

Finance at the Threshold 2 day Conference One day Intensives 2024

15th-20th November

Abbotsford Convent, Melbourne

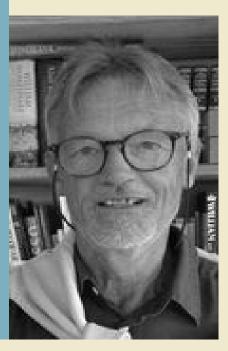
with Dr Christopher Houghton Budd (UK)

Focusing on the financial literacy needed to navigate life today

Exploring Rudolf Steiner's contribution to the transformation of economic life

https://ticketing.humanitix.com/tours/finance-at-the-threshold

Supported by the Anthroposophical Society in Australia



About the Presenter:

Dr Christopher Houghton Budd (UK) is a leading exponent of Rudolf Steiner's contribution to our understanding of modern economic life. His books include *Finance at the Threshold – Rethinking the Real and Financial Economies (2011) and Beyond Gold – Hayek, Keynes and Steiner in Concert (2024).*

Christopher is known for his installations and the use of pastelillustrated black panels to illustrate his workshops.

His particular interest is the development of Associative Economics, an approach to economics that combines financial discipline with active social responsibilty.

BOOKS

Beyond Gold – Hayek, Keynes and Steiner in Concert (2024) https://ethicspress.com/products/beyond-gold **Curriculum-Neutral Capitation** https://aebookstore.com/publications/chb-collected-works/full-chb-list/curriculum-neutral-capitation/

Finance at the Threshold – Rethinking the real and financial economies https://www.routledge.com/Finance-at-the-Threshold-Rethinking-the-Real-and-Financial-Economies/Budd/p/book/9781138094628

Freeing the Circling Stars https://aebookstore.com/publications/chb-collected-works/full-chb-list/freeing-the-circling-stars/

Auditorial Central Banking – Monetary Themes for the 21st Century https://aebookstore.com/publications/chb-collected-works/full-chb-list/auditorial-central-banking/

ARTICLES / PAPERS

Money is Bookkeeping - The key to effective financial literacy (2018) with Fionn Meier

https://economics.goetheanum.org/fileadmin/economics/Articles_and_Papers/ECPaper2018_CHB-FM_Money is Bookkeeping OECD PaperTemplated.pdf

In the Shoes of Luca Pacioli—Double-entry Bookkeeping and Financial Literacy (2016) Ch. 10 in Springer International Handbook of Financial Literacy,

https://www.springer.com/gb/book/9789811003585

'Money, Bookkeeping and the Inherent Ethics of Accounting' (2004) in Aristotle, Thomas Aquinas and Rudolf Steiner – Fellow Economists

https://aebookstore.com/publications/chb-collected-works/full-chb-list/aristotle-thomas-aquinas-rudolf-steiner/

'Deep Accounting' (2004) in Economics Revisited

https://aebookstore.com/publications/chb-collected-works/full-chb-list/economics-revisited/

WEBSITES

https://aebookstore.com/publications/chb-collected-works/full-chb-list/victors-blogs/http://www.christopherhoughtonbudd.com/youth-bondswww.associative-financial-literacy.com



DAY 1 Friday November 15th

2 Day Conference Financial Literacy: Life without a Central Bank

Ever since World War I, the world has needed to find a way to live without gold. That means finding a way to reconcile markets and the state and overcome the divisiveness caused by having to choose between one or the other.

If today the world teeters divisively, this is in large part because we have not seen that instead of markets or the state, we need a combination.

Instead of the competing proposals of Hayek or Keynes, we need to find a way to reconcile these polarities.

How would it be if these two protagonists had met the work of Rudolf Steiner, or were to do so now?

PROGRAM

9:00am - 10:00am Beyond Gold: The Macro Situation

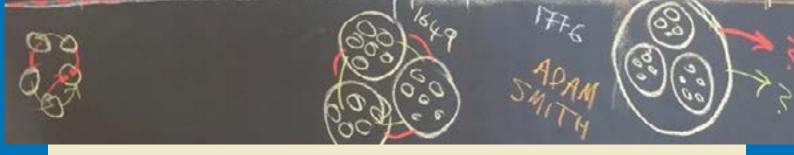
10:00am - 12:00pm Cross-party Economics

2:00pm - 3:00pm Keyne's Unspoken Mission

3:30pm - 5:00pm Enact the Change

Venue: The Salon, Abbotsford Convent: 16 St Heliers St Abbotsford Victoria

Cost: 2 Day Conference: \$350 plus booking fee



DAY 2 Saturday November 16th

2 Day Conference Financial Literacy: Life without a Central Bank

In 2008, economics met its Waterloo. The efficient markets hypothesis was found wanting, as also the basing of economics on abstract modelling of life.

