

Consciousness Ecology Education Gardening Health Social Change

LILIPOH

The Spirit in Life

Lakota Language & Values

Waldorf School on the
Pine Ridge Indian
Reservation



\$5.00



ISSUE 86 VOL. 22, Winter 2017

Climate Change & Biodynamic Farming • Social Investing

Helping Money Heal

The Vidar Foundation in Canada

TREVOR JANZ, MD

The Vidar Foundation is a registered Canadian charity that connects individuals wishing to use their money in positive ways, with borrowers needing money to grow socially responsible enterprises in sustainable agriculture, education, health, cooperatives, and other areas.

Many of these enterprises may not qualify for a standard bank loan because of their lack of collateral, or the collective nature of their endeavour. Vidar seeks to overcome this obstacle for socially worthy projects through loan financing based on a number of criteria, including a sound business plan; an established track record of success; a guarantee community or other non-traditional collateral; and preferably a group of supporting individuals working collectively on the project. When a group of committed individuals works together to fulfil a dream they share, their chances of success are much greater than those of an individual working alone.

Most importantly, however, we promote success and manage risk by establishing a direct personal relationship with the borrowers, whom we are willing to support because we believe in the worthiness of their project and their ability to succeed.

The Vidar Foundation began thirty-seven years ago, as a loan community organized by Helmut Krause in Toronto in 1979. After his untimely death, the foundation was eventually renewed by Ingrid Belenson with a pledge and loan guarantee group to support the fledgling Ottawa Waldorf School in 1998. Vidar was registered as a non-profit organization in 2001 and was recognized as a Registered Charity in 2003. Vidar currently manages \$750,000 in assets,

entrusted to us by twenty-five investors. It is similar in goals and orientation to the much larger Rudolf Steiner Foundation (RSF), established in the United States in 1984, which manages \$104 million dollars in investments. Similar social finance organizations exist in Europe, including the GLS anthroposophic bank in Germany (1974); Triodos Bank active in the UK, Netherlands, Germany, Belgium, and Spain (1980); La Nef in France (1979); and Cultura Sparebank in Norway (1982).

These financial initiatives are grounded in the ideas of Rudolf Steiner (1861 – 1925), the founder of Waldorf Schools, biodynamic farming, anthroposophic medicine, and other initiatives. He understood human social life to be an interaction between three spheres: the economic, the cultural, and the political or legal rights spheres. Steiner clearly foresaw the increasing encroachment and domination of economic interests over the political and cultural aspects of modern society, and proposed a healthier way of integrating economic interests into social life. (1) He understood money as the flow or circulation of value between free individuals through many discreet transactions, and stressed that each individual must become as fully conscious as possible to allow money to heal. He spoke of three kinds of financial transactions: buying/selling, lending/borrowing, and giving/receiving.

Siegfried Finser, in his history of the Rudolf Steiner Foundation (RSF), *Money Can Heal*, (2) described these as follows:

At this stage (buying and selling) we support all that we need for life on earth. Whatever we buy

stimulates the whole world economy to produce the same product or service again. It is our responsibility to buy what we would like the world to produce for us. In our buying and selling we have the freedom and power to harm or heal our societies and the earth.

It is our responsibility to bring soul and human relationship into our lending and borrowing so that human beings are empowered to fulfil their destiny. When RSF lends to a young initiative under the right conditions, individuals group together to fulfil a dream they share. The RSF was created to enable those intending to imbue the movement of money with soul power, to work together collaboratively.

In giving and receiving, we use our money to transform the world into what we can imagine it to be. It is our responsibility to cherish imaginations that are uplifting and progressive so that our giving and receiving entices the highest possible ideals into existence.

In the future, as the human being matures and evolves further toward its natural altruistic nature,

the circulatory system of money in our human social life will be kept healthy through the incorporation of the highest human ideals into its movement around the globe. We will feel obligated to support each other, recognizing that supporting any one of us helps all of us. We will not be able to bear the want or suffering of any other soul. It will be so obvious to us that the harm any one of us endures lames every other one of us. Money will no longer be an object, but a sustaining worldwide movement regulated by our higher selves, and a means to provide support to empower each other toward deeds for the good in all of us.

In order for our money to move us toward this lofty goal, we are encouraged to take a direct and active interest in what we are buying, where our money is, who we are lending it to, and for what purpose. When we invest in an anonymous mutual fund, we are disconnected from who we are lending our money to, and what they are using it for. These funds hold

[continued on page 18]





Dogwood Spring Studio

ART DOLLS ◉ TOYS ◉ STUFFED ANIMALS
PLAY-SETS ◉ WALDORF-STYLE DOLLS
ACCESSORIES

FIBER ARTIST KAYSHA KORROW CREATES ONE-OF-A-KIND
DOLLS AND TOYS FROM 100% SALVAGED AND
RE-PURPOSED FABRICS. EACH CREATION IS COMPLETELY
UNIQUE AND IS SURE TO BE LOVED BY
CHILDREN AND ADULTS ALIKE.

