



The Trojan Horse of Love

by Susan Davis

This book is the heartfelt story of how, over the last thirty years,
20 tiny groups of leaders
have created a powerful new method of innovation
to manifest sustainability
based on love, trust and generosity.

I hope that reading their story will give you inspiring ideas
about how to create an innovation network for yourself or your organization,
thus finding your kindred spirits and bringing great happiness.

To describe the networks,
I tell my own story as a former establishment professional
about how I trusted my intuition to take risks around my values
to find my destiny path of deep joy.

This book is sent from my heart to yours as a delicious gift
and is not to be sold.

However, please send it from your heart
to the hearts of your friends as a gift
and let us spread this news with glee.

Let this book pass from heart to heart,
secure in the sun.

❖ Susan Davis
❖ cmcdavis2@gmail.com

Dedications

With gratitude to the members of KINS innovation networks,
who use the strategy of generosity to create remarkable innovations,
in hopes readers can create KINS networks of your own,
to Diana Beliard, Alisa Gravitz, Howard Rosenfeld, Penny Kelly, Ginny Rogers,
Nipun Mehta and Marion Rockefeller Weber, who represent everything a
KINS member can be,
and to my beloved Walter, Blake. Julia and Julie, who light my days.

FOREWORD by Hazel Henderson

Susan Davis is a one-of-a-kind, highly-evolved human. A visitor from the future, she is a visioning, pioneering living role model of how we can create the more just and ecologically-sustainable future we seek. I have been fortunate to know and learn from Susan for more than a quarter of a century. Susan combines so many qualities as she takes on one new challenge after another: courage, leadership, creativity, caring, meticulousness, effectiveness, intellectual curiosity, trustworthiness and adventurousness...while being fun-loving and deeply-attuned to human relationships and Nature!

So, dear reader, you can see why I curled up and read this book in one sitting! Susan's life so far provides inspiration to me and her many friends, as a community activist, loving parent, serial entrepreneur, banker, venture capitalist and financial innovator. Susan is a founder of the socially-responsible investing movement and a co-creator of many for-profit social ventures and non-profit innovation networks. Her networking is visionary and legendary for its many successful outcomes. I have always been astounded by Susan's energy and boundless self-confidence ---even as I understood the deep well of universal consciousness from which she draws her life-force.

If the now-disgraced worlds of Wall Street, banking and global finance are ever to regain the public's trust, they will need to learn from Susan Davis and follow her example. You will be enthralled to read how Susan joined other pioneering women to take on these "masters of the universe" in their male-dominated world.

We women knew that we would have to enter the world of finance, since its ways were threatening our communities and devastating the planet. Susan was a leader in learning the folkways of finance and in challenging its obsession with greed. John Maynard Keynes had forewarned us of this, while pointing out its arrogance in assuming that mathematical models, such as Value-at-Risk (VaR), Capital Asset Pricing (CAPM) and Modern (sic!) Portfolio Theory (MPT) could "manage" risk. Susan led the quiet charge in quantifying new asset evaluation and upholding the full range of human values beyond money: fairness, transparency, trust, reciprocity, community and volunteering in what I have called "the Love Economy," as well as the priceless resources of Earth's living biosphere which supports human life. To do so, Susan attracted thousands of finance leaders as her kindred spirits to create the "KINS Innovation Networks" she describes in this book.

Susan held all these values close to her heart as she stormed the citadels of finance. Now, for the first time in a book, Susan reveals her spiritual path as a Trojan Horse of Love. She describes how our path of joy is to trust our intuition to take risks around our values to find our *destiny paths*, our special purpose. Enjoy!

Hazel Henderson, St. Augustine, Florida, December, 2009

Testimonials for *The Trojan Horse of Love*

"The chemistry of the Solar Circle members was felt immediately and overwhelmingly. We all got chills of excitement as we went around the group in the first meeting, each telling our stories and realizing as we listened to one after another that Susan had assembled the true leaders of solar energy in America, and we were truly honored to meet and now know each other. Within hours, we became a bonded force of mutual admiration, trust and hope, colleagues and close friends for life, dedicated to the common cause of making solar energy successful in the world. Solar Circle became a happy and contented place for all of us, where we met twice a year with our most respected peers, plotting how we would change the world. Then we went out and did it."

Mike Eckhart

Founder, SolarBank Initiative
President, American Council on Renewable Energy (ACORE)
Solar Circle Founding Member

"When we started the Committee of 200 more than 30 years ago, women business owners were rare and isolated. C200 helped many of them make connections and empower others. *The Trojan Horse of Love* chronicles the economic empowerment of women, starting with C200, progressing through the Chicago Finance Exchange which networked top women finance leaders, through the Financial Forum which empowered wealthy women to take control of their money, right through the Capital Circle which networked women investors to invest in women-led companies. In every case, these networks launched initiatives that continue to thrive.

Leaders are sometimes distinguished between those who "talk the talk" and those who "walk the walk." Susan Davis has gone far beyond that to "live the life." And I hope that her life and this book will inspire women to innovate and take risks with integrity to further support and empower women."

Christie Hefner

Longest serving CEO of a public company in the United States
Founding member of Committee of 200 and The Chicago Network
Board member of the Center for American Progress

"Susan Davis redefines what it means to network; or maybe it is that she imbues the idea with a new and infinitely richer meaning. In her story, I find not only a kindred spirit, but also a great sense of hopefulness that collaboration with love at its core will prevail."

Ray Anderson

Founder and Chairman, Interface, Inc
Tipping Point Network Founding Member
Investors' Circle Member

“Susan Davis is a force of nature. Her KINS principles for organizing innovation networks bring together the right people for the right reason at the right time to create seismic shifts in the economy. Take her work to gain traction for social investing in the institutional investor sector for example. First she created the “Making a Profit while Making a Difference” conference to bring 600 leaders together to learn, with their peers, about how they could invest to make a difference. Then she created the “Triple Bottom Line Simulation” which allowed institutional investors to create virtual social investing portfolios of \$100 million invested across all asset classes in social investments – so they could see how powerful and competitive social investing can be. The seeds she planted are bearing beautiful flowers and fruit today– with so many products now designed for institutional investors.”

Alisa Gravitz

Executive Director, Green America

Founding Member of Solar Circle, Tipping Point Network and Kindred Spirits Network

Former board member, Social Venture Network

"The Investors' Circle has helped anchor the strong development of the social venture capital industry by drawing leaders from venture funds, wealthy families, angel circles, foundations, investment managers, private equity and numerous other sectors. Our common focus on people, profits and the planet have resulted in highly successful venture fairs showcasing companies in clean energy, organic food and agriculture, health and wellness, social justice, sustainability, green housing, and more. After 19 years, IC enjoys a membership of 200 and members have invested more than \$132 million in more than 200 companies and funds meeting our social and financial criteria. Susan's story of IC's founding is remarkable for she conceived of the idea, chose the 8 key founders, facilitated the Founders' Meeting that designed Investors' Circle as it is today and then used her company's capital to subsidize the Circle for the first few years.

Mark Finser,

Chair, RSF Social Finance

General Partner, TBL Capital

Member and Former Board member of Investors' Circle

Chairman, New Resources Bank

“I met Susan early on in Social Venture Network history. She was still at Chicago’s Harris Bank in the private wealth management area then but the moment she heard about SVN, it was like a new world opened for her. Wayne Silby and I had already gathered an eclectic group of company owners and social visionaries ranging from formerly Jewish Zen Masters to ice cream guys like Ben and Jerry and green toilet paper purveyors like Jeff Hollender. We very quickly became a community which was fiercely committed to business being a force for social change. Having already worked with investors, Susan had a particular interest in putting together a network of investors that evolved into the Investors’ Circle. So while the SVN world was still in its first 5 years, we were already partnering with Susan in the creation of new circles. We have

built a world of circles now and may we always build together! Susan, may you continue to cherish possibility as you have done through-out your wondrous life !”

Josh Mailman

Managing Partner, Serious Change Investments
Co-Founder, Social Venture Network

“When I joined the planning group in 1979 for The Chicago Network, I could not have imagined the trail that Susan would blaze, and is still blazing 31 years later. Here's to courage of this quality!

Mary Houghton

Past Founding President, ShoreBank Corporation, Chicago
The Chicago Network Founding Member

“I owe a lot of who I am today to Susan Davis, who helped found two organizations that are pivotal to my life – the Chicago Finance Exchange and, more recently, The Chicago Network. Each of these organizations provides ways for women at the top of their professions to connect in meaningful ways. This is all about using power and position for good, and I treasure among my closest friends those I’ve met through these organizations.”

Kate Bensen

Executive Director, The Chicago Network
Past President, Chicago Finance Exchange

Susan Davis is one of a kind. Her high energy and strong values help coalesce a diverse and often anonymous group of individuals into a deep and trusting network, focused on their key mission. Dreammakers' and Visionkeepers' were major successes in the eyes of all participants, thanks to Susan and her leadership, not to mention her rolodex!

Alison A. Winter

CEO, Braintree Holdings LLC
Co-Founder and Co-Chair, Women Corporate Directors
Director, Nordstrom, Inc.
Co-Founder, Dreammakers and Visionkeepers
Past President, Committee of 200

“After years of knowing Susan and her work, Susan, the other founders and I decided to apply her KINS model to create an angel investor network specifically for Solaria, our solar energy start-up. Solaria's mission was to develop better solar photovoltaic modules using optics to make solar energy more affordable. Back in 1999, there was no investor interest in solar start-ups. Susan had not created an investor network for a specific company before but she had been looking for a deeply spirit-based company with advanced technology to prove her KINS method in the venture capital space.

Acting strictly as a search firm for people with KINS values, she introduced us to sophisticated, caring people, many of whom invested.

Several years later, we ran into a significant technology roadblock. We stopped raising money and went off salary for almost a year until we found the solution. We called an investor meeting to share the good news and the bad news that, while we had discovered the solution, we had no money to prove our findings. I'll never forget that day. After hearing the bad news, one of the investors stood up and said to the rest of the network of 20+ angels, "OK, how much is everyone going to put in? Everybody take a small piece of paper and write down your pledge!" We raised \$350,000 that day, which gave us the money we needed to make the prototypes and to secure the major funding, now more than \$100 million. It was a stellar moment with sophisticated angel investors. There was no talk of valuation or deal terms. There was a network of heartfelt people joining together to take risks around their values to support a noble ambition. That moment was a true testament of the power of Susan's model and the power of her vision for creating a better future."

Leslie Danziger, co-founder and former Chairman of Solaria
Solaria Angel Investor group Founding Member
Destiny Circle Founding Member
Solar Circle Founding Member

"Riane Eisler (author of *The Chalice and the Blade* and *The Real Wealth of Nations*) reminds us that there are two ways of being in the world and two ways of doing business – the 'dominator' model and the 'partnership' model. Susan Davis is a masterful creator of partnership networks and has been successful with her Key Influencer Network Strategy (KINS) to the benefit of numerous communities. Eisler suggests that in our world the dominator model is increasingly becoming dysfunctional and that the partnership model is proving to be successful. Susan's networking strategies are Exhibit A!"

Frederick Kirschenmann
President, Kirschenmann Family Farms
Sustainability Circle Founding Member
Tipping Point Network Founding Member

"It has been one of my life's blessings to meet Susan Davis and be part of three of her circles: The Solar Circle, Solaria, and the Tipping Point Network. What a privilege it has been for me to sit with the visionaries that Susan has found and dream up strategies to help the world go towards sustainability in this time of great transition. I was inspired to invite Susan and all the Tipping Point Network members to join my Flow Fund Circle in order to practice generosity in the world for three years. I knew that each member of TPN was the most generous and creative in their field so this collaboration would be "a good deal for all" ! Susan herself took this funding to Vilcabamba , Ecuador, where she used her KINS Innovation Strategy to identify, over a six month period, local servant leaders, whose pro bono job it would be to discern and fund the needs of the community. This has become a model global eco-village project. You will be able

to learn how to participate in "Reciprocity Vilcabamba" by September, when you can visit www.flowfunding.org and go to "where did the money flow" Ecuador. You'll be able to see the projects of Reciprocity Vilcabamba there then.

Marion Rockefeller Weber

Founder, www.FlowFunding.org

Solar Circle Founding Member

Solaria Investors Circle Founding Member

Tipping Point Network Founding Member

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Awesome cover art by Maya Choi

Born to marry the for-profit world to the not-for-profit world

It all started because my Father was a joyous entrepreneur and my Mother was a homemaker and happy volunteer in Pawtucket, R.I. Tyler Burton Davis was president of a struggling tennis racket manufacturer, but he loved tennis, he loved his company and he loved his employees like family. They loved him back and brought their relatives to work at Bancroft Racket Company, so everyone felt connected and valued. My Dad was truly happy.....and passionate about his awesome wife, my Mom. As for Adelaide Boyd Davis, she was just as happy as my Dad. She would pick my sister Julie and me up at 3 pm most days after school and take us to a children's aid organization, or to church, or to the PTA or to Pawtucket Hospital, to do her volunteer work, while we'd run around playing in the bushes outside.

Each of them had an inner voice that spoke to them strongly. They would do things that others thought were unusual but which their intuition told them was right. For Dad, it was leaving one of the most powerful consulting positions in the country, at Booz, Allen & Hamilton in New York City, to move to a small Rhode Island town to restart a failing racket manufacturer. For Mom, it was losing both her father and her spot at Northwestern University in the Depression and starting over with confidence at square one to support her Mother by working with children. Each of them took responsibility for their own happiness and enjoyed the inner peace that comes from that. I emulated each of them.

When it came time in my life to choose a career after college, I didn't want to have to choose between business and volunteering, because I wanted the joy both my Mom and my Dad experienced. Thus began my long challenging career of helping start for-profit companies that solve social problems and not-for-profit networks that help businesses have positive social impact.

The core problem with those efforts was that being trusted was more important to me than anything else...yet trusted I could not be. My colleagues at the for-profit companies I worked for didn't trust me because they thought I had 'socialist' leanings and cared about poor people. The social change organizations I volunteered for didn't trust me because I had always worked for 'capitalists.' It's hard to believe now but this is how it was back then. For the first decades of my work life, "corporate social responsibility" and "social investing" didn't exist as careers. So I worked as untrustworthy, in two careers that had no name, for entities that people hadn't heard of yet.

It was okay. I had captured the joy of both my father and my mother.

This is my story of that joy.

A Childhood of Many Lessons

I was a really lucky kid. Pawtucket had been the home of the first cotton mill in the US and immigrants from around the world had made homes and found community there ever since. We lived in a diverse neighborhood where every four blocks we had a different ethnic group of

families. My Mom had been a kindergarten teacher before having us and, as long as I can remember, the neighborhood kids would gather in our playroom or yard as Julie and I shared the games and playthings my Mom had gathered for us. We had a nice big house, even though Bancroft's financial struggles didn't allow spending much money on heat. I was a tomboy until my Dad helped Julie and me to become badminton champions and then, since our competitions were all-girl, I felt as happy playing with girls as with boys. I was secure in our school and church, in being a good student, in having close friends, in knowing my community and in being at Bancroft, where Dad worked so hard. I still remember running happily through the swirling ropes of gut strings hanging from the plant's rafters there, before staring wide-eyed as the men strung rackets so fast your eyes could not follow their fingers.

