

THE
BASIC
LIVING
STANDARD

introducing
Locality Based Economics
& how we can achieve
financial freedom for ALL

ADAM TUGWELL

The Basic Living Standard

Introducing Locality Based Economics and how we can achieve financial freedom for
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The Basic Living Standard

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Contents

A note to readers about this PDF version of The Basic Living Standard.....	5
Epigraph.....	6
Preface.....	7
Nobody has the right to make a profit	7
Money is God (But not for much longer...)	8
Rejecting the lead of money and embracing people-centric economics	8
Introduction	9
Wealth divide	9
There is no need for anyone to be left behind. There is enough of what we need for everyone	9
Making the best of inevitable change	10
We can have a money-focused economy, or we can have a people-focused life. We cannot have both	11
The Basic Living Standard and locality-based economics are the building blocks of the to a good future for everyone, rather than the pathway we are on right now	11
Part 1: The Principles of the Basic Living Standard.	12
The Basic Living Standard is the foundation of a locality-based economy that puts people, values and humanity first	12
The Basic Living Standard (BLS):.....	12
How the Basic Living Standard (BLS) will work practically through the Basic Living Standard Wage (BLSW).....	13
The mechanics of the Basic Living Standard Wage (BLSW)	13
The Reset or Great Reset: Recognising inevitable change and making it meaningful	15
As part of the price correction or system reset, each business and organisation must restructure their pricing so that it reflects genuine worker input, rather than the bottom line	15
Defining the prices of all the essential basics that each person needs	16
The prices of the essential basics each person needs MUST remain fixed.....	17
Part 2: The Locality based Economy.....	18
The future is local	18
The real value of money and cryptocurrencies (DeFi) today	18
The tipping point	19
Locality based economics is focused on people. Not money. Not things.....	20
If money no longer works, the basic laws of trade and commerce will rule	20
The emergency birth of Local Market Exchanges and Local Market Exchange Platforms	20
Bartering & Exchange	21
Developing new local currencies (Cryptocurrency, DeFi)	22
Using Tech and AI for good: Developing the Local Market Exchange app	23

Locality based economics revolve around the mechanics of a genuine minimum wage.....	24
Valuing each person and the contribution they make	24
The value of currency is anchored to the value of the contribution or input that each person makes.....	25
Foundations of Value in locality based economics	25
A guide to apportionment of The Basic Living Standard	26
Community Contributions: Our contribution to address shared need across the community	27
Community contributions: A public sector run by and for us all	27
Taxation & community contributions in the locality based economy.....	27
Working from home (WFH) sports, spiritual well-being and time off.....	28
Back Page.....	29
More Reading.....	30

A note to readers about this PDF version of The Basic Living Standard

Published in this second form as an eBook for Kindle on Amazon on 14 April 2024, From The Basic Living Standard follows here in the form of the original text, with some minor editing principally to allow publishing in online format and this PDF form.

First discussed in Levelling Level, published in March 2022, The Basic Living Standard has become a common theme of the eBooks that have followed that are listed with links to purchase and/or download as PDFs to read FREE under 'More Reading' which follows at the end.

If you understand that the way we value money and how money has become the benchmark in all things across life is the root cause of just about every problem the world now has, you may be ready to accept that meaningful change requires that our relationship with money and everything that places money at its heart MUST be thought about and acted upon differently.

The Basic Living Standard cuts straight to the bottom line and if instead of immediately accepting any thoughts you have that might sound like 'This wont work because...', and then repackage those thoughts as pointers to what The Basic Living Standard would require to change, you may then begin to grasp just how extensive the changes that are required for humanity to flourish really now are.

Thank you for your interest.

AT, Cheltenham, UK. 6 March 2025

Epigraph



Trust your instincts. Trust the thoughts, the feelings, the unexpected, unsolicited and unemotive words that 'arrive' in your mind.

Trust the messages that don't suggest outcomes or results, but when trusted always deliver the better outcome for you and as you will only ever appreciate given time.

Trust yourself before all others, and when you find yourself ready to embrace truth that others contradict or don't appear to believe in, remember that both things can be true – from your respective points of view.

THE BASIC LIVING STANDARD

Nobody has the right to make a profit

Government and politicians have willfully overlooked this truth for decades, whilst helping to remove the regulation and safety barriers that once helped to keep life for the lowest paid affordable to live.

Whilst many pour scorn upon the lowest paid and society's most vulnerable and buy into the propaganda that their financial misery is somehow self-inflicted and that only they are at fault, the truth is that the prices of all the essential basics that we all need would never have escalated and reached the unstoppable highs that they have already, if the whole business and financial system hadn't been manipulated to serve the interests of profiteering and greed.

We have all been conditioned and enslaved by money, the accumulation of material wealth and the status that goes with it.

These are the only things in this world that count. *Today.*

The function of every real business and organisation is to provide goods or services that support or improve the lives of people. Not to generate income. *Yet the businesses that don't do anything to support or improve the lives of people are the ones pushing up prices and making life for everyone else so hard.*

This, the cost-of-living crisis and all of the UK's social problems have come into being because we have become obsessed with money as the key priority in life, rather than having values and humanity which are the benchmark of how a good life should be.

However, the world is changing, and it is changing fast. Nothing is certain in the way that we used to believe, and we are now experiencing a time of chaos and change that cannot offer any certain outcomes for any of us, unless we all embrace the need for meaningful change as a conscious and voluntary choice.

Money is God (But not for much longer...)

The FIAT monetary system that we have today has slowly been destroying our humanity and replacing it with commerce and consumerism since 1971.

FIAT translated quite literally means 'let it be so', and if the majority of the population already understand that the money that is holding them and their misery to ransom doesn't even exist but is created out of thin air by their jailers, it is fair to assume that this tyrannical financial system that effects everything, would no longer exist.

FIAT is no better than a massive confidence trick that relies on those with influence and power gaining too much from their involvement to stand against it, and everyone else never understanding or asking the questions that would immediately make it fall apart.

Whilst FIAT has always been flawed, it has taken until now and the massive bouts of public spending that have been underway since the government responses to the Covid Pandemic, which have led to the runaway price escalation in every area of life.

This is the warning signal that the system is about to break.