CUSTOM ORDERS ARE WELCOME.

etsy.com/shop/Kayshak



HELPING MONEY HEAL [cont. from page 17]

shares in major corporations whose sole objective may be to make money, whatever the environmental, social, or moral cost. As free individuals, we are responsible for where our money is, and what effect it is having on all the lives it touches. We can make our lending relationships more conscious, and imbue our money with intention and power, by knowing who we are supporting, and helping them bring a dream we can share to fruition in the world. The Vidar Foundation has a direct personal relationship with each of our borrowers; and through the board, we commit the funds of our investors and their intentions to the success of each project.

Our first project was in cooperation with the Ottawa Waldorf School in Ontario, which needed help with the expansion of a two-classroom Kindergarten-Nursery wing. The Vidar Foundation suggested to the school community that a pledge and loan guarantee group be formed, and the idea was enthusiastically embraced. Vidar obtained the loan money from individuals and from several enterprises in the wider community. The school was able to pay back with interest over three years, the loans obtained against the pledges and guarantees. The enrollment of the school increased significantly within the year.

In 2006 the toy store La Grande Ourse in Montreal, Quebec, had to find a new home. The store provides a wide range of wooden and soft toys, workshops for parents and puppet shows for children, as

well as children's books and anthroposophic literature. A two-story building was purchased with the help and support of the local community. The ground floor houses the store, while the upper floor is rented out for various cultural activities. When bridge money was needed, the Vidar Foundation was able to extend a loan secured via several loan guarantees.

Sunnivue Farm is an organic biodynamic farm located near Ailsa Craig, about half an hour northwest of central London, Ontario. It is held in trust by the ROSE Land Care Association, whose aims are to protect agricultural land; support organic biodynamic farming and gardening; build bridges between the urban and rural communities; and provide a wholesome and therapeutic environment where families and school classes, as well as helpers and apprentices, can visit and experience farm work. When their living quarters needed to be enlarged, a dedicated group of people who actively support ROSE and Sunnivue, and a loan from Vidar Foundation, helped to transform a rough attic storage space into a comfortable living space for an additional farmer. The loan was secured through loan guarantees.

In July of 2010, Vidar Foundation extended a loan to the Christian Community of Vancouver, British Columbia, to allow renovation of an apartment in the lower floor of the manse, which the community rents out for extra income to cover capital expenses. The

work to be done was substantial, as it involved structural elements of the building; and in order to keep costs down, a lot of the work was done by volunteers.

Our most recent project is a first mortgage to the South Shore Waldorf School and kindergarten in Blockhouse, Nova Scotia, which enabled them to buy their property. They were subsequently able to enlarge the school, which was accomplished through a borrowing and lending community established by the Nova Scotia Branch of the Anthroposophical Society in Canada; and by much volunteer labor from a committed group of families working together.

The Vidar Foundation is always looking for worthy projects of social merit in Canada, with a sound business plan, established track record, and preferably a group of committed individuals working together toward a shared vision. We can work with you to help realize your dream. 🏡

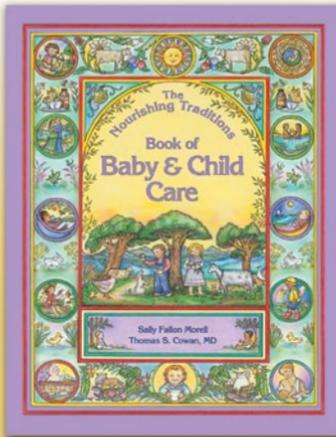
The Vidar Foundation is also looking for lenders who want their savings money to work for good in the world. Together we can help your money heal.

Learn more by visiting vidarfoundation.org or find Vidar on Facebook.

- 1 Rudolf Steiner, *Toward Social Renewal: Rethinking the Basis of Society*, Rudolf Steiner Press 1999.
- 2 Siegfried E. Finser, *Money Can Heal: Evolving Our Consciousness*, SteinerBooks 2006.

TREVOR JANZ, MD, is vice president of the Vidar Foundation.

Move Over Dr. Sears...



The Nourishing Traditions Book of Baby & Child Care

nourishingtraditionsbaby.com

INTERNATIONAL POSTGRADUATE MEDICAL TRAINING (IPMT)

an Anthroposophic approach to medicine & therapies

Saturday, April 22nd - Saturday, April 29th, 2017
at Rudolf Steiner College, Fair Oaks, CA

Integrative Approaches to Chronic Neurologic Disease • Siegwand Elsas, MD
Principles and Practice of External Applications • Rolf Heine, RN
Integrative Pediatric Developmental Assessment • Susan R. Johnson, MD
The Alchemy of Warmth • Dennis Klocek

Approved for CME credit

For more information visit: www.paam.net



Other courses offered during this training week:

Foundation Course in Anthroposophic Nursing • aamta.org/organizations/nurses
Rhythmical Massage Therapy Training • rhythmicalmassagetherapy.org

FELLOWSHIP COMMUNITY
Duryea Farm

Join a vibrant community of dedicated co-workers!

Working out of Anthroposophy, we live on 75 beautiful acres north of NYC. Our Elderly friends come as independents or needing some assistance with daily living. Together we lead a rich cultural and social life.

Co-workers must be 18. No experience is required, but will and enthusiasm for a wide variety of tasks are essential.

RUDOLF STEINER FELLOWSHIP FOUNDATION
241 Hungry Hollow Rd, Chestnut Ridge, NY 10977
(845) 356-8494 x 2
rsffoffice@fellowshipcommunity.org
www.FellowshipCommunity.org