ct **

2. 'Savings account' 5 jr

+ Profit **

Margin ± 7

2,65?

10

106

1.8

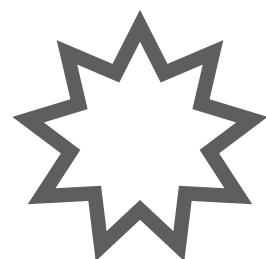
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106

51.742400, 5.300607

**** AGM decides**

*** Sep '18; incl. BTW**



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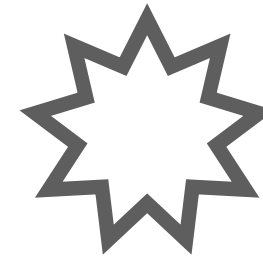
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In our AppGroup another Bahá'í-friend replied:

“Merci! It makes it all the more clearer why Bahá'u'lláh's message is the only answer.”

I liked this iceberg, as a Bahá'í also, but this statement seemed to call for some more text...

(And then she added various Bahá'í concepts to each of the fractures and bubbles in the upper half of the iceberg.)

From a Bahá'í perspective:

➔ **What systemic solution do ‘we’ actually offer?**

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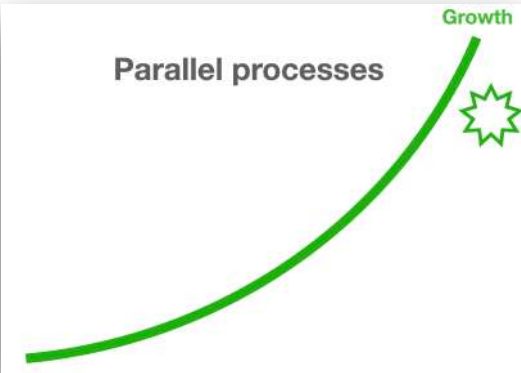
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Parallel processes



REGIONAL BOARD OF TRUSTEES OF HUQUQU'LLAH FOR WESTERN EUROPE

= 'New Attitude' Campaign!



Ḥuqúqu'lláh & A new attitude

The teachings of Bahá'u'lláh, Founder of the Bahá'í Faith, mark a radical departure from the standards of current-day society. Among these are His teachings on wealth. Bahá'ís are encouraged to discover a new attitude to material resources. This new attitude is key to the transformation of the individual, the spirit of cooperation in our communities, and the reconstruction of society becoming healthy, peaceful and prosperous for all. The pivot of Bahá'u'lláh's teachings on wealth are enshrined in the law and institution of Ḥuqúqu'lláh (literally: 'the Right of God').

As human beings, in essence we are spirit. We live our lives on earth in a material condition, the purpose of which is to grow our spiritual faculties, essential also during our afterlife. This resembles the development of our physical bodies while still in our mothers' wombs. The law of Ḥuqúqu'lláh strengthens our consciousness that all we really are and all that we have, originated from a Divine Source. Bahá'u'lláh prescribes that, after meeting the necessary expenses of a life that is well-pleasing in His sight, a certain percentage of our surplus is to be returned to God. In obedience to this law and on a voluntary basis, Bahá'ís are invited to offer this payment with the utmost joy and radiance to the Universal House of Justice, the international governing body and Centre of the Bahá'í Faith, to be expended to promote the common good.

As part of a campaign, launched in 2020, to promote this new attitude and as a gift to the Bahá'ís and their friends, the Regional Board of Trustees of Ḥuqúqu'lláh for Western Europe and its Representatives wish to share with you this collection of quotations from the Bahá'í Writings and a number of important letters of the Universal House of Justice. We hope this will fuel a large number of heartwarming and meaningful conversations and follow-up study gatherings, spurring new learnings and progress as we seek to apply the teachings of Bahá'u'lláh in our everyday lives.

State of the world and the economy

"While there are developments that give hope, there is much that should weigh heavy on the conscience of the human race. Inequity, discrimination, and exploitation blight the life of humanity, seemingly immune to the treatments applied by political schemes of every hue. The economic impact of these afflictions has resulted in the prolonged suffering of so many, as well as in deep-seated, structural defects in society."