I was also lucky in my ancestry. Both sides of my family had escaped religious persecution in England in the 1600's, settling in early Deerfield, MA (Rev. John Williams) and in Pennsylvania. The men were farmers and ministers, as well as bankers who ministered to keeping village farms financially afloat. The women were little mentioned in the old New England records but my mother and grandmother carefully researched those musty records, which describe my ancestors serving their people of the time. From their stories to us, I felt deeply anchored within my family within my beloved country.

Of course there was the problem that I didn't really belong anywhere in particular here. First of all, Pawtucket's families all had large and active families that gathered constantly. The four of us only had each other, with our relatives more than half a country away in Colorado and Wisconsin. Thank God Tyler Jr. came along 9 years after me, but still he was not enough to anchor me. In Pawtucket, we were considered 'rich' because we lived in a big house, although we shopped for clothes on tables at the factory outlets. In Providence and Boston, where we visited with Dad's Harvard Business School friends, we were considered 'poor,' because we lived in, gasp, Pawtucket. My parents thus gave us a wonderful legacy of knowing from childhood that character is an independent variable from wealth. But the down side was that I grew up confused about where I was supposed to fit in. Nevertheless, I was happy.

At 12, my friend Elaine got polio and I happened to hear about an organization called the Jimmy Fund, which was collecting money to find a polio cure. I organized my neighborhood gang and cajoled them into organizing their parents and pretty soon we had a day-long event going, starting with a raucous parade through all the nearby neighborhoods asking everyone to come to our 'Circus.' We had pony rides in our back yard, music to attract people, lemonade, games like checkers and booths along our driveway with "cake sale" food. We ended the day with a silly performance that we made up two days earlier with lots of costumes. With 10-cent rides and food, we raised \$110 dollars for the Jimmy Fund and the newspapers told that story. To me, what mattered was that everyone had fun inventing how to do something we'd never done before. This was my first taste of how delicious it was to gather people to help others.

In adolescence, my wonderful set of friends slipped away into boy-girl relationships, for which I was not ready. I fled the kissing games at 12, loving books more and even walking down the sidewalk reading when I could get away with it. I wanted to know it all, how people lived in other

countries, how you could grow crystals, where our ancestors came from, who famous people were, how torture could ever be tolerated, how math could describe buildings...everything but how cars worked. I was taller than most boys, wore glasses, had no breasts and didn't like kissing. Adolescence was truly rough, and I wound up crying hopelessly in the living room one day at 14, where my Mother happened upon me. I cried into her arms that I had finally come to accept that I would never know a boy's love. Smoothing my hair and holding me tightly, my Mom gently told me the story of the *Ugly Duckling*, explaining that I was a swan and not a duck and that a beautiful swan was waiting for me when I got a little older. That story saved my soul and I carried it with me from then on. While I had to wait until 21 for my Swan, it was fully worth the wait.

In September of 1956, I was able to get a wonderful scholarship to attend Mary C. Wheeler School in Providence, a fine prep school of half day-students and half boarding students. There I escaped being an ugly girl in Pawtucket and sank gratefully into fascinating classes, excellent music, well-organized girls sports, inspiring science and truly well-done school plays. Further, at an all-girls school, my lack of boyfriends could be politely avoided. I was truly happy there and was able to win early-acceptance at Brown (Pembroke then) on scholarship, so I avoided the hassle of college applications.

My most memorable experience at Wheeler was escaping my "nerd" label. I was so shy about being unsophisticated when I got there that I stayed as quiet as I could. Unfortunately, my sister Julie had been elected Senior Class President the year I started as a junior. She used her influence to have me nominated for every single senior-year office in school-wide elections, despite the fact that no one knew me yet. As I was roundly defeated in every election, I gradually shrank emotionally to the size of a pea, drowning in ignominy.

Somehow I gathered my strength and came to my own rescue. Someone asked me to make one of the routine announcements at our daily all-school assembly. I was terrified to stand before the very students who had been rejecting my election to any office for months. I decided to create a truly funny announcement and try to turn the tide. I wrote it and practiced it endlessly...but unfortunately not in front of a mirror. When the moment arrived, I was so terrified that the blood drained from my face and out of this frozen terrain came these witty words that gratefully were found to be funny. The combination of the stricken face with the funny words at 8 a.m. put everyone in stitches and I was the announcer of choice from then on. My crowning moment was at graduation, when the clapping at my diploma was as loud as for Rosie, our class' "it" girl.

So...childhood – happy... early adolescence – unhappy...high school – happy....and it followed then that college was unhappy. I have now learned that our wondrous universe is simply pure energy, as even the quantum physicists have determined. I've learned that energy moves in circles, otherwise called the "wheel of fortune" – good to bad to good to bad. I've learned to keep my serenity whether I am on the 'good' side of that wheel or the 'bad', as one inevitably leads to the other.

So in college, that boyfriend thing just wasn't happening for me either. Freshman year, I did have a most romantic (and chaste) boyfriend from Germany, getting his Masters at Brown, but when I went to visit him in Germany for my sophomore summer after remaining true all that year, my hopes were dashed. Clausjohan Ernst Rath-Nagel, he of the Deutsch Bank family, announced on our first night that I was hopelessly unsophisticated for his European life, and ended things with my first French kiss to prove it.

Further consigning me to the college dustbin was my choice of a major. Despite my dad's many sterling traits, his analysis of foreign affairs left something to be desired, since he believed all US domestic and foreign problems were caused by the Russian obsession with destroying America. Thinking there might be a fuller story, I dreamed of devoting my life to helping end the Cold War through deepening understanding between our Russian and American people. I thus created a unique major of American and Russian language and literature to get at the truth I felt my dad was missing. Another truth I got to was that everyone else was enjoying the Brown fraternity parties while I was mastering Russian. Worse, when I graduated with a cum laude, I could not find one job using Russian anywhere in America in 1963, except the CIA, which was taking a different tack than mine. Junior year I did have fun organizing a top group of junior friends to co-create a dynamite 1963 Pembroke *Yearbook*, using award-winning writers and photographers and artists. This was my second experience after the 'Circus' in inspiring people around a creative project important to others. Nevertheless, college without romance was no fun.

In College, An Ugly Duckling Finds Her Swan, But Racism Prevents a Marriage

College was no fun until a month before graduation, when I was plunged into ecstasy and then agony. The ecstasy came when I sat in Brown's first "interdisciplinary" class with Professor Morgan, inquiring into the interconnections among various realms of knowledge, always my favorite inquiry. I loved every minute and was listening intently one day when a note was passed to me. Opening it, I read with shock, "You are a most beautiful woman." Not only had no one ever sent me such a note before, but I felt sure this concept had never before entered another's mind. I looked around to see everyone's eyes on the Professor, until, far to the back, I saw a student smiling happily directly at me. I grinned back and ducked my head, still in shock. Within a day, off we went driving for the evening into my beloved countryside of Rhode Island, this fellow senior and I, on the drive that changed my life forever.

While I learned later that he never talked personally about himself, this night was the exception that proved the rule. As I listened in awe, he poured out his story of being sent alone from his Nigerian village at 12 to go to Nigeria's top English-designed school. His mother had miraculously managed his acceptance and charged him to go to learn the white man's wisdom and then to bring it back for sharing with his people. His tribe was one of Nigeria's 300 tribes and was a million strong. Learn he did, so much so that he won the spot of top student of his country, just as America's top colleges extended invitations for the first time to Africa's top students. Brown was his choice. Now he was about to receive his BA in my class and then to begin a PhD in public policy at Harvard in the fall.

My friend treasures his privacy, so in this story I will simply call him S, standing for the Black Swan he was to me. For the first time, S told another person what racism he had endured, never having experienced it before coming to America. My favorite was how a Brown student passed him on his dorm's second floor landing, uttering "nigger." S. picked him up and threw him out the window. In horror, I asked what happened next, this being 1962. When S. told me he was called to the Dean's office and the Dean simply told him not to do this again, I was floored with this behavior of Brown's. This story was the first of many times I experienced S. transmuting energy and events to support his sense of integrity...against all odds.

S. described to me his earth-based life in the village, with families literally sustaining themselves on what they grew, while the elders read the heavens to tell villagers when to plant and harvest. He explained the communion that is possible between plants, animals, spiritual beings and people...and as I heard it I wanted that communion for myself. He poured out his dreams to me of serving his people, starting with helping Nigeria win independence and progressing to empowering the indigenous tribes of Nigeria to assert their village values of reciprocity, organic food, elders' councils and healthy living in general. As he talked, I found myself beginning to pour out my dreams of serving my people to him, dreams I had not been aware of having before. I had been promised a researcher job at *Newsweek* in New York after I graduated. Yet hearing my soul speak in this way through my voice, I knew I had to follow this true dream instead. However, I had no idea then who my people were that I was to serve. Pawtucket home-town folks? Americans? Africans? African-Americans? I did not know. But I trusted my heart. By following my heart, I would find out.

My life changed forever then, through a series of non-stop conversations S and I had as we each fell in love spiritually and physically for the first time. Our love was consummated a month later, the night before graduation. When my classmates and I walked down College Hill in our caps and gowns the next day, they were celebrating one graduation while S. and I were celebrating two.

We each knew that first night that we were true soul-mates and belonged together forever. Knowing me changed him by opening him to love at the soul level, when he had been magnificently defended before. Knowing him changed me. I decided to serve my people, both white and black, rather than to pursue a traditional profession, although I did later acquire credentials in publishing, business innovation and finance. We both experienced ecstasy for the first time, creating more and more wondrous ways to express our love to each other. We told each other that we would love each other to the end of our lives, and after that, forever.

Within two months, the Wheel of Fortune moved us both from ecstasy into agony. My beloved Grandmother confronted me in horror about my true love, asking me traumatized, "How can you even consider bringing black blood into our family?" S. called to tell me his family had said virtually the same thing, white blood apparently being as equally terminal as black blood. He refused to marry despite my appeals to do so, given his tribe's tradition that families marry families, individuals don't marry individuals. By then, I had already moved to Cambridge to be

near him, helping write summaries of key business articles for *The Executive*, published by the Harvard Business School library.

Each dealing with our agony as best we could, we met occasionally as friends for a few years in Cambridge and then gradually lost touch. We could never have imagined then what came for us later.

In Cambridge, I was desolate at the loss of my true love. When *The Executive* was discontinued, I heard about a job on a Nigerian Project at Harvard's Center for Studies in Education and Technology.....and I won it. This allowed me to drown myself in books on anthropology in the Center's library, trying to understand more deeply the earth-based philosophy of life S. had been teaching me. Since I had decided to 'serve my people,' and since S. had so deeply touched me, I felt that the people I was meant to serve must be Africans. My grief was so deep that I arranged to work only 30 hours per week and I threw myself into artistic expression to try to release my pain.

Since I had little gift or experience doing art of any kind, other than studying it at Wheeler, this was a challenge. I took a tiny basement apartment on Trowbridge St. and would begin at 3:30 p.m. to do that day's self-expression. I would draw, integrating intense African patterns with other patterns of my past, creating striking images I later published in a diary I shared with friends. I tried to write, sitting on a high chair at the long art bench I had built to pair with my floor mattress. I never got more than 2-3 pages, set in African villages or in Borges' labyrinth or anywhere else that day's grief would take me. I saw myself as a seated woman, head bowed in grief, with her long hair over her arms and her eyes in sorrow. I decided to sculpt just this, never having sculpted before. Finished, I was prouder of this than any other of my failed artistic efforts....until I found out what all sculptors know but that I didn't. When you sculpt solid figures, you use an infrastructure of rods and not solid cement. It took three men to carry the figure out of my apartment to my parents' garden, where she sat in sorrow for much longer than I did.

Another amazing healing happened for me through these forays into the unknown through art. Brown had focused on training my mind to a fine point and had succeeded. But something was wrong with that. At parties, I would find people intently listening to intellectual points I was making but *I began realizing that I had no idea how I felt about the things I was saying*. My intuition told me this was sick. So, as I drew and wrote and sculpted, I asked myself what I was feeling. When I was talking in public, I asked myself to understand how I felt about what I was saying. Gradually, I could answer those questions and this lesson was one of the most powerful of my life.

Since many of the brilliant staff at Harvard's Center tended to look down on the Africans they were serving, and since I tended to look up at them, I caught the attention of the Center's Director, the brilliant Professor Adam Curle, who had helped negotiate the end of Nigeria's Biafran war, as well as others. He generously arranged a full scholarship for me for a Masters degree in anthropology at the Harvard Graduate School of Education, where I had not even

considered applying. I helped him write a book on the *Educational Implications of a Technological Society* the summer before I started and then I had a free week before graduate school. By this summer of 1964, I had come to believe that “minority economic development” was the best social solution for both Africans and African-Americans. I decided to visit Boston’s African-American community, Roxbury, to see what money-generating options its residents had. I took a cheap room in a flophouse (which turned out to be drug house) in the South End for a week and enjoyed the solicitous attention of several residents. The reason for that turned out to be that they had decided I must be an FBI agent who had to be watched. Nevertheless, before long, I was volunteering with a brand new African-American newspaper being launched by Harvard and Columbia Law graduates. Called the *Bay State Banner*, it has now grown into the *Boston Banner*, with outstanding community coverage for 41 years now. Publisher Melvin B. Miller has been honored for years for his hard-hitting editorials and visionary leadership.

My Mind Finds My Heart By Helping Start Boston’s African-American Newspaper

After volunteering there for that week plus 10-20 hours a week that Fall while at Harvard, I found in Roxbury the healing for my wounds of lost love with S. Contrary to my upbringing, where we put a positive face on everything, in Roxbury we expressed everything’s truth. “Bad” meant “good” and body language showing true feelings communicated far more than words. After finishing one semester at Harvard, I made the momentous decision to drop out at mid-year to join the *Banner* staff at \$35/week, just enough to survive on in Roxbury. I felt helping the *Banner* would have more social impact than my being another Masters’ degree holder from Harvard, although my friends did not agree. I expected to put my brilliant writing skills to use capturing the flavor of the community and exposing nefarious racist practices. However, I was the wrong color for a *Banner* writer and the only post they would offer me was advertising manager, although advertising was an anathema to me. I refused. They refused to budge. I began trying to learn advertising.

Since African-Americans were so restricted to their existing neighborhoods in 1965, our readers bought truly expensive cars, so car dealers were the obvious advertisers.. I visited the car dealers and waited patiently on the sales floor until the owners would see me. After a week, I had yet to secure a meeting. That Sunday, tossing out the *Boston Globe* sections that were of no interest to me, my eye fell on the huge job section. I remembered that equal employment legislation had just been enacted with much fanfare and I had the brilliant idea that job ads were the most needed feature of the *Banner*. The next day, I pulled out one of the largest job ads, for a well-known Boston company and called the Personnel Director, saying I was calling from Boston’s black newspaper, the *Bay State Banner*. I was immediately put through to a very respectful man. “Interesting,” he said, when he heard my one-sentence request for an ad. “How much do you charge for a column inch?” “What’s a column inch?” I asked. He explained, I responded and the first sale was made. Within months, we scored enough revenue from the job and other ads to support 10 full and part-time employees, helped substantially by the outstanding contacts of Melvin.