The return to values and humanity

Because money has been our priority in everything for so long, we have lost sight of what the experience of having a good life is all about. We have quite literally forgotten our humanity and find excuses to apportion blame and see guilt in others who are struggling, when we are doing well – because when things are good for us financially, it's all too easy to assume that everyone who counts in life will be doing exactly the same.

However, we are all in for a very rough ride and whether the establishment succeeds in their aims of introducing a new financial system of their own that will herald in an unprecedented level of human control, or we collectively wake up and reject their 'leadership' and replace it with something better that we can call our own, FIAT as we know it and the unsustainable way that we have been living may not yet be over, but it is certainly now at its end.

Rejecting the lead of money and embracing people-centric economics

Difficult as it might be to visualise a world that works with money in a very different way, there is no universal law that says one person has the right to exert any form of control over any other, even if the methods, the yolk or the chains they use restrain us using forms of fear that are carefully hidden from everyday view.

With the monetary habit or addiction regrettably now ingrained, we must embrace the opportunity that this period of inevitable change now offers, to create a new system, and to create and embrace new laws, that put people and specifically the essential or basic needs of each person, at the centre of life and of every business transaction. *Rather than being like today, where those people 'without' or who have become vulnerable to the greed of others, are just considered to be a lost cause.*

The Basic Living Standard and the way that it can be used to influence change throughout everything in life, offers precisely that choice.

Introduction

Life is our economy. Economics should never be our way of life

Wealth divide

We are living in an age when nobody should go without. There is wealth of a kind that the world may never have experienced before and living standards have reached heights that have extended human lifetimes massively, whilst drastically reducing mankind's susceptibility to disease and physical ailments that were guaranteed to kill or be life-changing for everyone exposed, perhaps as recently as 100 years ago.

Yet poverty and the vulnerability that sits alongside it is relatively unseen and draws scorn, whenever those in need of benefits, the support of food banks or of other kinds of support demonstrate an experience of life that we believe to be intolerable and one that deserves punishment and guilt, because we somehow believe that we are better and that it could never happen to us.

This phenomenon isn't new. Government of one kind or another has been legislating to support society's poor since Tudor times. Despite all of the advances that include the industrial revolution and the period of rapid technical change that we have experienced in recent decades, poverty continues to exist. In fact, poverty is thriving. Yet few really ask the question why and nobody has dared suggest a real solution or fix.

We believe that for some to be financially rich, it is necessary for others to remain poor.

Uncomfortable and as disagreeable as this statement may appear to be, the actions of the culture and the society we live in and are experiencing today, tell us that this is our unspoken truth.

Yet this statement isn't the truth. It is just how our experience of the world we live in today has conditioned us to think.

There is no need for anyone to be left behind. There is enough of what we need for everyone

As we buy in and commit ourselves to the rat race, consumer-led mentality that has been ruling the world and steadily taking over every part of human life since the end of the Second World War, we easily learn to lose sight of what is really important in life as our values switch from relationships, our community and our immediate environment, to seeking qualification and acknowledgement from the material world that now dictates everything from outside.

What we have forgotten and learned to overlook, is that everything we really need to be happy, content and lead very good lives is already available to us from all those things, and that the real answers that we are looking for can only come from looking within.

It is in everyone's interests that nobody is left behind. It is because we have forgotten this that so few of us could argue that we have really prospered, whilst even those who believe themselves financially wealthy in today's terms have actually been left behind.

We can all have the happiness we only believe to be available to those who are billionaires just by doing our bit to ensure that everyone has access to meet their basic and essential needs, without being forced to experience the fear, worry and anxiety that comes from debt, being forced to seek charity, or being beholden to and exploited by others who have embraced the idea that their own success can only be achieved at someone else's expense.

Making the best of inevitable change

In the previous Book [*Days of Ends and New Beginnings*](#), we discussed the period of change and the crisis we are now in.

This pathway of inescapable change is likely to result in the complete reform of our financial system and the money we use, alongside everything we know involving the way that business and industry run, and even our government and political system work too.

If we are to make the best of the difficulties we face and achieve *meaningful change* as the outcome, we must accept that we have all played a part in what is happening to some degree. *Even if it is just down to the products we buy, or what we do or don't do when it's time for us to vote.*

Understanding the need to change how we think about money and economics

Hear the words economy or economics, and you will probably have the word 'money' come immediately to mind.

But the idea that money = the economy isn't really the truth.

The truth is that money is just a *part* of our economy.

Money should play a part in the economy, just like all the other things that we do and the interactions we have in any relationship that we have with the world outside of our door.

A twisted reality

Because we have been conditioned to believe that the economy is our life, it has been very easy for us to accept that there is a monetary value to all things, and that anything that cannot be given a monetary value, simply has no real value at all.

Life has literally become all about money. Money - and everything to do with it, whether it be power, influence, ambition and anything that can be considered to be material wealth – is how our world qualifies absolutely everything.

But the true cost of building our lives around money has been that we have forgotten who we really are and that we no longer place value upon the things that are really important *in real life*.

We are addicted to money. Money is our habit. Habits become our truth

Money is an addiction. An addiction like every other, whether it be alcohol, smoking, drugs, gambling or anything else.

Money is an addiction that brings nothing but misery whose lives are on the wrong end of its power. The deception of being happy and in control when we have more money than we need takes complete control of us but delivers nothing but pain when we don't have enough of it and money becomes the only thing that we want.

As with people, our culture, community, and entire country (and World) has become addicted to the money myth and everything that surrounds it.

We are the drunk or drug addict that we have collectively become. Rolling around in a world we have allowed to become our own gutter, thinking all about the next 'fix', but with no idea who and what we really are.

Those who have experienced the realities of addiction know what comes next.

Remove the metaphors, and the collapse of everything we know is now knocking at the door.

This is who. This is where we are right now.

We can have a money-focused economy, or we can have a people-focused life. We cannot have both

Turning the period of crisis and change that we are going through on its head so that it becomes beneficial and meaningful through the experiences of constant price rises and the cost-of-living crisis will be horrifically difficult. *Because progress is dependent upon our understanding and accepting that our destructive relationship with money is all about the way that we think.*

We quite literally have to do 'cold turkey' to get over the money-based addiction that is destroying us and the world around us.

We MUST accept that as with every other kind of addiction, there really are no different levels of addiction involved.

There is no halfway house.

We either believe in the power that money has over us today. Or we don't.