Current-day attitude to material means

"Materialism, rooted in the West, has now spread to every corner of the planet, breeding, in the name of a strong global economy and human welfare, a culture of consumerism. It skilfully and ingeniously promotes a habit of consumption that seeks to satisfy the basest and most selfish desires, while encouraging the expenditure of wealth so as to prolong and exacerbate social conflict."

The need for a new attitude

"... [E]ven if current approaches to economic life satisfied humanity's stage of adolescence, they are certainly inadequate for its dawning age of maturity. There is no justification for continuing to perpetuate structures, rules, and systems that manifestly fail to serve the interests of all peoples. The teachings of the Faith leave no room for doubt: there is an inherent moral dimension to the generation, distribution, and utilization of wealth and resources."

The true foundation of all economics

"The fundamentals of the whole economic condition are divine in nature and are associated with the world of the heart and spirit. ... Hearts must be so cemented together, love must become so dominant that the rich shall most willingly extend assistance to the poor and take steps to establish these economic adjustments permanently. ... When the love of God is established, everything else will be realized. This is the true foundation of all economics."

Praiseworthy wealth

"Wealth is praiseworthy in the highest degree, if it is acquired by an individual's own efforts and the grace of God, in commerce, agriculture, art and industry, and if it be expended for philanthropic purposes. ... Wealth is most commendable, provided the entire population is wealthy. If, however, a few have inordinate riches while the rest are impoverished, and no fruit or benefit accrues from that wealth, then it is only a liability to its possessor."

Learning a new attitude

"Not content with whatever values prevail in the existing order that surrounds them, the friends everywhere should consider the application of the teachings to their lives and, using the opportunities their circumstances offer them, make their own individual and collective contributions to economic justice and social progress wherever they reside. Such efforts will add to a growing storehouse of knowledge in this regard."

Spiritual attributes in our economic life

"Every choice a Bahá'í makes—as employee or employer, producer or consumer, borrower or lender, benefactor or beneficiary—leaves a trace, and the moral duty to lead a coherent life demands that one's economic decisions be in accordance with lofty ideals, that the purity of one's aims be matched by the purity of one's actions to fulfil those aims."

Ḥuqúqu'lláh ('The Right of God')

"... [T]his law promotes the common good and contributes to the spiritualization of humanity through the promotion of a new attitude towards the acquisition and use of material resources necessary for great collective enterprises designed to improve all aspects of life. Indeed, the institution of Ḥuqúqu'lláh is a key instrument for constructing the foundation and supporting the structure of the New World Order of Bahá'u'lláh, serving as a powerful element in the growth of a world civilization."

Benefits of 'living' Ḥuqúqu'lláh

"This sacred law creates a direct and vital link between the individual believer and the Head of the Faith, enables the friends to become firm and steadfast, and, as the beloved Master affirms, exerts "a great influence on their hearts and souls". Above all, when those privileged to pay the Right of God offer it in a spirit of joy, fellowship, and contentment, it will impart prosperity and protection, purify their worldly possessions, and enable them and their offspring to benefit from the fruits of their endeavours."

Het ware fundament van alle economie

4

You are screen sharing
 Stop Share

- 4.1 “Mijn doel is geen ander dan de wereld te verbeteren en haar volkeren rust te geven. Het **welzijn** der mensheid, haar **vrede** en **veiligheid** zijn onbereikbaar, tenzij en totdat haar **eenheid** blijvend tot stand is gebracht. Deze eenheid kan nooit worden verwezenlijkt, zolang aan de raad die de Pen van de Allerhoogste heeft geopenbaard, achteloos