An ad section featuring various colleges followed, as well as a design by Mel and me to sign up every housing unit in Roxbury for free *Banners* delivered to their doors. Mel showed the main grocery store in Roxbury that paying for the subscriptions and running food ads at *Banner* prices was cheaper for the grocery store chain than the throw-away flyers they were then wasting money on. To sign up every household free, busloads of Wellesley girls hit our streets and went door-to-door, under the watchful eyes of Roxbury YMCA's young men's group.

As for me, I almost immediately alienated my co-workers. I would ask them 'white' questions like "Where did you go to school?" and "What did your father do?" Very quickly having no more relationships to develop, I stopped speaking and started listening. I gradually learned the exquisite nuances of multi-dimensional African-American language and the healing balm of just putting everything out there. I was pretty much silent and terrified for six months until I gradually began creating safe sentences that would fit in, one at a time. A typical foray would be along the lines of....."I saw Cal on the way to work this morning and it looks like he and Barbara are getting it on again." Gradually I earned the sufferance of those around me, particularly after I moved to Roxbury, standing out on the streets yet feeling very safe as a single white female of 28. With a sigh of healing, I settled into community life, proud of the ad-attracting skill I was developing and grateful for dozens of companionable relationships, within which this honky could be gently teased.

The ironic thing was that, when I had walked out of a full scholarship at Harvard to work for \$35/wk in an African-American community in 1965, virtually every person in my life told me I was crazy. I proved differently. My motives were altruistic because the *Banner* was the way I felt I could best serve my people, as my relationship with S. had inspired me to do. While I sought no personal gain, and was ostracized by white society for my choice, everything worked out wonderfully for the good of all. This is what happened.

During my 3 years with the *Banner*, we had race riots in cities across the country. In fact, our Boston riot started a block from my apartment in a major Roxbury intersection called Grove Hall. I personally witnessed the Boston police start the riot by attacking me and others peacefully gathered in a heartfelt and good-natured demonstration supporting women on welfare. Inside the welfare office, the police had donned riot gear such as we had never seen before and came charging out without warning to attack us head-on, batons drawn and blows raining on the bodies of people near me. I reported that and our "Police Riot" headline made the *Banner* front-page, even though we then lost much downtown advertising.

Very gradually, the agreed-upon theme among whites became that "if you aren't part of the solution, you're part of the problem." I was at the center of things and was both respected and appreciated. Further, in 1965, job options for women were still basically those of secretary, nurse or teacher. By serving as an Advertising Manager and dealing with all the top level Boston executives who were buying my *Banner* job ads, I had inadvertently moved myself into an "executive" spot. While I made only pennies at the *Banner*, from then on my salaries would be in the top one percent of what women earned. *Thus I first learned that by trusting your intuition and taking risks around your values to find your path.....you find both inner joy and*

outer rewards. Could this mean that we're not here to be on a career path but a destiny path...and that is the path of joy, just as my parents had exemplified.

I learned in Roxbury that, while I loved the sense of community, the forces lined up to keep Roxbury residents poor were overwhelming. The *Banner* experience had convinced me that minority economic development was the optimal path to counteract these negative forces and I dreamed of launching a national newsletter to connect the leaders of this emerging field.

After 3 years, in 1968, serendipity arrived to make this a reality when my distant cousin, Lyle Spencer, founder of SRI, introduced me to John Naisbitt, the now-famous author of *Megatrends*. John was launching the first national urban affairs publishing company in Chicago that year, Urban Research Corp. He was fascinated with my idea for an "*Urban Enterprise*" newsletter and spontaneously offered me a job, so I suddenly had a tough decision to make..

While I loved my mission of helping secure the *Banner's* income, I didn't have as much luck with the man I fell in love with in Roxbury. I was led to explore the job in Chicago because of what felt like another failed love due to my being "white." Now it seemed yet a second man wouldn't marry me, in those years when a husband offered you identity. While John Naisbitt blanched at the salary I insisted on, by two months later he'd agreed and I was unpacking in a 14th floor apartment on the lake in South Shore, 5 minutes from our Hyde Park office in the Shoreland Hotel. Meanwhile, after I'd left Boston in protest to my boyfriend, he soon married my best friend, both very blond and very white. In contrast, there I was in my new job...a woman without a husband working in a career that had no name living in a city I didn't know. At Urban Research, I still felt I was wandering in the wilderness, yet I remained determined to find my way.

Can *Urban Enterprise* Foster Minority Economic Development?

John assembled one of the most stunning brain trusts of people I have ever had the pleasure of working with and, over the next four years, we did truly breakthrough information-gathering and writing on urban problems. I did indeed successfully launch *Urban Enterprise* and I took delight in introducing the key African-American players in the field to each other with synchronistic results. We were on a roll because we were very gradually getting the Small Business Administration to fund a minority financing program and there were increasing thousands of minority entrepreneurs by then determined to succeed. What kindred spirits we were as, by our strategic actions, we achieved the equity and loans we needed to build our businesses. Three years after I started *Urban Enterprise*, Earl Graves launched *Black Enterprise* with the necessary financing for his magazine's success. In appreciation for him delivering the medium we needed, I gifted our *Urban Enterprise* newsletter to him in exchange for my subscribers receiving *Black Enterprise* subscriptions.

Meanwhile, I did a successful conference on "Urban Franchising" (aka minority franchising) as a prelude to a very successful run of annual corporate conferences in New York, Chicago and San Francisco on "Affirmative Action for Women and Minorities." They had huge impact because 1/3 of the speakers were corporate heavyweights, 1/3 were activist leaders and 1/3

were relevant government officials. Since the latter were responsible for enforcing the new “equal pay” laws and didn’t know where to start, they loved the problem-solving ideas set forth by the activists. Similarly, we showcased the companies that already had the most successful affirmative action programs, giving direction to the hundreds of corporate officers who attended.

Can *The Spokeswoman* Network Feminists?

I also experienced enough truly disgusting sexism from my “brothers” in my field that I launched the first national publication for working women (aka “feminists”), called *The Spokeswoman*. We would cover all topics, including equal pay, equal rights, women-focused medicine, abortion rights, equal sports funding and women in management, politics, finance, social action and the arts. Our first call was from a fellow who wanted us to fix his bicycle.

My dream was this. My generation of women had fought successfully for good educations, only to hit the glass ceiling even at entry level jobs. The only media outlets targeted towards us in 1969 were magazines and “women’s pages” for homemakers. I knew there was a growing market of my kindred spirits and I knew my fellow working women had our eyes on the prize of partnership with men, and our hearts beating strongly enough to power us there. I also knew we could be easily diverted to seek only equity with men, while I dreamed also of erasing the gaps between rich and poor. When my dreams of living with S. in Africa had failed, it seemed that the people I was to support could be African-Americans of my own country. When these brothers treated me with disrespect, it seemed that it was women whose cause I was to advocate, although I continued to ply my oar with both Africans and African-Americans. It was only later, when I had moved into support of more and more sectors of my people that I understood I was to act in service to *all* my people. I understood that “we are all one.” It would take until 1990, with the Investors’ Circle, for me to move into service for restoring our earth.

Urban Research Corp. was going through all the challenges of any start-up and we were tremendously bolstered when John successfully raised \$1 million in venture capital for our growth, urban affairs being completely outside the box for investors back then. Unfortunately, one’s weaknesses are one’s strengths carried too far and John’s incredible vision and charisma resulted in our reach exceeding our grasp. We were just way ahead of our market, creating inspirational publications everyone wanted, if they even knew about them, but at prices our readers couldn’t afford. As that writing on the wall went iridescent, I thought up a win-win idea and approached John. If he would let me spin off *The Spokeswoman* as my own for \$1, I would continue to work for him half-time at half my pay giving the affirmative action conferences, which were still a bright spot for URC financially. He readily agreed and I proceeded to create a higher use for a woman’s bedroom....I ran *The Spokeswoman* out of it. This was 1969 and women were flooding into consciousness-raising groups and action groups in jobs, education, politics, health, law, sports...and everywhere – ranging from ‘leftist’ to ‘rightist.’ We pesky women....we were everywhere.

I joined a Hyde Park consciousness-raising group where we explored the myriad issues women were raising to shift all sectors from competition to collaboration, the great challenge of our time. I also joined Hyde Park’s community group, Chicago NOW (National Organization for Women)

and the Chicago Women's Liberation Union, where I slowly convinced at least some of the women to forgive me for being a "capitalist." I was blissfully happy to be partnering with my sisters and loved every minute of my penny-pinching days. My favorite memory was August 26 in the late 60's, when Mary Jean and Jim Collins-Robson led the Chicago NOW chapter to organize tens of thousands of women to "Strike While the Iron Is Hot" at a rally for equal pay for equal work. We were to come to this rally instead of going to work. When a woman was fired for leaving work to attend, Mary Jean led thousands of us to this woman's boss' office, demanding her job back, with media men and women alike in full glee. She got the job back...and everyone in Chicago heard about it, creating a major shift.

Within a few years, I had built *The Spokeswoman* up to support me enough to hire Karen Wellisch to replace me so I could pursue my own business-owner dream...a national news magazine for working women covering all topics and modeled after *Newsweek*. Knowing Chicago's women leaders, I choose one each from 8 different spheres necessary for such a magazine's success – writing, editing and design (Koky Dishon and Lois Wiley), advertising and direct mail (Toni Dewey), finance (Mary Houghton), public relations (Janet Diedrichs), and organizational connections and social action (Joanna Martin and Connie Seals), while I handled magazine publishing. Each had qualities of collaboration, integrity, high industry skill and generosity, and what a stellar group they were. Each of us did what we loved to do and did well pro bono, while supporting the others in their sphere. This was the same formula that would serve the KINS innovation networks well years later.

Called *WomanNews*, every one of us pulled expertise from the deepest place inside ourselves to design the magazine to fulfill our dreams of serving women at this highest level. Koky was the most renowned journalist in the country covering women's news seriously, both at the *Chicago Tribune* and in her own business, a kind of UPS of women's news. Toni was the top woman advertising executive in Chicago and in short order we had 6-month advertising contracts from top advertisers, not to mention a dynamite direct mail test that proved we could close 4% on mailings, when 3% was the minimum needed at that time. Janet Diedrichs delivered hundreds of stories in top media covering our planned launch, while Joanna and Connie set up key contacts with all the women's constituencies we'd be covering. Banker Mary Houghton, my first Chicago friend, introduced me to Mary Brumder, now in Seattle, who invested \$100,000 in what's called "angel" seed capital to cover our out-of-pocket costs until venture capital was raised. I worked full-time without a real salary for 2 years in the publisher role, to raise the \$2 million we needed to launch, with my out-of-pocket survival costs covered by Karen Wellisch's hard work at *The Spokeswoman*.

We all knew what we were up against...but what we didn't know was brought home to us after two years of my fund-raising from venture capitalists across the country, where I found women had made virtually no inroads into venture capital back in 1971. I was able to get introductions to the top US venture firms and they pretty much told us we had one of the best venture packages they'd ever seen. They explained that our prospectus was so good that they did want to help us...by telling us not to waste our time because they didn't fund women. Despite this 'helpfulness,' we did come close, with top firm Heizer in Chicago agreeing to lead the

WomanNews funding. They then had to back away when the economy went into a tailspin and they had to support their existing investments. These firms usually salved their consciences by introducing me to a wealthy woman client in their town, who they felt sure would give us seed capital. To my chagrin, Mary Brumder turned out to be the only woman investor I found who trusted her own intuition for investments. The others all told me that they left the investment judgments to their investment advisors. This searing experience of finding women so completely disempowered around their own money stuck in my craw so deeply that I was able to redress that when I later joined the Harris Bank's Personal Trust Group in Chicago. After two years of such hard work and high hopes, it is painful even today to describe our disappointment at the time, as we laid *WomanNews* to rest. Little did we know that a phoenix would rise out of the ashes 3 years later when we reconvened to create The Chicago Network, the second city-wide network in America after Los Angeles of top women in all fields, across race, age and wealth differences.

For me, the failure of *WomanNews* brought a complete collapse physically, emotionally and, worse, spiritually. Physically, I simply went to bed for 3 days and literally pulled the covers over my head. My sister Julie reminded me 10 years ago that she had been so worried about me she decided to fly out from Portland, OR to feed me chicken soup for 4 days. So traumatic was the experience that I hadn't even remembered her coming. Emotionally, I was riddled with guilt that our *WomanNews* team and hundreds of women in Chicago and nationally had been deeply disappointed. But the spiritual piece was the crux of my collapse. Before I agreed to put my whole life and money behind the effort, I appraised our chances. My insides told me that the obstacles were so major that I would only succeed as publisher if I anchored myself deeply in my faith and refused to quit. Believing that my faith would suffice and knowing that I never lost faith, I had to accept that my beliefs were misguided. I believed I was connected to a great Source of love, which religions honor as God and Allah and Mohammed and more. Yet that connection with Source must be untrue because I had failed. How could I go on if I was so out of touch with reality?

Finding Meaning, Marriage and Children All At Once

I couldn't answer this question until seven years later, when I was brushing the blond curls of my beloved 2-year-old Julia, while my 4-year-old daughter, Blake, played nearby. Suffused with my love for my children, I started musing about how my married life came fairly quickly after *WomanNews* failed. In retrospect, it was clear that I would not have married or had children if not for the failure, which I thought at the time was the most devastating event of my entire life. Now I realized it was the opposite. I would never even have known what I'd missed if *WomanNews* had been successful, yet now I could see that nothing would ever or will ever match my joy in my children. I realized we don't even know the meaning of events when they happen, and only understand them later. I realized that the very best things in life come directly out of the very worst things in life.....but we never know these truths until later when we can look back.

This experience restored my faith that staying connected to Source teaches us those spiritual experiences we are here to learn, despite our limited vision in any one experience. I understood that we can choose to live without fear, since we can't know the true meaning of events when we are in the midst of them. Since then, I have tried to live in faith and without fear and, indeed, I have made some progress.

So with all these stories of Urban Research Corporation, *The Spokeswoman* and *WomanNews*, where did this marriage and the children come from? It started while I was still doing conferences for URC and arrived at the office one day to see the handsomest man I had ever seen. He was URC's new part-time controller, while also getting his MBA from the University of Chicago. He was tall, well-built, smart, had integrity, shared my liberal politics, loved finance and was very very funny. I fell in love at first sight and before long we had a date for dinner at my apartment on Lake Michigan. When he arrived, he suggested we walk north along the lake, with its huge rough-hewn boulders. A good 20 minutes out, we sat to talk and he proceeded to regale me with a detailed description of all 6 brothers and sisters, his parents and his family history. I was thinking this was a bit odd for a first date when he swept me into his arms and carried me across the horrendous boulders back to the apartment. Since, at 5'9", no man had ever lifted me up, let alone carried me romantically across boulders by a Great Lake, I must have folded myself into a little ball and deposited myself in his pocket right then. All I remember is that we never had dinner that night, he didn't return to his apartment for a week, and we got married when we were ready to have children, a delicious wedding for 150 friends and family in Hyde Park.