If we continue to maintain our belief in money and award it the value that we do today at any level, we will damn ourselves to repeating exactly the same mistakes of the past. *No matter how much we do to correct everything in life as we have the opportunity to do so right now.*

The Basic Living Standard and locality-based economics are the building blocks of the to a good future for everyone, rather than the pathway we are on right now

The Basic Living Standard follows *Days of Ends and New Beginnings* and builds upon the suggestions, ideas and principles that you will find mentioned there.

In the coming chapters, we will add further detail to the proposals already made that surround the creation of a new (or renewed) fully locality-based economy or what would be easier to imagine as being a large series of micro economies covering local communities and their geographical areas.

Whilst we could much more easily move to a locality-based system of economics voluntarily today – and it would be highly advisable for us to do so, for the purposes of this Book, it has been concluded that voluntary change will not be possible and that instead, this fundamental switch of systems and governance will instead hinge upon or be anchored to The Basic Living Standard.

The Basic Living Standard and related Basic Living Standard Wage are covered a little later.

Together, The Basic Living Standard and locality-based economics offer an alternative economic structure that has the ability to turn every social problem and the difficulties we face in our relationships with the World around by refocusing both our thinking and our activities back to valuing people and therefore ourselves.

The alternative, which is a choice, nonetheless, is the passive acceptance of the changes that are now being dictated and imposed upon us by somebody, somewhere else, that will only make any sense to us for as long as we value money and everything that goes with it, above all else.

An economy focused solely on money and a Locality based Economy focused on values and people are mutually exclusive. We cannot have both at the same time.

There is no in-between or hybrid system that sits between either money or people-based values.

As such, the proposals built around The Basic Living Standard for the new world ahead and where we go next, really are the alternative to everything that is going wrong for us all now.

It is up to us whether we want to take control of the process of change so that we can reach that new world, or just accept the inevitable change as it comes to us each day anyway and whatever that means for our quality of life in the times that lie ahead.

Part 1: The Principles of the Basic Living Standard.

The Basic Living Standard is the foundation of a locality-based economy that puts people, values and humanity first

There is one fundamental rule of a system that will be and remain balanced, fair and just, that works for everyone:

That every rule and law remain subservient to and respectful of the Basic Living Standard, and that its existence or impact will not compromise the principle of The Basic Living Standard in any way, no matter the relationship.

The adoption of The Basic Living Standard, whether through a resetting of the current system of governance or as the result of everything we know stopping and then starting all over again, is the act of completely overturning the top-down or hierarchical system of governance.

Implementing The Basic Living Standard will turn the mechanics of the whole top-down, hierarchical system on its head, so that the system becomes 'grassroots-up'.

The Basic Living Standard is the rule that puts people and values first.

It will end the prioritisation of money, the disproportionate accumulation of material wealth, the abuse of power, influence and of gaining more of anything and everything before considering anyone else.

A fair, balanced and just society can only operate by maintaining a fundamental benchmark for equality across the system.

This can only be achieved by creating and maintaining a framework of governance and rules that ensure the material independence of each person cannot and will not be compromised by either the action or will of any other.

It MUST be the primary objective of the community and any structure of governance around or beyond it, to ensure that this principle is maintained at all times.

By adopting and maintaining the principle of The Basic Living Standard, the overwhelming number of societal problems that we face today will be addressed.

As long as the individual remains respectful of the dynamics of the principle of The Basic Living Standard which is and always be 'treat others how you wish to be treated yourself', almost everything that needs to be fixed, needs answers or requires solutions will create its own fix.

The Basic Living Standard (BLS):

The Basic Living Standard is a formula or form of words designed to ensure that every person, no matter who they are, will have the unhindered ability to sustain themselves independently and without help.

The Basic Living Standard is summarised as follows:

Each person working a full working week must be able to feed, house, clothe and provide adequately for their own travel, whilst providing for all their essential needs, without credit, loans, benefits or third-party support of any kind.

Every part of business, charity and civic life MUST prioritise The Basic Living Standard as its focus and run with this priority in mind at all times.

For absolute balance, fairness and justice across society, the commitment to that system of balance through fairness and justice to each person MUST be absolute too.

How the Basic Living Standard (BLS) will work practically through the Basic Living Standard Wage (BLSW)

The Basic Living Standard (BLS) is based on the proportional division of what a working adult would earn for the equivalent of a working week in the lowest paid role.

The BLS Wage MUST be equal to the minimum amount necessary for that same adult to live safely, securely and healthily in a self-sustainable way, without the need of any kind of subsidy, the requirement to engage in debt, or the need to fall back upon charity such as food banks.

Money-centric thinking makes people-centric thinking feel impossible

The immediate response to the suggestion that the whole system is built around the lowest paid being financially independent in every way is likely to be, 'That's not the way that wages work. We get paid and then we see what we can afford!' – or similar.

This is the thinking of the money centric world that we are experiencing today.

It is the thinking of the old age.

It is the thinking of the system and the governance that we are now leaving.

It is the thinking of a system that is about what's best for somebody somewhere else.

It is the thinking that always prioritises someone other than us – all too often without you, me or any of us realising that's the way that it always works.

Once the framework has been established that says the first rule of the new system will always be the BLS Wage, everything that relates to or relies upon what workers are paid, will have to redirect, recalculate, reform, reset or even restore to values that reflect what the lowest paid can afford, rather than the profit that any business decides it may be entitled to make.

The BLS and The BLS Wage will mean that personal freedom through material independence will be assured for each person and no longer be threatened by the actions of those who abuse the power and influence that they may have.

The BLS Wage and The Basic Living Standard will ensure that greed, profiteering or the accumulation of disproportionate wealth of any kind will no longer lead the way for everyone in how they conduct their lives.

Personal Freedom through material independence is how life should always be.

The mechanics of the Basic Living Standard Wage (BLSW)

In *Days of Ends and New Beginnings*, we discussed the basic needs for each person to function and survive.

Foods, goods & services that meet each person's basic needs are essential.

Essential Foods, Goods & Services are what each of us need. *They are not what we want.*

What we need and what we want are two very different things.

The Basic Living Standard is a benchmark that allows each person who genuinely wishes to work to live, rather than live to work, has the choice to do so.

Through receipt of the Basic Living Standard Wage, given by employers in return for providing the most basic functionality to fulfil the most basic role, each person can live and maintain their own personal freedom through material independence.