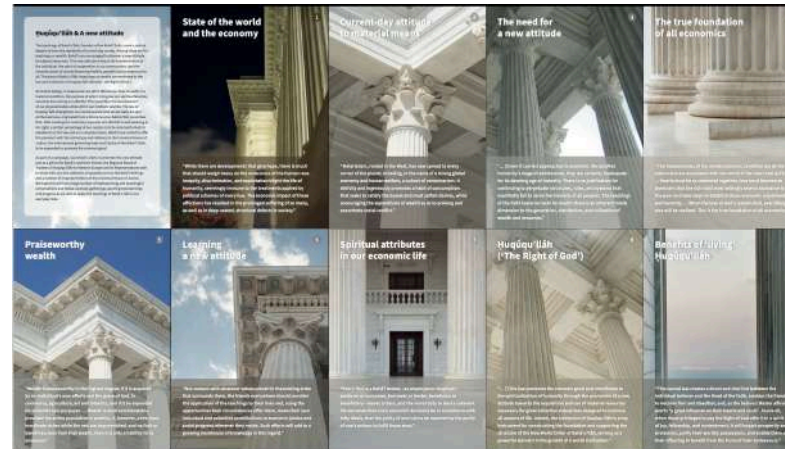


“De gro
van aar
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bieden

aanpassingen permanent door te voeren. [...] wanneer de lieder van
God is gevestigd, zal al het andere worden verwezenlijkt. Dit is het
ware fundament van alle economie.”

uiteindelijke opkomen hiervan afhangen van de energieke **inspanningen**
van Zijn volgelingen om **nu** Zijn leringen te verwezenlijken.”

New Attitude Campaign,
Netherlands Summer School, July 2020



- 50 members of the WE institution of Huqúqu'lláh in a collective learning process;
- Institutional collaboration with ~200 (Local) Spiritual Assemblies & Counsellors+;
- ~200 (x9) Conversations series with ~2,000 individuals in 7 countries (+worldwide: ?)

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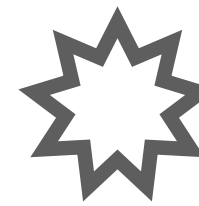


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4. Community- & society-building process

Starting pure & small > organic growth;
economic justice: from local cooperation
to 'great collective enterprises'

3. The New World Order of Bahá'u'lláh

A new governance model: local <> global;
all-inclusive, all-benefiting

2. 'A New Attitude':

No new system without a
'new human being' / 'new race of men':
"Trustworthy until my last breath"

1. Our connection to the Divine Source:

System change rooted in our deepest beliefs;
Love of God = my love for humanity

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Realm of the heart

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Invisible realm

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**To a United World
Divine Economy:**

A new race of men
serving economic justice

How?

**Community- &
society-building
process**

**'New World Order
of Bahá'u'lláh'**

'A New Attitude'

**Connecting to
the Divine through
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- **We serve:** Applying the teachings of Bahá'u'lláh; work in a spirit of service; the family; education & science; meaningful conversations; teaching; children & junior youth programs; study circles; devotional meetings; accompaniment; learning: action, consultation, reflection & study; social action; social discourse; great collective enterprises;
- **We erect:** Local and National Spiritual Assemblies; the Universal Houses of Justice; Bahá'í World Centre; Counsellors & Auxiliaries; Institution of Huqúqu'lláh; marriage; Nineteen Day Feast; the Bahá'í Fund; Mashriqu'l-Adhkár; Nonahalan; Bahá'í International Community; Bahá'í International Development Organisation; Ruhi Institute; Institute for Studies in Global Prosperity;...
- **We transform:** Trustworthiness; joy and radiance; love for humanity & its oneness; justice; integrity; rectitude; humility; purity; detachment; moderation; cooperation and reciprocity; generosity; selflessness; voluntary sharing; service; trust; sacrifice; excellence;
- **We source:** Love of God; power of the Holy Spirit; recognition of Divine Manifestations; immerse in Revelation/ Holy Writings; Divine Plan; servitude; obedience to the law; steadfastness & firmness in Covenant; daily prayer; meditation; music; beauty of nature; the Fast; Huqúqu'lláh; pilgrimage; Holy Days; departed saints, heroes & loved ones; ...