“Development Deposits” for the First U.S. Neighborhood Development Bank

Hand-in-hand with this marriage came a new career. The day I arose from my *WomanNews* collapse, I got a call from my best Chicago friend, Mary Houghton, offering me a job helping start the first neighborhood development bank, South Shore Bank, now called ShoreBank. Using the design she, Milton Davis, Ron Grzywinski and Jim Fletcher had created over that last year for the Bank itself, they wanted me to explore a key innovation. Could we create a national program to attract deposits because we were rebuilding an African-American community? We'd promise to pay competitive rates for deposits but we'd use them for developing the South Shore neighborhood, which had gone into sharp decline. The bank they were buying had red-lined it when African-Americans moved in and they wanted to prove that 'greenlining' it instead could be profitable. This was a virtually unheard of concept in 1973.

I readily accepted and spent the next 7 years building “Development Deposits” from almost nothing to tens of millions. In the early years, these deposits were crucial to the Bank's survival, I've been told. It was unbelievably hard, but I was intensely motivated because the *Banner* and my Hyde Park activities had created a deep passion for community in me. Further, I had always wanted to get into finance but had been barred as a woman from even applying for a professional finance position. To launch Development Deposits, I created a simple but exhausting method. I used my existing good contacts all over the country from my URC and *Spokeswoman* days to acquire lists of progressive people who might listen to the ShoreBank

story. I would then send simple introductory literature and follow up with phone calls, which was still possible then. I would tell the person what we had already accomplished and then tell them what we planned to accomplish within the next six months, giving very concrete stories of building rehabbing and community empowerment. If they didn't hang up, I'd ask for permission to call in six months to report if we accomplished it or not. If they said yes, it usually meant that it was a matter of time before they would move money to us, even though people banked in their own neighborhoods then. The reason was our combination of very competitive rates and a much better story than anyone else's, not to mention having a vice president as their personal account manager.....me.

What was so hard, of course, was the high percentage of people who said no. By then, the Bank had moved me into an empty basement room with no windows, a desk, a chair and a phone, so I could have quiet for calling. It was very lonely, despite my large number of colleagues who were friends in other departments. After all, who wants to literally call people all day long telling them your story? I survived by drawing people out about their own lives and focusing on that part of the Bank's work of most interest to them, making every conversation unique. I learned then, if I didn't already know it, that the only option for me was to work for a mission, not for a paycheck. I was deeply devoted to ShoreBank's success and the Bank gave me highly motivating positive feedback that my contribution was deeply important. Indeed, we all worked at that level of high skill and passionate mission. Together we succeeded in creating the new industry of neighborhood development banking, now spread around the world. Bill Clinton even got legislation passed supporting this new industry when he became president, inspired by the success of ShoreBank. Current assets total \$2 billion and profits fit industry norms, with Development Deposits continuing to thrive under the uniquely-gifted Jean Pogge.

Given the tough task of phone sales, my joy throughout those 7 years was my ability to focus with all my heart on my marriage and children. I had deep domain knowledge about how to balance work and family through *The Spokeswoman*, but in 1975 executive women simply did not have children....their 70-hour work weeks did not allow it. I met with ShoreBank about designing my VP position using the principle that "a deal is a good deal when it is good for all concerned" to accommodate me having children. I asked for a $\frac{3}{4}$ salary so I could work only $\frac{3}{4}$ time. They agreed that, when I left at three, I would leave the job behind, and they would trust me to produce results. During the four years when Blake and Julia were babies, I asked to be paid on commission, so my results were clear...and ShoreBank had to raise the president's and chairman's salaries to stay in line above mine!

Blake was born October 9, 1976, after our joyous marriage in December, 1975, after which my whole family had spent a week at our newly-rehabbed house in South Shore, an unusual but wonderful honeymoon. For both Lawrence and me, our families were our anchor in life. Julia was born two-and-a-half years later, May 21, 1979 and I nursed them both for a year, taking lunches at home five minutes from the Bank. Boy had I learned from those corporate affirmative action conferences all the best practices in balancing home and work! Having waited until 35 to have my first child, I was overcome with the joy of it and tried to give the girls the kind of incredible love and creativity our Mom had given us. I took Blake everywhere with

me in a Snuggly, even to work, and found excellent support to help me raise them. I invented the most wonderful method for finding a great nanny. Every three years when it seemed some other responsibility would draw our nanny away, I would run this ad: "Intelligent person with common sense wanted to work for difficult family." I would usually get 3 gifted people applying, those who were smart with common sense who figured out we weren't really a difficult family. We were very lucky with Blake and Julia's nannies and I paid them very well. All in all during these seven years, I was so happy to be married with children that I deeply cherished all those hours at home, although those 30-hour work weeks were never to come again.

While at ShoreBank, my real career began, for it turned out I was destined to start innovation networks, the reason why I'm writing this story. I hated the hierarchy of corporations and that is probably a natural outgrowth of the different values between men and women, with men's highest value being independence and women's highest value being interdependence, according to the 1980's research of Prof. Carol Gilligan at Harvard. I wanted everyone doing what we each love to do and do well....and as little else as possible, and that was pretty unknown then in the corporate world. Thus serendipity again stepped in to play a major role in my life. One day in downtown Chicago, I happened to bump into Toni Dewey and we fell into each other's arms, having shared such a deep experience in trying to launch *WomanNews*. We started reminiscing about how much we had missed each other and our co-founders. We decided to have a reunion, which was raucous and over the top.

Chicago's "Good Old Girls" Start the Very First Innovation Network

Making a long story short, within two years we had moved from the *WomanNews* reunion to an "Old Girls Network" of twenty key women leaders to a research project I funded with a loan to identify Chicago's top women in one hundred different fields, knowing that diversity was critical. Our impulse was that women should be integrated into the top leadership of every Chicago constituency, from social justice to art to universities to corporate boards. We intended to identify the hidden women who had been quietly working their way up inside Chicago's leading institutions for decades. We knew they would enjoy meeting their peers as much as we were enjoying it already.

We targeted corporate board member and lawyer Jean Allard as the most powerful woman in corporate Chicago because we knew that if the corporate world wasn't heavily represented, we would lack credibility. An equal priority was social justice and diversity, since we each had a powerful track record in both. Before long, a high-status letter of invitation went out to one hundred Chicago women leaders and the positive responses came in a rush from the electrifying effect of our letter. Each of us had been working 'undercover' in a way, plowing along building our power base against the entrenched obstacles of low pay, low access, low credibility and the Old Boys that had held us back for so long. No one could quite believe that we were actually now going to dance in the sun. Invitees carefully chose their dancing shoes and came one by one to the waltz of the opening meeting.

That night, the joy we felt was palpable as we got to know each other deeply, both personally and professionally. We were the women in the forefront who had taken risks around our values

to find our paths....and those paths were in leadership – leadership in a wide range of fields. What we had in common was the understanding that collaboration was the highest form of competition and that by our facilitation of collaboration, the highest results and profits would be achieved for all concerned. While few of us had the titles and recognition that come with the highest level of success, our colleagues knew our capabilities and thus we were building track records of high impact. About 10 years ago, a study of 40,000 managers and employees done over many years proved indisputably that both male and female employees prefer women managers because of this collaborative management style but, back in 1976, no such evidence was known. Now, of course, men and women both have adopted these collaborative styles and America's productivity has dramatically increased.

Chicago Network members began a conversation flow that never stopped, about the projects of the heart each of us had been nurturing for years, whether it was Nancy Johnstone's breakthrough work with girls at risk, Jean Allard's efforts to open corporate board spots for women, Sue Gin's voyage from Playboy Bunny to major socially-responsible business owner or Mary Houghton's work anchoring the new industry of neighborhood development banking. Every member had been chosen for her innovations, all possible because of her high credibility in her field, how much she gave back in that field, her integrity, her collaboration skills and her passion for our mission, in this case integrating women into power. *Indeed these are the very qualities I still use in screening members for innovation networks.*

For the last 32 years, TCN executive director Amy Osler grew the organization in membership, budget, stature and innumerable member civic projects throughout Chicago. Amy just retired and TCN has hired Kate Bensen (a former Chicago Finance Exchange president) to guide TCN in the coming years. Kate writes this story:

"The letter mailed the summer of 1979 to 113 exceptional Chicago women read: "We are calling together women distinguished by their achievements in business, the arts, the professions, government and academia." It was both an announcement and a personal invitation to join other influential career women in establishing an organization, a network made up of movers and shakers with the sole purpose of doing some collective moving and shaking for the good of all. Ninety-seven women accepted the invitation to meet for the first time on the 67th floor of the Sears Tower at the Metropolitan Club. The Chicago Network was off and running. During the early years, members forged friendships, supported each other in professional and community work, gathered at dinner meetings and made the phone companies happy as they networked, networked, networked. Today there are more than 400 Chicago Network members. TCN remains a diverse group, and includes mathematicians, television producers, educators, doctors, social activists, corporate directors, lawyers, sculptors, art historians, scientists, computer programmers, psychiatrists, and painters of buildings and of canvases. Its members head advertising agencies, construction firms, nonprofit organizations, medical groups, messenger services, theater troops, museums, public relations companies, international divisions and our own businesses. Now beginning its 32nd year, it remains apolitical, and has only one absolute rule: you must return a fellow member's phone call or email within 24 hours."

Looking back, The Chicago Network founders created the innovation design that has remained core to the 20 innovation networks it has spawned. To describe these innovation networks, I

later coined the word KINS for Key Influencer Network Strategy, as in “KINS Innovation Networks.” The steps to create these ‘new paradigm’ networks based on trust and generosity - rather than competition - thus became clear....and still hold true today. Anyone can use them to target a crucial goal.... you in particular! Here they are.

How to Create A KINS Innovation Network

- *Choose a mission statement that is inspiring, daunting and measurable!*
- *Identify the top 30 constituencies which could most help achieve that goal.*
- *Within each constituency, do research to find people whose peers say they most have these qualities:*
 - *Have high credibility in their field*
 - *Give back the most in their field*
 - *Have a reputation for integrity*
 - *Have advanced collaboration skills*
 - *Have some kind of heartfelt spiritual practice*
 - *Are passionate about the network’s mission.*
- *Review the 30 finalists and rebalance for sex, age, race and geography (unless the network mission is to empower folks around one of those features).*
- *Invite the finalists to a founding meeting set in nature stewarded organically and facilitate them to design the network.*
- *Make clear the operating principles, such as:*
 - a. *Our strategy is generosity*
 - b. *A deal is a good deal when it is good for all concerned.*
 - c. *Everyone does what they love to do and do well...and little else*
 - d. *Collaboration is the highest form of competition*
 - e. *Everyone gets equal time at the mike.*
 - f. *Members return each others’ calls and emails promptly.*
- *The design creates a picture of the future that works for all the constituencies while accomplishing the mission of the network. By asking them to put forward what their constituencies can contribute and what they need to receive back, the giving and receiving are in balance and a picture of the whole emerges.*

Future networks dramatically enhanced this design, but did not change it, and these crucial enhancements, and how they were birthed, are part of my story. I hope to inspire you to create KINS networks of your own.

The first Chicago Network gathering was an event that changed my life. I had felt uncomfortable forever in my for-profit world because it was all about saluting power up the management chain. In contrast, in The Chicago Network, what I felt in my body was that everyone had an equally crucial contribution to make, from the switchboard operator to the CEO. In a corporation, it was as if all the cells of our bodies had to get permission to do their function rather than humming effortlessly and without thinking to keep the whole body healthy. The chain of command always felt unreal to me, like everyone pretending the 'emperor's clothes are magnificent' when actually the emperor had no clothes. At this first meeting of the Chicago Network, I felt every member asking happily to serve and to be served. "How can I help you?" everyone was asking.....and "this is a wonderful way you could help me." We were released from our titles and positions to do what we did so well - to collaborate for the greater good of all, including The Chicago Network. The energy field was electric, the outpouring of private stories was unprecedented and the connections made were going to last close to forever. I felt tingling throughout my body and I knew that my friends and I had created something that would change Chicago for good and for the good. I knew that I had been touched in a way I had never been touched before and I knew that I had to have more of this good thing. I didn't know how I would make that happen but I knew deep in my soul that that was what I wanted.

Chicago Network has files galore of the thousands of projects good for Chicago that our members have executed, not to mention books of stories about how we helped each other "get ahead." I'll just tell my own story, for it involved me 'officially' serving as a Founding Organizer for a new network, my first of 20 to follow. ShoreBank had asked me to take on new duties for which I had no experience, including selling private notes and assessing the feasibility of a trust department. I thought about the best strategy to tackle these projects. They required getting very substantive information from different fields of finance and, back in 1975, men in finance hoarded information as a source of power and were dismissive of women. Having had the powerful collaborative experience of The Chicago Network, my assessment was that it would be cheaper, quicker and more fun to do the research to identify the top women in finance in Chicago and ask them for help than it would be to find men willing to help me. As part of the research, it would be easy to ask the appropriate women for the information I needed for ShoreBank. If they wanted to form a network similar to The Chicago Network, we could then easily do so.

Empowering Women Economically with Chicago Finance Exchange

Thus was launched the Chicago Finance Exchange in 1979. To do it, I copied everything The Chicago Network had done in an almost cookie cutter way. I chose a mission that would resonate with my peers – empowering women in finance. I made a list of more than 40 constituencies in finance, including venture capital, retail banking, real estate financing, insurance, institutional investors, accounting, securities law, bankruptcy, commodities, trust,

commercial lending, community development, foundation investments, investment management and families of \$100 million plus. Next, I enlisted a new friend from The Chicago Network in the research - Joan Baratta, a senior vice president at the Harris Bank. She seemed very excited about the idea for she had felt particularly isolated in her new position, which had made her one of the top Chicago women in finance. She gave me many suggestions for qualified members of Chicago Finance Exchange in each category and other Chicago Network members in related fields did too. I remember that it took 9 months of research to identify the Chicago Finance Exchange's 50 initial members and I remember that I got all the information I needed for the ShoreBank research projects along the way. The Bank was very happy with the results and the members of the Chicago Finance Exchange were as happy to meet each other as the Chicago Network members had been. Almost exactly the same intense dynamics of commitment were present among the Chicago Finance Exchange members as among the Chicago Network members. This surprised me because there is such a big difference between finance as an industry and the widely different sectors that The Chicago Network represented. This is when I first realized that, in The Chicago Network, Chicago women leaders were creating something unique, invaluable and something that others could simply copy, just as I had copied The Chicago Network to do the Chicago Finance Exchange.

Currently, the Chicago Finance Exchange thrives by offering members powerful support in business, philanthropy and their personal lives. In business this includes continuing financial education, job postings and career coaching, in addition to collaborating on board placements with The Chicago Network. In personal lives, this includes support during illnesses and family deaths, and tracking career successes via monthly online newsletters. In philanthropy, it includes supporting The Enterprising Kitchen with financial education and collaborating with the YWCA Leader Luncheon, the Girl Scouts and the Maryville Academy. Of most fun to members are the regularly scheduled networking programs over breakfasts, lunches and dinners. CFE President Michelle Carlson reports on CFE's current priorities for its 244 members: "Our new strategy committee recently spent untold hours to determine that our members' priorities are to enhance our stature and contributions in the community, to provide more networking opportunities, to provide board access and placement opportunities to public, private and charitable boards and to design and implement a new website. As women progress strongly in finance, we are tapping into that power and happily our older members stay just as vigorously committed as our newer ones." (See www.chicagofinanceexchange.org)

A key strategy of innovation – “the strength of weak ties”

With the Chicago Finance Exchange, I searched to understand why this network innovation method was so powerful and I happened on a 1973 article by Prof. Mark Granovetter on innovation theory called “The Strength of Weak Ties.” Translating from the academic language, I have always described it to people like this: Everyone has time in our lives for a handful of intimates with whom you share the ups and downs of your life. We each also need some way to be aware of major business and social changes coming our way and so we each unconsciously identify people in our constituencies of work, hobbies, church, organizations, community, etc. for whom we have the most respect. *We particularly seek out those who most closely share our own set of values.* Since I use “servant leadership” values rather than ego-

based leadership values (see “How To Create A KINS Innovation Network” earlier), this element is the key success factor in a KINS network.

