



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 pastel-illustrated 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 responsibility.

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-bonds>

www.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

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





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**

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A chalkboard background with several diagrams and handwritten text. On the left, there's a circular diagram with red and green lines. In the center, there are three circles containing smaller circles, with the number '1649' written above them. To the right, there's a larger circle containing three smaller circles, with the number '1776' written above it and 'ADAM SMITH' written below it. A red arrow points from the right circle towards the center, and a green arrow points from the center towards the right circle.

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 re-engineered.

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

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

A chalkboard background with several diagrams and handwritten text. At the top, there's a horizontal line with a yellow dot. Below it, there are several circles and lines, with the number '1649' written in the center and '1776' written to the right. There are also some other markings and lines.



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

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Cost: \$175 plus booking fee

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





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?

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