The Basic Living Standard is not inflationary. Therefore, the Basic Living Standard Wage is not inflationary.

If an individual *wants* to earn more than the Basic Living Standard Wage, they will have the option to gain more through the accumulation of skills, experience and/or time served that they can then offer to fulfill the needs of business and/or the community.

Each person can fulfill a role that requires a greater level of skill or experience once they have it. But that role cannot change or be awarded a higher wage, *just because it's what the employee wants.*

If the principles of The Basic Living Standard are followed, the highest wage within any organisation will find its own natural ceiling.

However, reaching this point of balance will take time and in the first instance, it is suggested that the highest paid employee or income earner within any organisations should not receive a gross income larger than the Basic Living Standard Wage any greater than five times (5x).

Breakdown of the Basic Living Standard Wage (BLSW):

The following Table provides a suggested breakdown of how the BLSW should be apportioned:

The Essentials:	% Proportion of Income / Time (Suggested)
Basic Food	20
Accommodation	20
Utilities	10
Healthcare	5
Transport	5
Clothing	5
Communication	5
Entertainment	5
Savings, Investments & Other Eventualities	15
Taxation and/or Community Contribution	10
TOTAL (%):	100

Figures of this kind may be unrecognisable in today's terms. But that is because the cost of living has been pushed so disproportionately out of control and driven by the greed and profiteering of private interests.

Inflation only exists because the current financial system isn't balanced, fair, or just. It allows anyone able to influence the system to do so, purely on the basis that doing so will enable them to make more – *no matter the true cost*.

The Reset or Great Reset: Recognising inevitable change and making it meaningful

In *Days of Ends and New Beginnings*, we referred to the period of change and crisis that we are now experiencing as a system 'reset', 'restart' or as a complete flipping of the system which has money at its centre, and which relates to how everything is governed and how everything works.

Due to the way that the establishment uses the media to create narratives and also the way that many of us have responded, we often refer to this process as 'The Great Reset'.

Whether we see the danger of the message being conveyed by use of 'The Great Reset', the fact remains that World Elites and the World Economic Forum have been building a narrative around this term and it has become vital that we all recognise that **ownership of this process of change and the future beyond it is ours**.

The Great Reset is not *theirs*.

Reset or Great Reset – it doesn't matter. Reset is likely to prove to be the most accurate term. As whatever happens, what is affected or however we look at it, unless the world is completely destroyed, there will be restarts, re-establishment, redirection and resets of everything at all levels, right across everything to do with life.

If we take control of this process with the aim that the change will be good for all of us, everything will be corrected so that it works fairly and in a balanced way – *as it always should*.

As part of the price correction or system reset, each business and organisation must restructure their pricing so that it reflects genuine worker input, rather than the bottom line

With the collapse of the existing money-centric system taking place step-by-step, like a series of falling dominoes, *where one is knocked and then they all follow*, it may seem strange that the reconstruction process that will create our new world, could be achieved in a very similar way.

It is the adoption of The Basic Living Standard and with it, The Basic Living Standard Wage, that **MUST** be the first principle to be adopted.

Adoption of the Basic Living Standard Wage will serve to be the first domino that knocks over all the others that need to fall into place so that the Basic Living Standard becomes the benchmark for all.

Our system of governance only has to adopt and get the framework that guarantees The Basic Living Standard right, to set off the process that will ensure that it works and operates in every way that it should.

Once the Basic Living Standard becomes the principle upon which all rules and laws governing business and finance are based, all activities will then realign away from profit to people.

Putting the value of people right at the heart of economics and making every business and legislative process think of each person in this same way will be like a catalyst that leads to everything that is unjust, unfair or out of balance, being put into its correct alignment with the outcome that everything will work out right.

Defining the prices of all the essential basics that each person needs

Within the system based upon The Basic Living Standard, there are two forms or streams of commerce we can identify: The foods, goods and services that we need (The essentials) and the foods, goods and services that we want (The non-essentials or 'luxuries').

The retail or consumer cost prices of 'essentials and every part of the process that provides for them must always correspond to the requirements of The Basic Living Standard in every way.

When the rules and principles of locality-based economics and the Basic Living Standard that underpin it are followed in every way, the entire system will function as it is intended to do so and as it should.

On this basis, business and industry would adopt the following basic formulas to identify the prices of essential foods, goods & services or their proportional attribution.

For purposes of illustration, this Table is **based on the current Minimum or Living Wage (£11.44 per hour, per 40-hour week as of April 2024)** and demonstrates the maximum corresponding prices or compounded values for essential goods and services, in today's terms and based upon what the lowest paid are likely to receive for a full working week:

<u>The Essentials:</u>	<u>Monthly % Attribution</u>	<u>End of Month Value £UK</u>
Basic Food	20	396.59
Accommodation	20	396.59
Utilities	10	198.29
Healthcare	5	99.15
Transport	5	99.15
Clothing	5	99.15
Communication	5	99.15
Entertainment	5	99.15
Savings, Investments & Other	15	297.44
Eventualities		
Taxation and/or Community	10	198.29
Contribution		

For anyone attempting to gauge how unaffordable life is today for each person on the minimum or living wage and why we are in a cost-of-living crisis, this table demonstrates just how much they would be paying, if the minimum weekly wage were enough to support the lowest paid outright.

This table shows how wages would then be apportioned in a way that was both affordable and fair to cover the cost of basic essentials at the end of each month if the minimum wage could cover these costs in April 2024.

Please note that these figures assume there being no requirement for Benefits Payments (subsidy) or taking on debt (loans & credit cards etc.) in any way.

The figures and proportionality suggested would be agreed democratically before the Basic Living Standard Wage system is adopted and implemented.

However, given how the cost of essential basics would be apportioned fairly and in a balanced and fair way, it the variance is unlikely to be any more or any less that 1 or 2 percentage points either way (+/- 1 or 2 %).

Once adopted, the rates of apportionment will not be changed because one interest or another claims that their business or industry wants, is entitled to or must have more. Changes would only be permitted as any change to the way that we live dictates any related change to the goods and services that are essential for each person to be able to sustain themselves.