These key influencers are usually very busy and don't have much time for us, so we have a weak tie with them. However, we try to track them through gossip, media or watching them and, when they adopt an innovation, we consider adopting it too. So innovation travels through the *strength* of a *weak* tie! I call these people “key initiators.” More important, the leaders we track are those who most closely match our values. This theory anchored my theory of innovation, along with the four ideas described next. Using search criteria of generosity, high competence, collaboration and integrity became the key success factor in KINS Innovation Networks. Within industries with power-oriented leaders who were vying with each other for power, my ‘servant leaders’ work successfully under the radar screen because they are working selflessly.

We had already been successful researching the best members for Chicago Network and the Chicago Finance Exchange, so I knew well how to do the research to find key initiators. So I asked myself how I could inspire key initiators to adopt the innovations I was interested in having them spread. Again I drew my solution from these two networks. What I realized is that key initiators are in a position of great giving and they need their turn to receive back. Receiving back can most come from meeting their kindred spirits and creating reciprocity with them. Watching this happen in The Chicago Network and Chicago Finance Exchange is what had excited me so. I was also very aware that it took an inspiring and daunting mission to attract key initiators out of their busy lives to meet each other - a purpose greater than themselves that achieved very high impact for the good of all.

In summary... 1) innovation travels through the strength of a weak tie to ‘key initiators’ based on closely shared values, 2) innovation travels faster and less expensively if these key initiators are servant leaders, 3) we each need our kindred spirits for healthy reciprocity, 4) we each feel the most self-worth when we are collaborating with kindred spirits to do good for others and 5) this challenging innovation must be inspiring, daunting and measurable. These five principles anchored my theory of innovation and my work for the rest of my life...and it has resulted in a life of great joy.

Meanwhile, my mothering and ShoreBank life moved along happily for some time, until serious strains began to appear in my marriage which marriage counseling could not resolve. However, my parents had been happily married their entire lives and I was determined to keep my marriage vows. Matters began coming to a head both at home and work by 1978. At the Bank, I had reached somewhat of a glass ceiling and found much resistance to my marketing ideas, as our top management operated with such virtue that they disliked Bank promotion. When a grand plan I'd been asked to develop went nowhere, I went into an inquiry about my next step. Serendipitously, a friend asked me to help the author of *What Color Is My Parachute*, which I did, and she in return helped me. She suggested that I take each 5-year segment of my life and write a journal of what I did, what I thought about it and what I felt about both. She said that when I had finished, I should read the journal and from that reading would come the

guidance I would need to find my path. This reminded me of my year in the basement apartment in Cambridge, trying to figure out how I felt about everything I thought, and it felt right.

Each night after putting the girls to bed, I'd descend to the basement to my typewriter and pour out my heart in the dark. The writing proved to be a balm to my soul and, when I finally read what I'd written, it was clear to me that I had always been a stalwart entrepreneur. I had worked to manifest missions I believed in from within the for-profit world, starting with my Dad's Bancroft Racket Company and progressing to the *Bay State Banner*, to Urban Research Corporation, to *The Spokeswoman*, to *WomanNews* and finally to ShoreBank. I felt clear that my destiny was to be entrepreneurial, carrying forward the values of my mother and father.

A Meditation Gifts Me a Design for the Committee of 200

When Marge Rossman and Marlene Johnson from the National Association of Women Business Owners (NAWBO) sought me out to say that NAWBO needed \$150,000 to reach the breakeven point, they asked me to raise it from Chicago companies. I felt something move deep within me and, while I told them that that idea would never work, I promised to think about an idea that would. By then, I had begun to meditate informally and probably all wrong, but it worked magically in this case. In a meditation, a design came through that I thought would not only work for NAWBO, but would show me my own path forward. In the meditation, it was as if someone was speaking to me and saying this: The only donors for NAWBO could be the most successful women business owners in the country, because they and only they will feel empathy for NAWBO's plight. These women CEOs are as isolated in male-dominated industries as we women of Chicago have been in ours....therefore they would benefit as much from an innovation network as TCN and CFE members have. If you do the research to identify these women CEOs, like you all did for TCN, you can choose the top 200 of them to start a network and ask them for money for NAWBO. You could ask them each to pay \$1,000 and from the \$200,000 you collect, give \$150,000 to NAWBO and use the remaining \$50,000 to host a gathering to introduce them to each other. If they like each other, they can organize an on-going network. I was thrilled with this idea and, shortly after that, the name "Committee of 200" came to me as having just the right touch of status, intrigue and suggestion of power.

Things happened quickly from there. Marge and Marlene loved the idea and we sketched out a budget of \$75,000 to organize Committee of 200. While I felt I could be successful, I would have to raise the money, leave the bank, find offices, organize a governing body, choose the top 200 candidates, invite them to join, serve as Founding Organizer for the network and create a powerful enough founding conference that the 200 would say yes to becoming the Committee of 200 (C200). Meanwhile, my husband was growing ill and the risk of leaving ShoreBank seemed extremely ill-advised. Fear began gathering within me and I found myself going into our guest bedroom and lying down. I decided to invite all my fears to come forward where I could face them, fear about my husband, fear this was not best for my children and fear about leaving my secure and high-status position for an unfunded position with no status. It truly did seem crazy.

The fears moved into my body and I began to shake...and the shaking intensified. I felt myself shaking so hard I was rising from the bed. I do not know how long that continued but gradually I felt myself quieting down from the shaking. As I lay there more peacefully, I remembered the journal I had just written and how entrepreneurial I had realized I was. I also remembered my learning that my own path to joy was to trust my intuition to take risks around my values to find my path. I had had no regrets and I had learned that the very best things came out of the very worst things. I found myself deciding upon this strategy: I would choose a dozen people I knew to call and invite to make grants to fund the \$75,000 C200 budget. If I raised the funds, I would take the risk to leave the Bank and organize C200. If not, I wouldn't. Most important, our mission would be to inspire ourselves and other women business owners to success.

In short order, I found myself with enough financial commitments in hand to proceed thanks to Judy Thornber, Christie Hefner, Marjorie Allen and Joan Tobin. ShoreBank gave me their blessing and continues to be my Bank today. Soon I was ensconced in fancy offices at 111 East Chestnut near the Miracle Mile through the generosity of real estate entrepreneur and soon-to-be-C200 member Judy Thornber, who covered all our office expenses. Immediately, I plunged into the research, taking 4 approaches. Securing an adequate computer program, I wrote every industry trade group in the US asking for introductions to women who served them as board members or committee heads. I did a media search for women business owner articles and, through the good offices of now-famous author Karen Page, we scoured the *Million Dollar Directory* for every woman listed as a president or chairman of a company with \$5 million plus in revenues. I had estimated we'd find 800 and have an easy job picking 200 C200 members, but we found 1600! It took months to organize them well enough into the 40 industries we wanted represented to make good selections. The whole process was a nightmare....except that I could hardly wait to get to work every day. I believed that, once I met the women whom I wanted as my role models, my path would be clear. Meanwhile, we survived a due diligence test from a group of Atlanta members I'd invited to join, who sent one of their own to review my computer printouts to insure the research was real. Others invited just bluntly asked, "Is this a scam?" and many expressed disinterest because "I don't join women's organizations." It was 1979.

The women I invited to join the governing board with me readily accepted (Pat Cloherty, the most active, plus Meg Hansson, Judy Thornber, Phyllis Haeger, Marlene Johnson, Virginia Allen, Marge Rossman, Elaine "Cissy" Musselman, Joan Tobin). A small miracle happened when Rosabeth Moss Kanter agreed to create the program for our founding conference. My personal miracle was to receive a thank-you letter of the warmest terms from Katherine Graham, then Publisher and Chairman of the Washington Post Co., particularly since she had turned us down to buy *WomanNews* ten years earlier. I estimated we'd need to invite four hundred women to secure two hundred members and I hit that two hundred member number literally the day of our Founding Conference. That Founding Conference was over the top for every one of us and I thought no one would leave the founding dinner, the conversation went on so late. None of us had met our peers before and to meet each other all at once was overwhelming. Imagine your own feelings if someone had spent 9 months to search the

country to find a large group of people who were your closest kindred spirits. It is one of the most exhilarating experiences of your life.....and my story proves that we can each do that for each other. That night, as the conversation swirled with joy and frenzy around me, I promised myself that wherever my life led, I would make these kindred spirit experiences a key part of it. There was frosting on the cake as, thanks to Leanne Lachman and the Chicago bunch, C200 soon presented me with a plaque honoring me as its "Founding Organizer."

At the founding meeting, I passed the C200 administration to Phyllis Haeger's association management company as I had committed to a new position for Joan Baratta as Division Administrator in the Personal Trust Group at Chicago's Harris Bank, responsible for marketing strategy and the sales division of 22 folks. Since women couldn't apply for finance jobs when I graduated *cum laude* from Brown in 1963, moving into a strategic position in high finance was a dream that came true for me. At PTG, we managed \$6 billion for 5,000 families, anchored in our principles of "honesty and fair dealing," exactly my cup of tea. Even better, Joan was the first Chicago Network member to hire another member and through the experiences we had together in TCN and in starting Chicago Finance Exchange after that, we stood back to back from Day One at Harris Bank .

Losing Everything....and Actually Losing Nothing

Meanwhile, things finally came to a head with my husband in June of 1980. Within a three-month period, these are the things I experienced, one after the other..... Having a miscarriage and losing 3 pints of blood on the way to my first day at Harris Bank, therefore losing my first three days at my new job. Missing my first day's planned interview with an African-American professional who would have been the first at the Personal Trust Group, but hiring him four days later as my first official act. Taking a management position to serve twenty-two employees, when at ShoreBank I had only managed two. Learning the entirely new industry of personal trust yet having to enter at a high management level. Having my husband grow more and more ill emotionally and dealing with that impact on the family. Calling our marriage counselors to tell them I feared he was suicidal and having them tell me I was overreacting and to suggest he smoke some pot. Taking the girls to a neighbor's for a healthier setting but sensing I needed to return to the house. Finding him in the house contemplating suicide, I was able to avert him. Finding a suitable hospital unit and caring for the girls at a friend's house for the three days before there was room for him. Closing his real estate partnership and disposing of our three 30-unit apartment buildings. Analyzing our large remaining debt and finding a way to avoid filing for bankruptcy. Putting the house on the market and finding an apartment I could move to and a nanny who could live in as I separated from my husband. Trying to become effective at the Bank while managing the personal chaos at home and beginning the girls' healing. Feeling blessed that our friends gave my husband all the support he needed.

Incredibly, amidst all this, the basement flooded three times when the sump pump kept failing, so three times I had to take its multiple contents out into the yard to dry. I began making a joke to myself and my friends that perhaps God was auditioning me to be the first female Job.

Three months into all these experiences, I had a profound spiritual experience that deepened my faith considerably. I had always felt deeply attuned to the sky and would look at it often for inspiration. I experienced the sky as majestic, ever-changing, nurturing and a way to stay connected to God's presence and love. I had successfully moved us into a magical new apartment in Hampton House, where then-Mayor Harold Washington lived, so it was one of the safest and most beautiful condominium buildings in Chicago, right on the lake in Hyde Park. It was large and white and serene, and Blake, Julia and I took refuge there with our gifted new nanny, Maureen Honey, who seemed to all of us to be a gift from God. Through the 3 months of intense stress, I had focused only on protecting the girls as best I could and on putting one foot in front of the other, doing everything else on automatic pilot. One particular day, I emerged from our new building's back door to take the stairs down into our parking lot. For whatever reason, I happened to look up at the sky. It was absolutely glorious that day, radiant with sun on clouds that played with each other in the sky. A feeling of pure love came over me and I stopped to soak up the vista. I remembered how I used the sky as my touchstone to what's important and as one of my connections to God. It seemed to me that I hadn't looked at the sky for those three horrible months and probably not for longer than that. I felt a deep calm come over me and I went into reflection. I realized that I had been holding the belief that we had lost everything – my husband's health, our marriage, our business, our house, much of our furniture and much more money than we had to lose.

As I looked at the sky, I realized that we had really lost nothing. My husband would regain his health over time and I had already moved the girls into our more stable environment. We had shelter and enough money coming in to live on and material possessions really don't matter. I felt my insides in a way I never had, feeling that I was the very same person inside that I was before we 'had lost everything.' I still had my passionate commitment to my children, to health for us all, to my own integrity and to being of service to others. I had not strayed from my path a whit despite these amazing pitfalls. I felt a deep sense of self-nurturing and the tranquility of feeling loved by God. When I finally came back to the present at the top of those steps, I felt steeped in gratitude and safe from harm. I knew everything was going to be okay. I realized that my faith in God was so deep that it had sustained me to do whatever was necessary during all these challenges. My sense of gratitude became an appreciation of my deep faith. With that, a feeling of blessedness settled in every part of my body. I did not really know what was happening to me. Then, as if hearing a spoken message in my ear, I realized, "this is what 'grace' means." As an American and Russian literature major in college, I had often read the word "grace" in poems and the classics. I had always wondered vaguely what this word "grace" meant. Now I knew why the word was always used in a context that seemed so sacred. I was truly experiencing grace.

This sense of grace then carried over into my job at the Harris, as well as gradually carrying over into my relationship with my husband. Over some years, we divorced amicably and we slowly healed our own friendship, while he created a satisfying career in movie production.

Introducing Love and Laughter to High Finance at Harris Bank

At the Harris Bank, Joan and I set about revitalizing the Personal Trust Group (PTG) so profoundly that, within 6 years, it became both one of the most profitable and one of the fastest-growing of the Bank's 300 business units. We did this by operating according to the principle that "a deal is a good deal when it is good for all concerned," so anchored in Harris' founding values of "honesty and fair dealing." First, we created deep collaboration among our seven Division Administrators so that, instead of running fiefdoms, we were empowering a high-collaboration team of 200 employees. We honored the professionalism of our employees while demonstrating that "collaboration is the highest form of competition." I personally focused on helping employees discern what they most loved to do and did well so that I could tweak their job descriptions to reflect this, and others in PTG gradually did the same. The two elements that made the most difference were Joan and laughter. First, Joan exemplified my favorite dictum of management – "water doesn't rise any higher than its source." Joan was a high source indeed. If something went wrong, she usually took the blame and when things went right, she gave others the credit. She never put a spin on things...she simply told the truth as a management practice. She was super smart, a math whiz, and she loved the discipline of the numbers, steering our course to strong profitability when we'd had virtually no growth for some years before she brought me in. She was open to innovation and went to bat for me to approve plans for an incentive program for my new business officers, a reward program for bankers who introduced us to new business candidates and educational programs for customers and non-customers alike. In particular, she supported my introducing a simple test, Kathy Kolbe's "Kolbe A Index" (Kolbe.com), which helps people understand what they do well and do badly, so they can find jobs that maximize their strength.