The next step had to be to link economics to accounting, not accounting as used to deal with taxation, but as an instrument of perception. And as something taught from a very young age.

Only this would enable the financial and real economies to overcome their separation, enabling young people especially to ground their hopes and initiatives on concrete, self-managed financing.

Though this might take us all to the edge of our normal understanding of economic life, what other avenues are open to us if we value human agency?

PROGRAM

9:00am - 10:00am Finance at the Threshold: A Micro Response

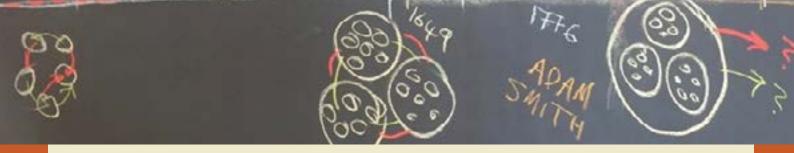
10:00am - 12:00pm From Modelling to Accounting

2:00pm - 3:00pm Focus on Bookkeeping

3:30pm - 5:00pm (enact the change)... You want to see

Venue: The Salon, Abbotsford Convent: 16 St Heliers St Abbotsford Victoria

Cost: 2 Day Conference: \$350 plus booking fee



DAY 4 Monday November 18th

A One Day Intensive

Economics, Finance & Business Size does not matter

It does not matter what size or type one's activity or enterprise is – whether commercial, charitable or community – in our times we all need the grounding that clear finances can bring. We all need to know how to run a balanced operation and how, through the medium of our own balance sheets, we can bring stability not only to our own business but to economic life as a whole.

Whether a for-profit or not-for-profit organisation, Rudolf Steiner's idea that money is bookkeeping gives a common ground, on the basis of which modern economic life can be rethought and reengineered.

PROGRAM

9:00am - 10:00am Money as Bookkeeping

Keys to the Future

10:00am - 12:00pm Understanding Profit and Capital

Rethinking Accounting

2:00pm - 3:00pm **Open Forum**

Elaboration of participants' specific topics

3:30pm - 5:00pm Future Developments

Networking, examples and opportunities

Venue: The Salon, Abbotsford Convent: 16 St Heliers St Abbotsford Victoria

Cost: \$175 plus booking fee



DAY 5 Tuesday November 19th

A One Day Intensive

Financing Education Rethinking Public Policy

In any healthy society education plays a key part. The more so if it is based on a combination of teachers' autonomy to get on with their job and to do so on a basis of clear and effective financing, all the while providing value for money.

For over 100 years, this has become the province of the state, using taxpayers' money and soaking up much disposable income.

Quite apart from the 'what and how' of today's various curriculums, how can this taxation be recycled so that teachers have autonomy, parents get the schools they choose for their children, and society is the beneficiary of an effective and equitable education?

PROGRAM

9:00am - 10:00am What's the Point?

A Free Spiritual Life

10:00am - 12:00pm Financial Literacy for Teachers

Freeing the Circling Stars

2:00pm - 3:00pm Recycling Taxation

Curriculum-neutral Capitation

3:30pm - 5:00pm **Time to Reboot?**

The Case of Steiner Schools

Venue: The Salon, Abbotsford Convent: 16 St Heliers St Abbotsford Victoria

Cost: \$175 plus booking fee





DAY 6 Wednesday November 20th

A One Day Intensive Finance at the threshold for Youth

Taking life into account

"Introducing Youth Bonds"

After 2008, governments the world over resolved to introduce financial literacy into schools, the idea being that another global financial crisis could not then occur.

There are many such programmes, most of which are about educating people from childhood on to be bankable, to know how to save and use the credit system.

That system is based on double-entry bookkeeping, but little thought is given to teaching this from a young age or how to use accounting as a guide to life and a navigation tool to achieving one's aims and ideals, at the same time as being a financially sound and sovereign citizen.

Program - Wednesday 20th November 2024

9:00am - 10:00am 2008 and Beyond

The need for financial literacy

10:00am - 12:00pm From Dreams ...

A crash course in bookkeeping

2:00pm - 3:00pm ... to Reality

i-Businesses

3:30pm - 5:00pm 2024 and Beyond

What can we do?

Venue: The Salon, Abbotsford Convent: 16 St Heliers St Abbotsford Victoria

Cost: \$175 plus booking fee