The prices of the essential basics each person needs **MUST** remain fixed

The relationship between the Basic Living Standard Wage (BLSW) and the prices of essential goods or services (or their accumulated value), MUST remain static, for a fair, balanced and just society to function and for locality-based economics, underpinned by the Basic Living Standard to work.

Setting the exact value of the Basic Living Standard Wage, versus the monthly value of each person's essential costs is not the most challenging issue to be faced, once everyone is committed to putting people first.

In today's terms, the minimum or living wage would have to rise or the current prices of essentials would have to fall to meet the requirement of meaningful change, one way or another.

We are emotionally tied to the perceived value of the £Pound (\$Dollar etc.) as we experience it today. So, for the purposes of illustrating this people-centric way of using and valuing money, it may be helpful to use another form of nomenclature or currency in order to establish the Basic Living Standard and Basis Living Standard Wage, at least on a temporary basis.

Quality of life for everyone should never hinge on a name or label and in the next part of this Book, we will adopt a new currency value to help visualise this very different and much more beneficial picture of the future.

Part 2: The Locality based Economy

The future is local

Few can see it; many would pour scorn upon it. But the future is local, IF we genuinely have the desire to live in a fair, balanced and just system, where we are all happy, healthy, safe and secure to enjoy the freedom to be in the most meaningful and human way.

We have regrettably become so used to the money-centric, consumerism-led world that we live in today, *because many of our living generations have not experienced life in any other way.*

We genuinely believe that the unsustainable way that we live life based upon what we want is here forever, and that having the next or newest available technology is what we need so that we can be the best that we can be.

But we are using money that few of us really have, all the time under the direction and adoption of a values set which comes to us from someone, somewhere else, using digital devices that plug us into a parallel universe which isn't real, but we accept it as such because everything seems so much more credible when it comes to us 'online'.

Consumerism and the globalisation that it opened the doors to is quite literally killing us physically as we eat foods that are increasingly bad for us, whilst the flow of meaningless information and opinion presented as fact are destroying our ability to be healthy in our thought processes and to look at every interaction or encounter with others in a helpful and human way.

The point has been missed or is being deliberately obscured, that the healthiest and most beneficial way for each person to live is to interact with, listen to, eat, work with and have relationships of any kind with people, places, goods, services and anything else essential to life – that we can physically touch.

We should only use digital technology as a way to improve life. Not so living life digitally becomes the way of life itself.

The future is local. Because it is only by adopting systems of production, supply and relationships built upon real interaction with the people within the communities that actually surround us, that we will be able to rediscover who we really are, embrace a life with humanity and values, and then build a new world around us which is balanced, just and fair.

The real value of money and cryptocurrencies (DeFi) today

Crypto or cryptocurrencies have become increasingly popular in recent years. But in their current form, they have a massive and potentially terminal flaw: Today's cryptocurrencies are worth ZERO.

Today's cryptos work on the same basis as the FIAT money system that they were intended to side-step.

The value of Cryptocurrencies is based only on what anyone using them, buying them or accepting them as payment believes.

For many of us, this is a very difficult truth to understand.

We only have to look at news in the media that suggests cryptos such as Bitcoin are worth tens of thousands (x10,000) of £Pounds, \$Dollars or the equivalent in many other currencies or monetary terms *to see what people believe they are worth.*

Yet cryptocurrencies are not tied to anything of value. They do not have anything of value linked directly to them.

Even the arguably sensible idea of only creating a limited or finite number of *them* doesn't answer the fundamental questions or realities of what a currency or any form of money is, and how they should really work.

Money is a unit of exchange. Money is a value transfer tool. Money is a medium and nothing more.

Money has become the benchmark that is set against everything in our lives. *Because making us believe that the value of money is real has benefitted someone else's greed for wealth, power and influence in some way.*

With the FIAT Money system on its way to collapse, we are all going to go through a process of realising the real value of the things that we genuinely *need*, as opposed to the things that we *want*.

That process will lead to us rediscovering the true value of money and any form of currency.

When money or currency of any kind can no longer be used to buy anything, either because we simply don't have enough of it, it's not tangible, or because what we need is not available to buy, circumstances will force us to appreciate what the value of the things that we need really is.

The tipping point

Whilst a systemic and financial collapse may not appear to be a one off momentary event, or have the stop-start feel that the ending of one system that will have to be replaced by another suggests, the reality we face is that for what may only be a short period of time, it is likely that there will come a time when none of the currencies we use either in physical or digital form, will have any value when it comes to being able to secure anything that we need to buy or survive.

Despite what your immediate thoughts might be after reading that we might find ourselves having to function without any form of money, it is within the collapse of the mechanisms of the current money-centric system where the seedbed of the greatest opportunity to secure meaningful change exists.

When boiled down to its purest elements or the nuts and bolts of the current top-down hierarchical system, we can see that our belief in the money-centric system is based on the idea that everything we do or that we can achieve in life is about the value of money, the accumulation of material wealth, and the power and influence that supposedly goes with it.

At the point in this process of change when circumstances and practicality tell us through our experience, that this belief, idea, principle, motivation – or whatever you want to call it, no longer works, we will have reached a seminal moment.

This will be the moment in time when the light can shine through on the darkness of our current reality, and our true values and understanding of what life is and how it should really be will face an open door to changing life so that it is better for us all.

This is not about making light of what will happen when the World we know today, that runs on money in every way, simply stops functioning. *Because money doesn't work anymore.*

It will be hard. In fact, it will be very hard.

But *adversity really is the mother of invention*. And it is at this point that we have the opportunity at the local, community level to establish a locality-based economy, founded upon Local Market Exchanges (LME), that will feed into and provide the basis of how a new system of governance works.

Locality based economics is focused on people. Not money. Not things.

The basic building block of locality-based economics will be the value that we place on each person in a very practical and measurable way: The input or contribution that each person makes.

Locality based economics is quite literally all about putting the value created by people first.

It is by founding and then building a system of locality-based economies upon the value of the input or the contribution that each person makes, we will successfully create The Basic Living Standard for All.

It will be the priority of the new system of governance to maintain The Basic Living Standard. As by doing so, the majority of the social problems that we have today won't just disappear or be removed from view. They will be gone for good.

If money no longer works, the basic laws of trade and commerce will rule

So, let's imagine we have reached the point where the financial system as we know it has collapsed.

Money simply doesn't work. What happens next?