The second key element was laughter. When I got to Harris Bank, the theme was "we are very serious about your money," and that entailed very serious faces indeed. Having had years of African-American street jive at the *Banner*, intercultural cracks of every kind at Urban Research, and deep bonhomie among us warriors for good at ShoreBank, I couldn't stand the straight faces. I planned my strategy and started cracking jokes at our management meetings to loosen things up, asking "if you can't go to work and have fun, why go to work?" The first time I did that, everyone was horrified. Silence fell. I persevered with cracking jokes and laughter and, one year later, our top manager under Joan cracked the same line in a meeting and everyone nodded happily in agreement. A year after that, CEO Ken West brought in a comic who presented his humor in the Bank auditorium for all 5,000 employees and the Humor Deal was sealed.

I steadfastly set about my assignment at Harris Bank, which was to inspire growth, as there was none. Finding that 65% of our trust customers were women beneficiaries of husbands and fathers, I also found that they felt almost completely disempowered around their money, often resenting the control their lawyer, accountant or banker exercised over them because they did not understand finance. If that was the problem, what was the solution? A KINS Innovation Network, of course!

Harris Innovation Networks for Wealthy Women and Wealthy Families

Since Joan knew the network design as well as I did, she readily agreed to my starting a Financial Forum to serve Chicago's women. I invited 16 of Chicago's wealthiest women to a secret meeting to say that, if they could design what would empower them around their money, I would tap the resources of the Harris to provide it. I was afraid I could get fired because, in 1980, it was not unusual for a wealthy man to present their joint tax return to his wife with all information covered except the signature line!

In short order, we had brought in a finance professor to co-create a "Financial Forum" course with us that addressed the Forum Founders' key concerns: 1) they wanted to learn the language of finance so they could educate themselves by reading financial periodicals, 2) they wanted to understand the various niches of finance and how the various financial professionals get paid, 3) they wanted to discern how they could take control of their advisors and 4) they wanted to study in a group of 20 of their peers so they could network, let their hair down and share learning experiences and contacts. After six months of intense meetings, the Forum was designed and launched, filled from day one with the Founders and their friends. While I had suggested it be free, they insisted we charge \$800 tuition so people would appreciate the value of what they were getting. Contrary to my fear of getting fired, I soon had the Bank's top officers coming to meet whoever this Susan Davis was, because they were constantly regaled at cocktail parties about wonderful experiences the Forum members were having in their new love affair with finance. Innumerable Forum graduates told me that the Forum had changed their lives, as well as their marriages, for the better. I also learned from the professor that he knew of no other adult personal finance course in the country back in 1985, as the business schools taught corporate finance.

A little new business came in the door but not a lot – that came later. Basically what the Forum accomplished was proving that you can empower customers and non-customers alike to design exactly the services they want and then provide them for the fees they set, because they will set fair fees. With the Forum, the Founders worked pro bono to design a service so deeply vital to them that offering it became a profit center for the Bank at the same time it created the best reputation the Bank could ever have designed for itself. It was a deal that was a good deal for all indeed! The formula for creating networks shown earlier was successful again...and this time in a for-profit corporation.

Emboldened, I addressed a second Personal Trust Group opportunity using the same 'innovation network' method because we had just designed unique new services for a family of \$100+ million that had been a long-time client. Wanting to offer these services to other families, we hired the entrepreneurial Sara Hamilton and she spent six months trying to get appointments with family offices of such families, to no avail. I suggested to Sara and Joan that we tailor an innovation network strategy for these families and, despite their initial skepticism, we not only explored the possibility but soon hosted a gathering of 40 such families to network and explore synergies. The Harris Family Office Management Conference was a great success from Day One and Sara literally became a founder of that fledgling industry, with Harris

riding the wave she created. She later left to start Family Office Exchange (FOX), which thrives to this day.

Unfortunately, the Bank would not let us create a membership network for wealthy families and so competitors immediately copied our conferences. While the industry then mushroomed overnight into the booming "Family Office" industry it is today, we lost our chance to establish the high trust relationships a membership network of carefully selected people offers, once there is bonding at the heart level. The Financial Forum had proven this was possible within a for-profit company but as less-sensitive Bank officers came into control of the Forum and tried to give it a sales focus, the Forum too lost ground. However, I still feel that it is possible to successfully create and maintain a KINS Innovation Network within a for-profit as long as a social entrepreneur is empowered to run it.

Reuniting With My College Soul-mate in Nigeria

In 1988, the completely unexpected happened. I learned from a chance encounter that my soul-mate S. had lost his entire family in a Nigerian plane crash and we began writing each other about losing our partners. After a year growing letters into love letters, I visited his native village, where he had retreated in sorrow from his position as number 2 man in Nigeria's democratic government. During four days of non-stop talking to weave our lives back together, we found that much of our lives since meeting had entailed honoring those dreams we had brought forward from each other when we met. We agreed I'd bring the girls to Nigeria as an inquiry into what was possible for us as a couple and, before long, we three arrived. The trip was doomed in every way, starting with a 10-year-flood their first night which floated Blake and Julia out from under the mosquito nets on their air mattresses to be eaten alive by mosquitoes. Suffice it to say that, Blake being 12 and Julia 9, they simply asked me that morning at 2 a.m. why I had brought them to Nigeria to die. S. and I agreed to let things rest where they were and the girls and I returned to our Chicago life.

What meant the most to me at Harris was that the Bank allowed me to operate as a high-level corporate officer while expressing the joy I felt about my co-workers and our business. The trust business being a staid one, it took quite awhile to establish my credibility. Then gradually we found success expressing joy and caring at work....and this was in the buttoned-up 1980's, so unlike today's more collaborative environment. Within a few years, the Bank identified Personal Trust Group both as one of its most profitable units and one of its fastest-growing, a remarkable anomaly. Since PTG was so successful, I felt vindicated about my deep belief in bringing these values to work. It was frosting on the cake when I was thrilled to receive the N. W. Harris Award, the Bank's highest honor.

Thrilled that is until the wheel of fortune turned as it always does. Our success with our very wealthy family unit proved our undoing, because the head of Corporate Trust made the argument that that unit should be snatched out of PTG where all 7 divisions serviced it, and moved to Corporate Trust. The back story was that, as a Bank star, Joan had been offered her boss's job overseeing a number of business units. She turned it down because she felt she could serve the Bank and our customers better making an ever more shiny jewel of Personal

Trust. Unfortunately, the competitive boss of Corporate Trust was then put over her and, on Good Friday, he proceeded to order her to move our wealthy family unit to Corporate Trust. She immediately alerted me to the theft and I drafted a memo on Easter Day about reasons why this dis-served the whole bank and she took it to our CEO the next day. She won that fight but her new boss declared war, decimating my Development Division which had been bringing in new business increases each year as high as 170%, up from zero increases when I came. The incentive plan was cut in half and my officers were suddenly treated as greedy egotists instead of as the high-performing professionals they were.

Within a year, half my officers had left and, not knowing the dirty tricks going on, the person there to take the blame was me. A top Bank officer I respected told me in a private meeting that I was outgunned and needed to leave for my own safety, but I had planned to stay at the Harris until retirement and I couldn't envision such a traumatic ending. The universe working as it does, I received an even worse traumatic ending. In a meeting I arranged with Joan, the officers and a consultant I brought in to help improve our situation, the officers regaled Joan with one story after another about my ineptitude, insensitivity and thoroughly unacceptable behavior. I sat listening in horror until about halfway through the meeting, when I experienced the same sense of grace coming over me I had felt on the steps looking at the sky that first time I felt grace. I knew the officers had to blame someone, I knew it had to be me and I knew I'd done everything I could have in the situation. As this sense of release flowed into me, I remembered the stories of surrender and forgiveness that the elders teach and I simply emulated that. I must have been outside my body at that point because, while my body registered the full horror, I felt only peace inside.

Joan of course asked me for a meeting the next day and I knew from the division meeting that I was no longer a viable division administrator. Stopping in the women's room before seeing Joan, I felt completely devastated. Joan and I were the closest of colleagues, yet I knew she had no recourse but to replace me. Our saving grace was the deep trust between us, yet what in the world could we do?

Meanwhile, there was another event which played a key role in my situation. Just before the meeting with my officers, I had taken a one-month vacation, my first in my life. I had felt that I needed time to restore myself in my life, after so many decades of such hard work. I spent the month with my Mother at her condo on the ocean in Hawaii, where she fed me deliciously with love while I did no thinking or socializing, but only walking, swimming, reading, writing and sleeping. Serendipitously, on my way back, I had stopped at a retreat for Social Venture Network, a network of socially-responsible business owners I had been advising pro bono using my innovation network strategy. There I had found myself rooming with Anita Roddick, founder of The Body Shop, and we had grown close. I had also felt a powerful connection with investor Christopher Mann due to our shared commitment to greening the global economy. The rest and joy of my one-month 'sabbatical' plus feeling inspired by Anita's friendship resulted in a big surprise at the closing session of SVN. I heard myself pouring out my passion for social investing and telling everyone that I was promising myself, with them as witnesses, something I had not even known was in my mind. I promised that, over the next 12 months, I would either

convince the Harris to adopt social investing or leave Harris to start a company to build this industry. I even told them that that company's name would be Capital Missions Company, a name I had been holding to my heart for some years as the essence of my mission in life.

So now here I found myself cowering in the women's room before my meeting with Joan. I was still horrified by the denunciation of my officers but also carrying in my heart the pledge I had made to myself at the Social Venture Network meeting. Suddenly, I felt a powerful spiritual presence, as if like an angel. I felt the same peace and grace come upon me I had felt in the horrible meeting the day before and the thought immediately came to me of a solution Joan could support. I would ask Joan for a 6-month period during which I could create a feasibility plan for the Bank to offer social investing services (SRI). If they liked it, I'd stay and integrate SRI throughout the Bank. If they didn't, I'd ask for a year's salary and leave the Bank to do SRI through Capital Missions Company. Since I had generated very substantial revenues for the Bank and received only small bonuses, I felt sure this was both fair and doable.

I entered her office to see her strained face and immediately tried to set her at ease, as if a real angel were beaming light down on us from above us. "Joan, we've stuck by each other through thick and thin and we can do that again now – don't feel worried," I said, and then outlined my plan. Her whole body relaxed, she liked the plan, and within a few days it was a done deal. Although I then proceeded to create a great SRI plan for Harris, the month before it was due the Bank downsized dramatically for the first time in history, and any new initiatives were non-starters. Apparently the universe wanted me to create a "Capital Mission." Further, Blake and Julia lobbied me heavily to move us from the city to the rural suburbs for some country living, and since I had finally finished repaying our debts from their Dad's business collapse 10 years earlier, I was able to buy a house west of Chicago near a large nature preserve.

A Woman Business Owner at Last

Feeling it was unethical to work on a company plan while still at the Harris, I simply sent a letter to my many network friends telling them I was going to follow my dream by leaving the Harris and helping transform the global economy to sustainability. I asked that they send up a prayer for Capital Missions' success and then I quickly found an office cutely painted pink high above the Chicago River at Dearborn. The very first week, Artemis Joukowsky and Christopher Mann, both of whom I knew only vaguely from Social Venture Network, appeared in my office to separately retain my services half-time for the next year. For Artemis, I was to use my KINS method to identify social venture capital investors for his new fund, one of the first three social venture capital funds to exist. For Christopher, I was to advise him on his three dozen sustainability initiatives in East Troy, Wisconsin, both for-profit and not-for-profit. Those prayers from my friends must have worked for, having no CMC business plan, I simply began working on these contracts. CMC never did create sales materials because, as fate would have it, we never had to sell anything. Instead, we wound up doing business by invitation, inviting key initiators into KINS Innovation Networks.

Here is how the magic unfolded.

When I opened Capital Missions Company in July of 1990, I took stock of what I had learned from my innovation networks. From The Chicago Network, I had learned the process of setting a goal that was inspiring, daunting and measurable, identifying a huge number of relevant constituencies, searching for the best people within each, choosing a founders' team of highly collaborative people and creating a high-status launch in a timely way. From the Chicago Finance Exchange, I had learned how quickly and simply this formula could be successfully applied to one particular industry – that of finance. From the Committee of 200, I had learned that the formula could also be executed on a national scope, could attract funds to organize, could successfully charge high membership fees and could launch with such major national publicity that all members won dramatically increased stature. From the Financial Forum, I had learned that a group of potential customers, chosen using TCN's method, can successfully and profitably create breakthrough new products for a for-profit company. Their major social benefits then garner outstanding (and free) publicity. From the Harris Family Office Management Conference, I had learned that the wealthiest families in the country would enthusiastically convene at their own expense to share peer learning while creating breakthrough products in high finance and creating awesome cachet for the convener.

Launching the Investors' Circle and the Sustainability Circle

Despite these invaluable lessons from my experiences serving as a founding organizer of innovation networks, I didn't expect to start networks within Capital Missions, since that wasn't a business anyone including me had ever heard of before. However, as I focused on Christopher and Artemis' requests of me, I couldn't help but use what I so loved to do and knew how to do so well – innovation networks. Within a year, I had organized a Sustainability Circle for Christopher, since our analysis had concluded that strengthening the momentum behind organic agriculture was our best use of my time and his money. I named CMC's process the Key Initiator Network Strategy (KINS), identified and invited 35 members from different constituencies of organics together and convened them at Christopher's breakthrough Michael Fields Agricultural Institute (MFAI) in East Troy, Wisconsin. The members determined that what would serve the industry most would be to write a "Blueprint" for bringing organics mainstream, then circulate this widely, which MFAI did, successfully.

For Artemis, it took me a year to identify 100 social venture capitalists qualified to invest in his fund and, as he then presented it, some of them did invest. However, I had been dreaming of asking these 100 to join an "Investors' Circle" to anchor the new industry of social venture capital. Artemis generously gifted me with the research he had paid for so that I could do this and, in 1991, Investors' Circle was designed and launched. This event brought a major enhancement to the KINS innovation method, as I co-hosted a weekend gathering at Maggie Bryant's wildlife preserve in the Mississippi delta, which was itself a social venture. I chose 8 people representing the different constituencies I'd researched and asked them to design a future that would work for all their constituencies. Inspired by Maggie's awesome stewardship of her land, the vibrant life force we felt in her fields and woods and on her rivers, we did indeed design the Circle much as it stands today. Present were Maggie, Artemis Joukowsky, Wayne

Silby, John May, Michael Feeley, Henry Corning, Jane Mauer and me, with awesome IC founding chair Alan Broadbent of Toronto unable to attend.