Example: Nonahalan

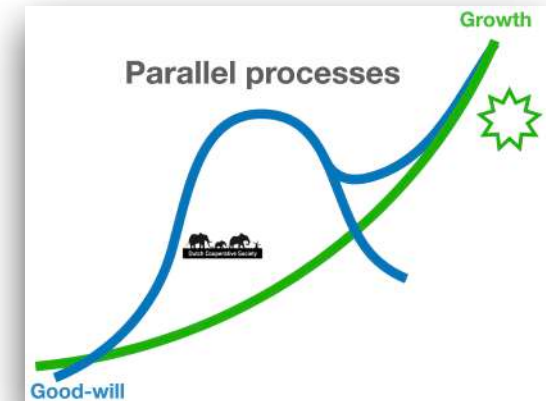
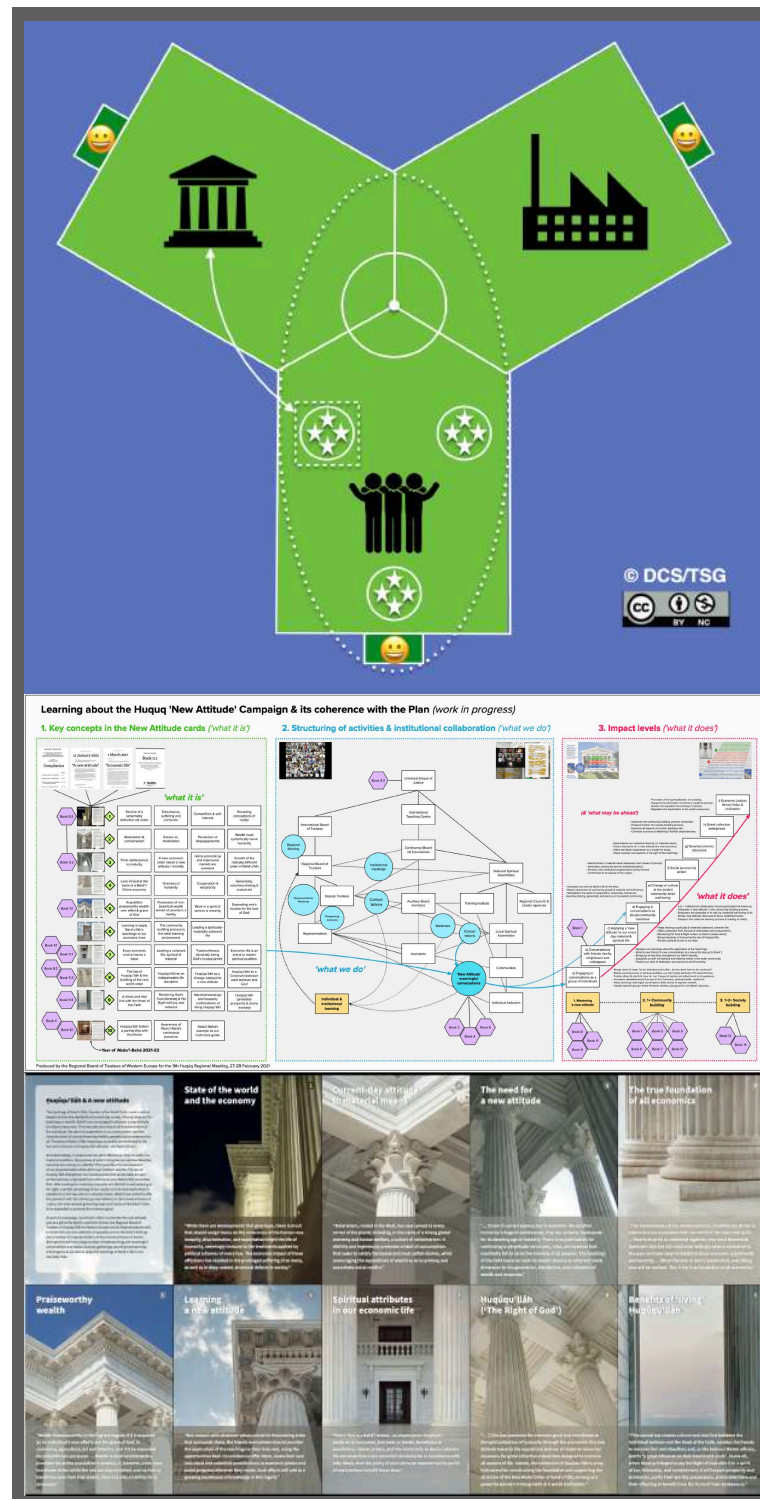
- Founded in 1918 by Esperanto teacher Muhammad Labíb (born 1893 in Yazd) at the Bahá'í Tavakkol School in Qazvín for girls and boys;
- Childrens' savings fund (association based on shares): encouragement of thrift and mutual aid, purchase of books, lending library, etc.; 25% of profits to the Faith for teaching, relief of the poor etc.);
- 1919: Nonahalan receives 'Abdu'l-Bahá's blessings during Labíb's pilgrimage;
- Next ten years: similar funds/branches established in Tihran and other cities and the establishment of "Omana" - an adult version;
- Nonahalan & Omana grew to become sizable and significant Bahá'í savings and investment funds, investing in houses (mortgages), land, businesses (credit) etc. with some 15,000 participating households - until the Iranian revolution in 1979.
- Long-standing CEO Hadi Rahmani also served as Treasurer of the National Spiritual Assembly of Iran, served as a Counsellor and was a Deputy Trustee of Húququ'lláh.