Well, people need to eat. People need to be able to buy essential food. People then need to be able to secure the basic essentials that they need.

With no money in circulation, or no money that has value in circulation, people will begin to exchange or swap what they have and have accepted they don't need, or can do without, for the things that they do need and that they cannot do without.

No law, regulation or threat from any authority will stop this.

When people are hungry or need to provide, they will do whatever they can to secure whatever they need, and swapping, exchanging or bartering is a lot more civilized than what will happen if theft or violence becomes the next step.

The good news for us all is that whilst the system may have collapsed around us, the technology and infrastructure are unlikely to have disappeared.

The issue we face is that the technology and infrastructure isn't currently set up to work in a very localised or microeconomic way, when this is how we need technology, infrastructure and the governance that oversees it, to operate so that it can help and support All of us.

The emergency birth of Local Market Exchanges and Local Market Exchange Platforms

We should all feel confident that we can survive and thrive through the coming years and months.

We can all play an active and positive part in creating the new system that is balanced, fair and just for all, because much of the creative and innovative thinking already exists that we will need to build every part of it.

It is just the question of what, why and who people will be doing their bit for that has to be settled before work on our new world and the locality-based economy can begin.

If the moment is reached when money doesn't work for the majority of people, events could unfold in a number of ways.

A note of caution: Please look kindly at anyone who loses their shit in these circumstances. Desperation doesn't excuse poor behaviour of any kind. But it does provide good incentive to organise anything and everything that we have available to our communities and the people within them, as quickly and as efficiently as we can.

The first step to maintaining civil order is to pool everything that the community has available and to be fully transparent about what the community has, and how it can and will be shared.

If events should result in a situation where people are going hungry, transactions cannot be based on exchange, and must be based on the simple act of sharing all that we have and don't require to meet our own immediate requirements.

Genuine help cannot ever be provided on the basis of what others can 'afford'.

The next step is to create a system of fair exchange, that functions on what everyone can give, or what they can trade or barter.

The principle value of this exchange system, or Local Market Exchange, will be based on the time, skills, experience and basic labour that it took to provide whatever the essential foods, goods or services being exchanged might be, or what it would be when the complete process of producing that food, those goods or services would be, when considering the process or supply chain from end-to-end.

The creation and development of the Local Market Exchange will take place in two primary stages:

- 1.) Bartering & Exchange of goods, supplies and services that the community already has available, or which it has the ability to grow, manufacture or provide, and
- 2.) The creation of a new localised currency linking, anchoring or pinning transactional value of foods, goods and services directly to the number of people and/or the contributions (input to the system) that they make.

Bartering & Exchange

There will be a transition between the thinking that people have today – the current money-centric 'value set', and where it will end up – the 'people-centric' value set.

During this process of transition, where it is likely we will experience shortages, through necessity people will want to use goods that they have *but do not need* to exchange or swap for the foods, goods and services that they do.

To maintain order and promote community cohesion, communities will be required to create markets in a physical form, to allow bartering, swapping and exchange to take place in an open forum that supports transparency of distribution for all.

Historically in times of shortages, black markets have always thrived. But they are also representative of the same power structure that top-down unfairness and bias creates.

It is essential that the communities come together to provide a support structure that ensures transactions of any goods or services deemed essential to each person are made available to all.

Beyond ensuring fair distribution of everything each person needs that is available, the creation of formal exchanges will ensure that any goods or services that can be considered beyond what is

essential – *i.e. anything that anyone wants to trade*, are exchanged in a way that reflects the newly developing local economy, and doesn't change hands at a level that continues to promote the money-centric value set that we have moved away from.

The Basic Living Wage has been constructed, so that the process of calculating the true value or price of any essential foods, goods or services will be as straightforward as possible within the new Local Market Exchanges and locality-based economics.

As discussed in Part 1, it is the apportionment of essential basics in relation to the Basic Living Standard that is most important. The money or currency adopted will literally just be a method of exchange – not a device that can be used to manipulate the price or value of anything that is essential to life – and can therefore be massively exploited, as is the case today.

Developing new local currencies (Cryptocurrency, DeFi)

The Basic Living Standard and Basic Living Standard Wage create the basic principle, guidance framework or directive for the operational priorities of Local Market Exchanges and how governance of locality-based economics will function.

All transactions anchor to or hinge upon The Basic Living Standard, a universal benchmark, which through the mechanism of the Basic Living Standard Wage, provide the basic rate of exchange between all local or decentralized currencies, or any umbrella, centralised or connective currency linking them all, as the basic unit of value remains constant throughout.

A currency that works on a fair, balanced and just basis MUST correspond exclusively to its own system of governance.

The fairest, most balanced, just and most democratic form of governance is where power has been attributed and responds in its most local form.

As such – *despite the commonalities between different currencies*, the power to govern local currencies must remain in local community hands – *not for the purchase of essentials* – but so that non-essential or luxury goods, can be exchanged at rates which correspond to the idiosyncrasies of production in their very localised form.

Beyond the practicalities of the requirements of the Local Market Exchange system, it is also ethically correct to keep the balance of power that accompanies use of currencies and finance in their most dispersed, local and transparent form, so that they cannot be used as a leverage tool within an oversized governance system that relies upon coercive control.

Local decentralised finance (DeFi) in the form of both paper or coin and local blockchain derived cryptocurrencies, based on an intrinsic population-based value and linked only by the Basic Living Standard, will assure our personal freedom from economic tyranny, in the most basic sense.

Supply chains of every kind must always be as simple as it's possible for them to be. *As it is through the accumulation of additional stops or steps in a supply chain that don't add value, but add additional and unnecessary costs, where so many problems begin.*

The roles that each person has within the locality-based economy will be redefined and reconsidered as the evolution of our new system takes hold.

Some forms of employment that are today highly regarded for all the wrong reasons will no longer be 'needed' and will no longer have any reason to exist.

Using Tech and AI for good: Developing the Local Market Exchange app

If you are one of the many people with an interest in new currencies, new ways of living and a new (or a return to) people-centric way of living you will already appreciate that a process of change and chaos is underway. *Even if you are not sure what it all means.*

Many of us find the idea that massive change can happen without us even being aware very challenging. So, the suggestion that the world we know could change in just about every way imaginable step-by-step is equally hard to accept. However, we all need to be open to the reality that the collapse of the system or any part of it doesn't necessarily mean that absolutely everything stops.