The design we created for the Investors' Circle was simple and elegant. First and most important, the mission was to create a healthy social venture capital industry. Second, membership was to be by invitation and I was to use the same KINS criteria I'd used to choose the 9 founders to choose an initial 100 members, which I did. These criteria were the same as for prior networks: high credibility in their field, gives back strongly in their field, integrity, collaborative skills and passion for the mission. Third, we would freely share our information and experiences about investments in the niches of sustainability, including organics, renewables, alternative health, holistic education, green housing, community development, international development, social investing, corporate social responsibility, and women and minority investing. Fourth, we would seek to develop investment criteria for these fields, which we later did through a top-notch investment committee. Fifth, we would showcase investment successes in these niches. Sixth, we would host venture fairs to showcase the companies we felt were the best. Seventh, we would talk as a circle of investors to help each other reach discernment about what investment was best for us as an individual investor. Eighth, founders felt we would be delivering very high value and set an annual fee of \$1,000 for membership, a high fee back in 1991. Ninth, the founders appreciated how much Artemis and I had already invested and, while Artemis was fine with his own business, there was a founders' intention to make sure that Capital Missions 'did well by doing good.' Last, there was some uncertainty about the best mix of private investors to venture fund managers, with the general feeling that we were all trying to build the industry and that 'a rising tide will carry all boats.' We felt that a mix of 70% private investors to 30% venture investors might be best and we held to that for at least our first 6 years. Early on after the Founders' Retreat, we also decided we would circulate 2-page executive summaries of social ventures to all the members every month and this also continues today.

IC differed from earlier networks in several ways. First, I learned that it was crucial to have the founders meet for the first time in a pristine natural place which was stewarded organically by its caretakers, for this intention results in a powerful life force that inspires those gathered. This life force moves us into our higher selves so that we are most able to design a picture of the future that works for all our constituencies. Second, I learned that I had to deeply anchor our higher operating principles in the founders' meeting, as I attribute the success of KINS Innovation Networks to them. These principles were enhanced substantially by successive groups of founders but, for IC, here they are:

Members believe:

- A deal is a good deal when it is good for all concerned.
- Everyone does what we love to do and do well...and little else.
- Everyone has equal time at the mike.
- Everyone returns each others' phone calls as soon as possible.

These principles may sound simplistic but they were revolutionary in the greed-driven venture capital industry of 1991. An early member, Barbara Santry, used to tease me that, “Susan, one reason we all like the Circle so much is because you make us leave our guns at the door.”

The third difference was that I took control of screening criteria now that I ran my own company. I finally had the power to choose not to invite into membership the control-oriented leaders that so characterize many niches of finance. The power-players tended to be looked up to, but I looked down on them because they sabotage collaboration and I know collaboration to be the highest form of competition, as the social investment industry has now proven. (By 2005, there was a 10-year track record that socially responsible investing outperforms financially, verified by numerous studies by investment analysts.)

There was a fourth difference due to the high level of collaboration that birthed Investors’ Circle. It was admirable to the highest degree that Artemis gifted Capital Missions with the year’s worth of very valuable research to use to create IC and Artemis has never been properly honored for this. Thank you Artemis.

Secondly, from the beginning, I worked conscientiously to network the IC with my beloved Social Venture Network, which had so inspired me. Unfortunately, the early IC members and chair were adamantly against this, since SVN’s entrepreneurs would deluge them for funding at SVN meetings. There was also resistance coming from SVN, as one leader tried to close IC down after the Founders’ Meeting. Nevertheless, I was able to attract SVN’s top investor members to IC and I was also able to host IC meetings just after SVN meetings several times. Gradually, over time, we worked collaboratively and successfully to bring IC and SVN into the close collaboration they enjoy today.

I now began the long, challenging process of attracting members into Investors’ Circle. The place where CMC added true value in growing the social venture capital industry was in my phone calls to prospective IC members, as I explained our founding principles and perspective. I had identified hundreds of candidates by then and I used the same phone approach with them that had been successful with ShoreBank. Every six months, I would report that we’d done what I’d told them we intended to do last time and then what we intended to do next. In this case though, I was helping create an industry rather than growing a particular social venture like ShoreBank. By reporting on the specific progress of the IC, I was able to give each candidate very concrete information about what social venture funds were starting, how they were doing, what amounts were being invested in what companies, what ‘social dividends’ were and how the momentum was building.

In particular, I found that in 1992, the candidates were thirsty for a more personal kind of conversation, a kind that touched on higher matters. Those interested in social venture investing were thinking about their particular contributions back to the world and what risks they should take around their values. They were thinking about how to bridge their interest in making money with their interest in having social impact and with giving back to their communities. Because I tended to have very heart-felt discussions, I was able to tell personal

stories of others while maintaining anonymity for any particular person I was referring to, having been well-trained in confidentiality at Harris Bank's Personal Trust Group. I found that candidates responded warmly to my regular calls and, over time, more and more of them joined the Investors' Circle, reaching 180 investors by the time I stepped down as the IC's Executive Director after five years.

The funds to grow IC came from Artemis Joukowsky's gift of the research and my company's capital, including a substantial loan CMC took to grow IC. I moved CMC from downtown Chicago to my home office in St. Charles both to reduce operating costs to a minimum and to be home when Blake and Julia came home from school, a thrilling experience for me. There I worked ardently on IC as its Executive Director and patiently built its momentum until we could afford an office and employees in a lovely atrium building 10 minutes away. I was ecstatic that my heart-based approach was proving successful, just as it had at Harris Bank, and I was determined to 'come out of the closet' about my own values and my dream of integrating caring as a priority in business.

Capital Missions Company's Operating Principles

I designed a website that clearly stated CMC's dream of transforming the global economy to sustainability. I boldly stated our operating principles, which then and now are the heart of Capital Missions:

- A deal is a good deal when it's good for all concerned.
- Tell the truth.
- Generosity comes back ten-fold to the bottom line.
- Collaboration is the highest form of competition
- Socially responsible companies are more productive and profitable than others.
- Water doesn't rise any higher than its source (about management).
- Treasure teamwork; share the wealth.
- The best call a company can get is a call of complaint because it helps it to improve, so when you get a complaint call, start by saying "thank you!"
- Love the discipline of the numbers.
- Never make decisions out of fear.

They are the anchor to everything CMC has ever attempted and they anchor our KINS Innovation Networks as well. While at the Harris, I would never have dared state so ambitious a goal as greening the global economy from a tiny, tiny company. But I remembered the experience I'd had 6 months after my Father died in 1988 when I had an apparition for the first time. I saw my Father about ten steps ahead of me to my left and he was beckoning me towards him with his right hand and pointing past him with his left. As soon as I saw it, I knew what it meant. He was telling me that it hadn't been okay for me to start a business before he died because he would have been uncomfortable with me as a woman business ownerbut that now he really wanted me to do this. He wanted me to express my full self through my

company, just as he had done. From then on, I designed and took the steps that brought CMC to full flower with the deepest feelings of joy.

My most important ally in all my work from 1980 to now has been Virginia Rogers of Chicago, a founding member of C200. Ginny taught me how to actually practice most of CMC's operating principles above, often by whopping me upside the head about them. She believed in me at the most transformational level...and I reciprocated to her. While she is at a reclusive stage of her life now, at 98, she accompanies me in spirit every day of my life. My second most important ally has been Diana Beliard, a founding member of Chicago Network, Chicago Finance Exchange, Destiny Circle, Financial Forum, Committee of 200, Investors' Circle, Capital Circle, Kindred Spirits and Solaria Investors' Circle. More important, she was the only investor I ever invited into Capital Missions Company and she has supported our high-impact mission unequivocally, rendering me invaluable advice and guidance as a CMC Board member.

In growing Investors' Circle, CMC subcontracted with social venture leader John May, now of New Vantage Group, to convene an investment committee to choose the best deals coming down the pipeline for our twice-annual social venture fairs. John's team did such a good job that the majority of the deals received at least some funding. However, the biggest problem we had was in trying to network members around particular deals to achieve critical financial mass for particular entrepreneurs. Without that, the entrepreneurs spent our members' funds trying to raise more funds and often failed to get traction. It took me almost 10 years to design a solution to that problem by using the KINS innovation method to design an investor network for one particular company, which has gone on to be highly successful, with \$77 million raised to date (see later story).

The Capital Circle's Women Fund Women-Led Companies

A second problem with IC was one to which I found a delicious solution. I noticed that women-led businesses were not being chosen for our venture fairs by our IC investment committee and this triggered in me the horrible experience I had trying to raise \$2 million for *WomanNews* in 1972. By now I had a powerful rolodex of women investors and I asked them to co-create Capital Circle with me....women investors funding women-led companies. We simply mimicked Investors' Circle and, at our first venture fair, members invested more funds in women-led companies than IC had invested in its first 2 years. After a year and a half of getting traction, I suggested we fold Capital Circle into IC both to attract additional funds into women's deals and to cut the administrative costs to zero. Since then, women's deals have prospered within IC. A clothing company called Cayuchi in particular is thriving, sourcing organic cotton from Indian farmers. Mary Burns, an IC board member almost forever, stands out as the person we can all thank for this. One of the earliest IC members, she anchored Capital Circle and created a powerful portfolio of women's deals, including Cayuchi.

It was the joy I experienced with Capital Circle that led to a change in Capital Missions' strategy. While I was gifted at starting networks, I did not enjoy running them and asked the IC board to let me pass the baton on management, which they did. Serendipity then brought 3 consulting projects to Capital Missions, one of which came directly because of Capital Circle. Amy

Millman had been running the National Women's Business Council and had decided to create an Inaugural Women's Economic Summit on May 29-30, 1996. Since empowering women financially has been one of the passions of my life, I was thrilled when Amy asked me to help manifest this Summit. Sure enough, in short order, we created the same kind of Blueprint for women's economic empowerment that I had helped create for organics back in 1991. Empowered by the Summit, Amy then went on to create Springboard Enterprises, which created a thriving venture capital industry for funding women-run businesses, then and now.

Two other consulting contracts came to naught but helped me anchor my company in the global context. The State of the World Forum was the brainchild of visionary Jim Garrison, who co-created it with Mikhail Gorbachov. They envisioned a global forum for the "new paradigm" of social justice, higher consciousness and sustainability. Jim had me from hello, and in addition to speaker duties, I tested the waters for a Forum Business Network with this mission:

"By 2010, business is seen as a most responsible and respected institution among the societies of the world."

Unfortunately, fund-raising proved unsuccessful and the concept had to be shelved, after a major pro bono investment by Capital Missions. The second project was the Steve Gomes' Global Environmental Fund (GEF), a Japanese-funded project to remediate the world's worst ecological disasters, starting with the Aral Sea, which had literally died from the salt of Russia's excessive cotton-growing fields. I consulted on this with Steve Gomes, who poured body, mind and soul into it. Sadly, GEF proved to be a non-starter due to the ulterior Japanese motive of attracting global environmental remediation funds to the coffers of the Japanese firms that were world-leaders in mitigation.

In 1997, I took stock of the mission of my company – transforming the global economy to sustainability – and rededicated Capital Missions to social investing. By then, the industry trade group, Social Investment Forum, had become a powerful force in finance, reporting that social investing (SRI) was the fastest growing field in finance. While that was true, the SRI market share was unfortunately only about 2%. The Forum issued authoritative reports by investment analysts proving that social investment returns closely tracked financial benchmarks, while also offering social and environmental dividends. I knew from my years in high finance that a new niche of finance doesn't amount to much until institutional investors take it up. I had seen at the Harris Bank how international investing didn't become a growth sector until institutional investors like our families of \$100+ million began seriously investing in it.

Conferences for Institutional Investors Advance Social Investing

In service to this mission, I imagined a national, high-status conference designed for institutional investors that would showcase our industry's best social investment products, offer top-drawer keynoters who had earned good returns from social investing, and educate, educate, educate. Having been in the conference business since I was 27, I researched to find the most respected conference company in finance to do the administration, so I could do the program. I chose Stuart Williams' Strategic Research Institute of New York and they did a superb job. Our

“Making A Profit While Making A Difference” conference quickly fell into place with top speakers, sponsors and attendees, reaching 120 presenters and 450 attendees after four annual meetings. Unfortunately, I realized that ‘the operation was a success but the patient had died.’ Institutional investors simply were not attending, although we provided everything they needed to know to become social investors.

How could we attract institutional investors to the conference? I cast about for the perfect institutional investor to interview to give me the solution and I settled on John Beinecke in New York. He was not only head of a family office - his own family’s office - he was also treasurer of an important national conservation group and treasurer of a foundation. Representing 3 such important constituencies to our conference, he could give me my answer if anyone could, so I flew to New York for a meeting. John sat there in his conference room pondering my question and decided to be honest. “You can’t attract us,” he said. “You shouldn’t try. Why should we pay money to go to a conference when any investment manager we’re interested in is outside our door the minute we call him?” “Well,” I persisted. “John, please think. You know how important to the world SRI is and you know that social investing is stalled until institutional investors adopt it. If anyone can think of the answer to such a problem, you can. Please...just think.” My heart was in my words and with that he sat back and thought.

I sat there without speaking or moving, a rarity for me, while fervently praying. Long minutes unfolded us. Then more minutes. I willed myself not to move. John was looking at the ceiling of one part of the room and then at the ceiling in another. He thought and he thought. I prayed that the longer he thought the better my chance of getting a helpful answer. Finally, he looked at me and gave me an answer of my dreams. “Well,” he said, “what my colleagues and I would come to is an investment contest. We like to compete to get the best returns. Since we don’t know the products that social investment offers, you could have a gathering that presents the products available and lets us create \$100 million portfolios using the asset allocation strategy we think best. We could invest 100% of the \$100 million in social investments. They can be simulations so real funds aren’t invested. Then you can track the returns of the simulations every quarter and we can see who’s winning!”

Thus was born the Triple Bottom Line Simulation (TBLs), which did indeed attract 40 of the top US institutional investors in the crucial constituencies, including university endowments, public pensions, private pensions, foundations, venture capital, wealthy family offices, sophisticated private investors, unions and global religious entities. Once again, the industry turned out in support with sponsorships and the program attracted the top SRI experts to advocate the various products. After hearing these product summaries, the investors gathered in groups to design their simulated portfolios of \$100 million each. First, they made their asset allocation decisions, relying heavily on the formulas they were using for their own portfolios. Then they chose the products they had found most appealing in the presentations. Within the day, the five Simulations were designed and in place. What was transformative about this event was that, in those days, institutional investors were considering whether to do any SRI at all. If they did any, it was with 1% or less of their portfolio so to have \$100 million be invested 100% socially was a dramatic innovation in the minds of these investors.

We immediately gave the simulated portfolios to Steve Schueth at First Affirmative Financial Network to analyze and track. First Affirmative Financial not only co-hosts the annual social investing (SRI) industry conference, it has devoted as much time and attention to building the industry as it has to its own profit line and thus has earned top credibility. We promised the treasurers we would report the results quarterly by email and the conference ended on a merry note. The treasurers had really enjoyed playing the competitive game. As we were leaving, I saw John Beinecke, who had brought several colleagues, and asked him how he had enjoyed the gathering. "Well," he said, "I loved it. You only gave the investment managers 5 minutes each and I learned everything I needed to know about the products. We've always given the managers a half an hour and now I see it's a real time saver to do it this way." I experienced a smile of satisfaction deep inside and blessed John Beinecke with all my heart.