(Muhammad Labíb, photographer for "The Dawnbreakers"; pioneered to Japan and Greece, where he passed away in 1981.)

“A Rhineland Sub-sovereign Area-banking System...” (©DCS/TSG)

“... grounded in
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the oneness of
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1

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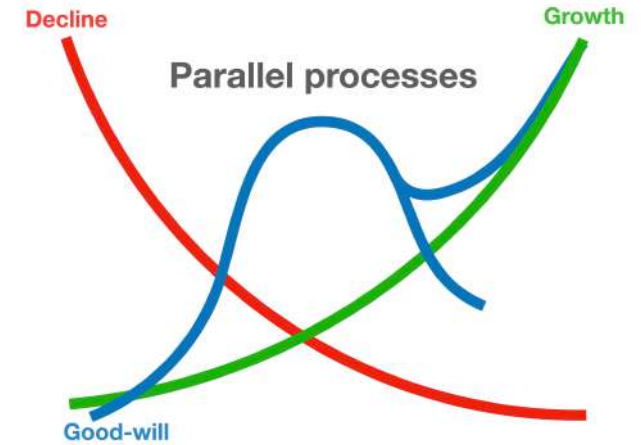
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l'université
Collaborer pour se porter

Nico Kontaridis 2021

2



Q&A

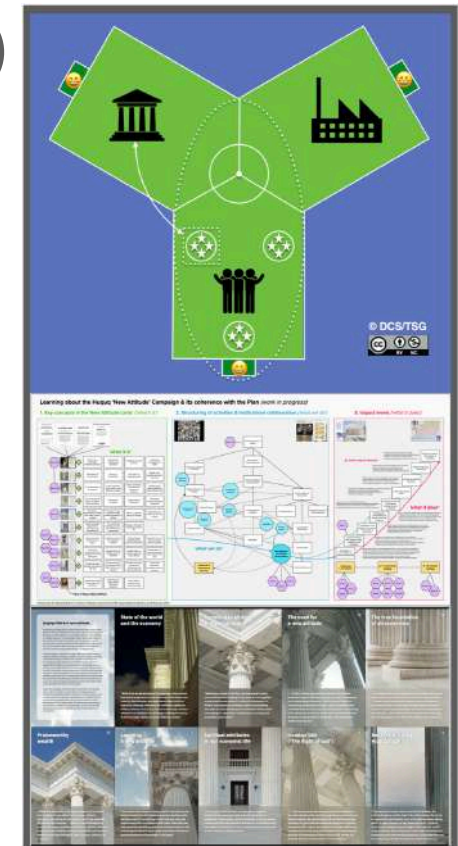
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Dutch Cooperative Society

From an Old to a New Playing Field



6

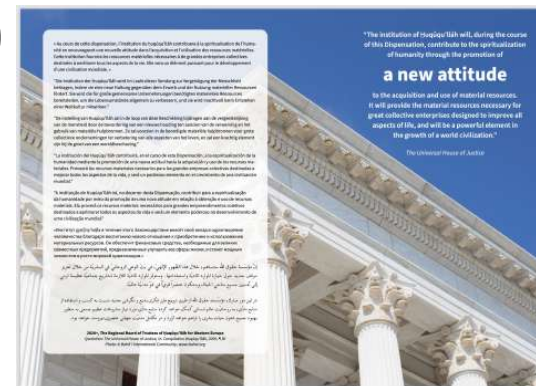


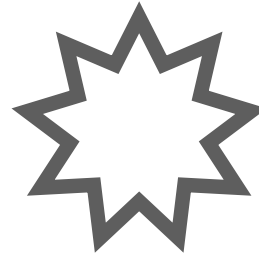
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Thanks for joining!

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