Within the process of change that we are now experiencing, it could well be the case that because the world doesn't stop many of us will continue to believe that nothing has changed.

This creates two specific dangers for us all:

- 1.) That the people who believe nothing has changed will stand still, do nothing and allow those who have created all the social problems that we have now, to dictate and recreate a system that continues to work only for them, and:
- 2.) That when things do reach a critical point and we are experiencing social disorder, people will not look to themselves and to our communities for the answers and the solutions, and instead will continue to listen to the same old sources and go around in circles – *back to point 1!*

Preparation today, is and will be one of the most effective ways to counteract and lessen the risk from the impact of change, whether that change is step-by-step, or should happen as part of a recognisable event.

More importantly, preparation today is the best way to help ourselves, the people we care about and everyone within the communities where we live.

There is no doubt that the long-term success of the Local Market Exchange and within locality-based economies will require the development of a new app-based exchange systems for foods, goods and services, and that these are fully interactive and linked to or with the fully localised or decentralised currencies that we need to create and correlate them with.

In time, Local Market Exchanges will require a localised or franchised version of an app that works as follows:

- Operates within geographical parameters that are definable using existing postal codes or GPRS
- Allow an item (or group of items) to be swapped directly for a rate of currency to be agreed, OR another item (or group of items) IF the two parties involved in the direct transaction should agree
- Allows a source of community governance to set the values of basic or essential foods, goods and services, but prohibits any other kind of change
- Shows what essentials foods, goods and services are available collectively to the community transparently at all times
- Makes any goods that are not essential to community members, (which could be the surplus of otherwise essential foods etc.) available to other Local Market Exchange Franchises – in the order of prioritising immediate neighbours first

- Is based on a membership structure that requires sign-in and acceptance of all terms
- That will either be or can quickly and easily become fully interactive with a new Local Digital Currency that is directly linked to the number of 'members' in terms of the structure of its value, with the ability to change or rescind those values on the membership status of each member of that community group
- That is fully open source
- Each 'franchise' will be owned by the community that manages it, with a salary to be paid from the local governance body to those administering the system on behalf of it

Locality based economics revolve around the mechanics of a genuine minimum wage

The Basic Living Standard is based on what we would today recognise as a genuine minimum or living wage.

Genuine, because the Basic Living Standard is a minimum wage based on what it costs the employee to live and to support themselves. NOT on what the government has told employers it is acceptable for them to pay, which is less today, than it costs for anyone to live independently with all their essential needs met without benefits, charity or going into debt.

Today's minimum or living wage is just a sum that is set by the government as the minimum amount per hour that every employer must pay.

The Basic Living Standard instead tells suppliers of essential foods, goods and services, what the recipient of The Basic Living Standard Wage will be able to pay for everything that is set within the standard. Suppliers will not be able to charge more for essential foods, goods and services, *because The Basic Living Standard will be a universal framework rule.*

It will be a legal requirement that every supplier provides essential foods, goods and services of some kind.

'Luxury' or 'non-essential' products must always be the secondary purpose, not the primary purpose of any business or organisation.

No business will be able to develop their primary business, based on what people can 'afford'.

Valuing each person and the contribution they make

Through the creation and implementation of The Basic Living Standard, we will give back the real to each and every person who contributes to the community by working in any role, no matter how much it is paid or how it might be perceived.

It is essential for everyone to recognise the value to all of our lives, that contributions made within the most basic of roles actually have.

People who pick fruit. People who empty our bins. People who fix the roads. People who stack the supermarket shelves. People who deliver parcels and takeaways to our doors. People who make and serve our coffees. People who serve us a pint in the pub.

These are the people who undertake all of the very different tasks that make our life experiences easier in the real and everyday sense.

These are the people who must be recognised through the award of The Basic Living Standard Wage, so that contributing to all our lives by filling any of these roles can be a genuine *and happy* lifestyle choice.

The value of currency is anchored to the value of the contribution or input that each person makes

Money and cryptos or digital finance today have no real value, other than what any of us *believe*.

Today's money or currency system may now be over, *even though it hasn't ended yet*, but that doesn't mean physical money in the form of paper/coins and cryptocurrencies won't have a place in our future.

Local digital currencies, built on a Local Market Exchange platform or exchange, will be the best way for our communities and a world built on locality-based economics and microeconomies to thrive.

To make any form of currency work properly, it is necessary to give or attribute a system around them that underpins their value as a medium or a unit of exchange.

The basic unit of value in locality-based economics is the Basic Living Standard Wage, or any part or unit thereof.

However, the figure or the specific values agreed for The Basic Living Standard Wage is not the important factor.

Once the whole system works around The Basic Living Standard, the figure itself is a technicality.

It is the value or *de facto guarantee* that we attribute to the Basic Living Standard, where the importance of the whole principle must be placed.

Foundations of Value in locality based economics

For the purposes of illustration and suggestion, we will create a new unit of currency for locality-based economics and *the new system* itself.

We will name the currency a 'Goal' and give it \wedge as its symbol.

So, if we begin with the BLSW being set at 75 units per agreed working week, it would be written like this: $\wedge 75$.

$\wedge 75$ is the weekly rate of pay that each person will have available to them as a gross wage, from working a 40-hour week, before any deductions are made.

To establish *the new system*, each person within it must be given or awarded a residual value, so that the total value of the currency available within the system is always proportionally and directly related to the number of people who exist within it.

So, at the establishment of *the new system*, let's say each person is awarded $\wedge 75$.

The $\wedge 75$ apportioned to each entrant is added to the Local Market Exchange balance sheet, so that an overall 'market value' and record of the 'Goal currency' in circulation always exists from that point.

The entrant can spend the $\wedge 75$ or begin using it as a medium of exchange within the Local Market Exchange immediately. But the entrant can never withdraw or draw into this sum in cash or equivalent form.

When the entrant leaves the system, the $\wedge 75$ must be removed from the Local Market Exchange Balance Sheet.

Newborn babies (and children under 14) would be added to the system @ ^25, with their 'account' being managed by their parents or guardians until they are 14 years of age, with a further ^50 added to their own independent account.

A guide to apportionment of The Basic Living Standard

<u>The Essentials:</u>	<u>% Income Attribution</u>	<u>End of Month Value ^ (xBSLW)</u>	<u>Annual Value ^</u>
Basic Food	20%	65	780
Accommodation	20%	65	780
Utilities	10%	32.5	390
Healthcare	5%	16.25	195
Transport	5%	16.25	195
Clothing	5%	16.25	195
Communication	5%	16.25	195
Entertainment	5%	16.25	195
Savings, Investments & Other Eventualities	15%	48.75	585
Taxation and/or Community Contribution	10%	32.5	390
TOTALS:	100%	325	3900

Whereas the above table illustrates monthly and annual equivalent values of all essential cost centres, the table below uses basic foods to show what the daily allowance (maximum) would be:

<u>Essential Foods</u>	<u>Weekly Allowance ^</u>	<u>Daily Allowance ^</u>	<u>Meal Allowance ^</u>
Basic Food	15	2.14	1.07

Essential basic foods are quite literally the 'meat and two veg' or very basic, healthy food options that are available, or will become readily available, once locality-based supply chain structures have been (re)established to create the microeconomies that our new localised world will require.

Once again, these are the foods that people *need*. Not the foods that people *want*.

Essential or basic foods typically remain identifiable in their prepared (cooked) form, with they were when they were in their pre-harvested form or the condition in which they entered the food chain.

The exceptions are good basic foods that have been through traditional forms of processing, such as bread and basic dairy products. Foods that can be produced through processes that can be powered by hand, or using energy in very sustainable forms, through processes of milling, baking or churning, that can be powered directly by wind or by water, without any reliance upon electrical power or energy in any other form.

Please remember, it will be perfectly normal to look at these figures and think ‘that doesn’t sound like a lot’. But that thinking relates to how things operate today, within a money-based system.

Locality based economics is people-centric or ‘people first’, and values driven.

The value of everything will be determined by people. Not by ‘market forces’ – which is profiteering or greed using another name.

Community Contributions: Our contribution to address shared need across the community

Another change that will be necessary for us to achieve a workable Basic Living Standard is our relationship with charity giving. How we pay for services in the community, and how we all give back or contribute in ways that give us ownership or a stake in the success of the society we are part of.

The fairest way to achieve personal buy-in and a pay-off that creates a positive impact on the world around us that we can see, will be for each person to give the community 10% of our working time or income – or the equivalent of one-half day working per week, through *Community Contributions*.

Many of us could easily use the specialist skills and experience that we have to offer during a three-and-a-half-hour weekly contribution of massive impact and contribution within public service delivery. We could also volunteer to support charities and public organisations with three and a half hours each week of whatever help they may need, where we cannot.

By providing such help and support, through a new local community services hub, linked to the revamped and localised system of governance, we will reduce the cost of the local public services that we still need. We will reduce our reliance on ‘professional’ government staff, and we will all be able to play a part in improving the experience that we all have of our local environment, which will help us all regain a healthy view and respect for all the public services and infrastructure that we share.

Community contributions: A public sector run by and for us all

The system of community contributions will allow the cost, influence and involvement of the public sector to be returned to the level where it should be, with its focus being service to the community and not as a business or sector in its own right as it is seen today by too many to be.

There will always be a need for full-time roles. But the emphasis will return to front line professionals that carry out purposeful and dedicated professional roles, such as Police Officers, Doctors, Nurses, Firefighters and Paramedics, rather than disproportionately sized backrooms and systems of managers behind them, that refocus energy and resources away from what public services are actually there for.

Taxation & community contributions in the locality based economy

Taxation would run not on a Pay as You Earn basis (as in the UK today) or as a simple tax on income as it is earned.

Taxation would run as a flat tax at the equivalent of 10% of income, OR the contribution of one-half days' work, within any basic role that the community needs fulfilled, or the equivalent professional skill that the individual can offer – if and only their skillset, experience or knowledge is something that the community needs.

Community contributions rather than tax would be obligatory for a period of 5 years from the end of each person's period of full-time study or apprenticeship (vocational pathway), which would normally be 21 years.

The half day to be worked as a contribution to the community would be given 'back' at any time during the standard working week which would be mornings and afternoons on Mondays to Fridays and Saturday mornings too.

Employers would be expected to release staff during the week, with any such absence made up on Saturday mornings.

Working from home (WFH) sports, spiritual well-being and time off

In an economy where you work only to live, rather than being expected to live to work, we will all be much happier with the way that our days and weeks are broken down.

A working week will cover five and a half days and be the same for everyone within the locality-based economy, with only very few public services needing to be operated around the clock.

Working from home (WFH) or hybrid working will be normal for every form of employment where no physical presence is required, with those who have to attend their place of employment to complete their work doing so very locally and paid higher remuneration if there is any need for them to travel beyond their locality.

Saturday afternoons should be dedicated to community activities and sport, which will always be participatory for those who wish to take part.

Sundays shouldn't normally be commercial or work-focused in any way and should be a day of rest and spiritual development in whatever forms each person would choose that to be.

Weekdays are used for illustrative purposes only. Different Religions place different values on different days of the week, and there is nothing contrary to the purpose of the locality-based economy if rest days or spiritual days should be defined as a personal preference or choice. In fact, the overlap is likely to be beneficial to the community, ensuring that the number of those working when others with shared priorities are not, are kept to the absolute minimum in every respect.

Back Page

We can only solve the problems that society faces if we give the lowest paid the means and opportunity to earn enough to sustain themselves independently and without the need for support.

The national minimum or living wage will never achieve this, because within this broken financial system, the nearer the minimum wage gets to the true cost of living, the faster the cost of all the essentials that we all need will inflate or go up.

We need nothing less than a paradigm shift from a money-centric system to one that puts people first in every respect.

The Basic Living Standard introduces the principle of Locality Based Economics and offers the basis of a new financial system in which we can achieve financial freedom for ALL.

More Reading

The Basic Living Standard was the second book in a series that I began writing about three years ago in early 2022 and has been featured throughout.

Each of the Books that follow are a variation on a shared theme, working very much under the principle that it is not only possible but actually healthy to be able to understand, value and even hold different views or perspectives of the same situation or set of circumstances at the same time, whether that be in the Past, Present or Future tense.

Equally, it is also important to be able to consider different pathways for the future that sit beyond what many consider to be the obvious, simply because the obvious itself is usually inextricably linked with what has already been done and what sits in the past.

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