Sure enough, as First Affirmative circulated the quarterly figures, the Simulations held their own with the financial benchmarks they were being measured against and I held high hope we could attract institutional investors to social investing. Using my usual networking techniques, I reached out to more and more institutional treasurers, spreading the good results of the Simulations and explaining the game. By the second year's meeting, we had developed enhancements like grouping the investors by constituencies, since foundations, endowments and family offices have widely different constraints. We could serve these investors best by custom-designing the Simulations for specific constituencies.

By the end of the second year's Simulation, however, I found that I had once again been ahead of my industry. The sponsoring SRI companies had been wonderfully supportive in growing the industry with the Simulation, but the sponsorship funds came out of their altruism pocket rather than their marketing budget. Truth to tell, few had investment products suitable to institutional investors. One of our leading SRI companies which had been most supportive of the Simulation even confessed to me at that time that they hardly had one institutional product in 2001. The industry had served average Americans with mutual fund products and was not quite ready for the institutional investors. I felt that, ethically CMC, should not ask sponsors for money again given this situation, so I simply posted all the Simulation information on the CapitalMissions.com website as open source until it became outdated. Happily, there is now an exploding market of SRI products for institutional investors, some 800 products to date.

It was during these years of the Triple Bottom Line Simulation that I achieved what could be called the pinnacle of my field of finance. I began being invited to the Money Summit, where the top 125 finance leaders gather annually, from the Secretary of the Treasury and Wall Street's top CEOs on down. I was one of 15 women included and I did enjoy the pomp and circumstance. However, only one other leader of social investing attended and there was a total void of SRI sensitivity. It truly was not worth my time. I returned my focus to empowering my kindred spirits in sustainability.

My Nigerian Soul-Mate Sweeps Me Away to His Village

Meanwhile, two events had conspired before that to change my life completely ...and the life of Capital Missions as well. First, CMC had grown to 7 employees, largely focused on growing

Investors' Circle, but we spun our Investors' Circle employees off to a new San Francisco office, leaving Capital Missions a tiny company of two, the intrepid Pat Cork and me. Happily, the delicious social investing work described above was profitable and stable. In this context, I experienced a kind of "earthquake of good." A week before, I had scheduled a vacation week at home, at a time when Blake and Julia would be off on jaunts. Suddenly, I received a phone call out of the blue. It was S, whom I hadn't heard from for almost 10 years, and he was calling from the Chicago airport, wanting to visit the week after. I said yes but only if he could stay for my vacation week, and the date was set.

When I hung up the phone, I couldn't believe what had just happened. Here I was, still single after 14 years, and here was my true love wanting to drop back into my life. How could it happen that CMC had strong success yet had shrunk to two people overnight and that I had a free week scheduled just when S had reappeared? How was that possible? Joy began swelling in my heart and circulating throughout my body and I felt that I was about to burst. I left the office and slowly walked to our lake outside. There, I lay flat on the ground, head held softly by the grass, as I literally kissed the earth. I prayed in gratitude to God for all the good CMC developments, for the health and happiness of my daughters, and for the call from S. I told God that all this joy could not fit in my body, and I asked him to let me expand to include it. My prayer was definitely answered and for the next week, I hummed through all my work, joyous and serene.

I drove to the airport to pick up S, where he hopped quickly into the car and we grinned broadly at each other, both speechless. Then he said, "I made a terrible mistake not to come back to the U.S. to get you after you came to Nigeria but I have been trying everything in my power to forget you. Now I know I cannot live without you so I want to marry you under whatever terms you need." Completely flabbergasted, I could hardly drive. I managed to get us safely to our home near the nature preserve and we spent a blissful week talking and walking and imagining the future. My favorite day was when I took him driving around Chicago, from South Shore to Hyde Park to the Gold Coast to Evanston and back through West Chicago to St. Charles. I showed him the homes we lived in and the institutions I had helped to found inspired by him, from Urban Research Corp., to the Sojourner Truth Day Care Center, to ShoreBank, to the 3 buildings FourSquare Partners had rehabbed for African-American tenants.

He had had no idea that he had played such a pivotal role in my life and replied in kind about the inspiration I had provided him. I had inspired him to marry a very, very powerful woman who had matched him the way I had, despite her untimely death in the plane crash. I had helped him open more fully to whites as intimate friends and to take a global view. Most important, I had helped this math genius open to a life of the heart. By the end of the week, we both felt clear we were to marry and we arranged that I would come to Nigeria two months later, in September. He promised to come to the U.S. as often as he could and I promised the same about Nigeria, as I felt Pat and I could handle CMC's existing projects in a flexible way.

Once S. and I had decided to marry, my life went into uproar. How could we possibly design our lives together and both manage all our responsibilities? I was particularly concerned about

my girls, of course, but Blake would be away at college and Julia was involved 24-7 in her high school in the newspaper, her debate team and her advanced classes as a senior. I was also concerned about Capital Missions, as CMC had hit stride, with high respect and credibility in social investing and collaborations too numerous to count. It was important not to lose our momentum. As S and I talked, we decided that, at first, I would spend one month out of every three in his Nigerian village and then plan things from there. So here I was at the end of Capital Missions' first five years of business, having grown CMC from 1 employee to 7 and then shrunk from 7 employees down to 2 after having launched Investors' Circle, Sustainable Circle, Capital Circle, "Making A Profit While Making A Difference", Triple Bottom Line Simulation and, under Amy Millman, the Inaugural Women's Economic Summit. The KINS Innovation method was by now well-proven but was unknown outside the KINS networks, while my intention was to offer it widely in an "open source" manner. I was going to step into the complete unknown by marrying my college soul mate and simply trust that my daughters were close enough to me by then to support it.....which happily they did. The next chapter of my life had begun.

The KINS Innovation Method Introduces Microenterprise to Nigeria

Once I knew I would be living one in every three months in Nigeria, I turned my attention to how I could use KINS to give back to the country once there. Having had success using Mildred Leet's Trickle Up Program (www.trickleup.org) in our village, I decided to focus on micro-enterprise as the innovation that KINS could foster. At that time, there was virtually no such organized effort in the country, although some progressive Nigerians had been hearing about the concept. Once S. and I were together, we began to brainstorm about what we could co-create. There were virtually no bridges between our cultures, a very remote indigenous village and white people of any ilk. During my six years there off and on, I saw less than a dozen whites and only then if I included the state capital an hour from us by car. We began an iterative process to create the innovation one step at a time. Meanwhile, I suggested I'd search for some seed funding from the U.S., while together we'd organize Nigeria's most socially-responsible companies to fund the program after that. However, since we agreed on a village-based program, we would start in the villages of S.'s state to organize a KINS network for the recipients at the same time we'd organize the national program to fund it all.

S. immediately introduced me to "E," his best friend and one of the most revered men in Nigeria for his integrity and vision, both springing from his deep Muslim spirituality. E. knew everybody and was able to help me choose the most socially-responsible multi-national corporations and the most socially-responsible Nigerian-owned companies. I found that each person he introduced me to was someone worthy of my highest respect. The president of Nigeria's largest bank soon became one of our largest supporters and he had a consultant friend, Ndidi Edozian, who had already talked to him about her dream of bringing microenterprise into Nigeria. Ndidi and I quickly became close partners, sharing many long talks about how to accomplish our mutual goal.

S. and I set about launching the village program, which we decided to call Growing Businesses Network (GBN). We started with the women's cooperative, 100-members strong, which we had funded with the Trickle Up Program, and they helped create a design we could roll out first

in S.'s village and then within the 12 local government areas within our state. In this sense, we followed the KINS design exactly and we did restrict the memberships to women. Our mission was "funding village women for the good of their communities," since the women spent the funds directly for healthier diets, school fees, and expanding their businesses. Our constituencies were all the tribes of the state and we used the well-proven KINS criteria to choose the leaders of each constituency. To design the path to achieve the mission, we enlisted the women themselves and trusted their design. I was the only staffer, although my daughter Blake joined me for one long period, and we used translators in the villages as necessary.

The only restriction I insisted on demonstrated perfectly the cultural gap between me and my new colleagues. I had read Dr. Theo Ferguson's book, *Our Stolen Future*, which scientifically proved the direct link between chemical fertilizers and infertility for the first time. Since Nigerians value fertility above all else, I thought it would be a no-brainer to allow the microenterprise funds to be spent on anything EXCEPT chemical fertilizer, which virtually every farmer selling at market used. At our meetings, I would hold up Theo's book while the translator would explain the infertility resulting from chemical fertilizers. At the first meeting when I did this, those gathered broke into laughter so convulsive that it ended the conversation. The translator afterwards explained that chemical fertilizer represents modernity to the villagers – the way they participate in the modern world. Their minds could not create the concept that it could be bad, particularly since the resulting vegetables usually looked better. Subsequent meetings were all the same, although I stalwartly continued my useless educational attempt. Besides, if my people had falsely advised them to use chemicals in the first place, why should they now feel they should believe me, telling them an opposite 'truth'?

Nevertheless, I found the GBN work deeply nourishing. Not only were the women inspiring and full of heart, their appreciation created a protective blanket as I leaped wholeheartedly into a world as foreign as the moon. The soil was different, the animals were different, the plants were different, the insects were different, the trees were different, the food was different, the homes were different, the lighting was different, the weather was different, the time was different, the space was different, the transportation was different, the history was different and the understanding of reality was different, not to mention that I could not even speak the language. In fact, since there are 300 tribes in Nigeria and the official language is English, S. suggested that I not try to learn his tribal language. I seemed to be working on GBN night and day anyway, using translators for the many different local languages, with regular trips to Lagos, where only English was spoken.

Back in the States, I was quickly able to attract \$10,000 donations from twenty friends who appreciated my work and this unexpected new mission. The highly-respected RSF Social Finance in San Francisco was good enough to choose Growing Businesses Network as its first project not undertaken by an Anthroposophist. Its Board felt that Capital Missions' work was closely aligned with the economic principles described in Rudolf Steiner's *The World Economy* and that was good enough. Unfortunately, the RSF Board quickly split in half over Board Chair Mark Finser's decision to fund a non-Anthroposophist and, the next thing I knew, the funds for

CMC were frozen for so many months that CMC faced having to close its doors. The integrity, competence and vision of Mark Finser ran so deep that I decided to go to the brink with him, rather than take any legal action. That served to bond the two of us so deeply that we continue to co-create major SRI innovations even today.

Meanwhile, believing in reciprocity as I do, I invited my 20 grantors into a network called Destiny Circle which CMC offered pro bono, because the grantors and I shared a key common belief. We believe that we are each on earth to discern and carry out a “destiny path” rather than a career path. Members included Mark Finser, Kystyna Jurzykowsky, Christopher and Martina Mann, Leslie Danziger, Joel Goldblatt, Orland Bishop, Sam Mills, Diana Beliard, Linda and Rick Dicker, S. and me. Such deep soul friendships were formed in this Circle that, after some number of years, we were so networked that further formal meetings were not needed.

CMC used the funding both to cover costs of the trips to Nigeria and to make the loans, as the local currency was 100 naira to the dollar, yet one naira could buy in Nigeria what a dollar could buy in the States. This meant that, personally, I had the same level of wealth in Nigeria that my Harris wealthy families had in America. Imagine if each \$1,000 of yours was suddenly worth \$100,000! Therefore, the total cost of introducing microenterprise into Nigeria was only \$200,000 in US funds, *including* the loans! I doubt another country can match that and it’s another indicator of the power of a KINS Innovation Network. S. carefully controlled my spending so it was at the level of our neighbors and caused only minor disruptions.

Nevertheless, I experienced the kinds of attitudes and approaches that very wealthy families experience, so it made me more sensitive to all the nuances of both wealth and poverty. For example, people would try to sneak around S to find ways to ask me for money. One woman who suffered from infertility, a fate worse than death in Nigeria, even believed that I had power which could help her to conceive. Being seen in such a magical way only brought home to me yet again one of my firmest beliefs: *abundance is strong feelings of gratitude and self-worth within and has little to do with “money.”* Happily, I experienced abundance in the same way both in the U.S. and Nigeria.

I spent most of my days in Nigeria working intensely, keeping hand records at night and visiting villages in one government area after another during the day. S. honored tribal diversity by insisting I use a different translator in each government area and it was exceedingly difficult to find translators with English good enough to understand the program I was explaining. Yet our positive intentions were matched by the positive intention of the local women and this resulted in the program’s success. In fact, it was the incredible qualities of Growing Businesses Network members that sustained me through any culture shocks that arose. Their commitment to family, community, service and, believe me, *dancing* inspired me daily and they reciprocated my gratitude with their own.

One day, I even experienced a breakthrough about racism. Having met S. at 21, I devoted many years to directly counteracting racism against African-Americans in the U.S. through helping to develop the minority economic development industry. For decades, I felt deep anger against white racists, who had prevented my marriage to my soul-mate. Yet in Nigeria, I

walked into a neighbor's compound one day to borrow some butter and, as I walked in, the one-year-old she held in her arms began screaming in horror at the sight of me. Nothing she could do could comfort him. I was one of a handful of whites ever seen in the village so he had no frame of reference to think badly about whites – the color of my skin itself was enough. I realized then that fear of the Different is so ingrained, even in babies, that my anger at the racism of my own people had to be revisited, for I obviously could not censor this baby for fearing me.

Another experience with racism came regarding AIDS. Some US friends had warned me with horror that I was certain to get AIDS if I moved to Nigeria, although there was literally no incidence of AIDS in Eastern Nigeria at that time. Likewise, when I arrived at the village, some of S.'s friends insisted that I would introduce AIDS into their state, since Americans all carried the virus. It reminded us of when we met, when his family forbade him to introduce "white blood" into their bloodline, while mine felt the same about "black blood." I did have some fear that racism would hurt my business but, happily, KINS network relationships are so deeply based in trust that I suffered not at all. Further, I have learned not to judge people for their prejudices. I believe in the spiritual principle that, "as you sow, so shall you reap," so harsh judgments on my part will simply boomerang back on me.

The Silence of Our Farm Nourishes Me Fully

Beyond these issues, life quickly settled down to African quiet, while I tried my best to learn customs, meet people and participate in village life, not to mention finding a place in the extended family of our compound. I found that the serenity of the earth was deeply restoring to me. I had been on my challenging mission of service to my people all my life and it had been exhausting. Here in our compound, I was surrounded by palm trees bearing palm oil and nuts, our small vegetable garden, our large yam and cassava fields, and the soft sounds of our goat moving here and there while grazing. The chickens scratched and scuttled as always. The orange tree in our courtyard was full of ripe fruit for months and each morning I would take the orange one of S's 5 sons would have left for me and sit in the morning sun soaking up the quiet, slowly peeling the orange in one peel. I found that one such orange was so full of life force and nutrition that it filled me completely until lunch.

All of this felt remarkable but not as remarkable as finding that the silence of our farm nourished and filled me completely. S told me once that sometimes the silence was such that he could hear his blood flow. I felt so at one with the soil and the trees and the crops that I fell into a ritual of communion with nature.

Starting with my first morning, I felt I belonged there on the farm, where time was slow and enjoyable, in contrast to my hectic days doing the microloan program. I remembered the fiction stories that I wrote to heal after S. and I met and how the settings were usually S.'s village, where I had never been. Incredibly, the stories were an accurate version of life in our village and I could hardly believe that I was here now. What struck me in particular was the level of absolute sustainability that we lived with on our farm. We could literally have closed our gate and lived fully without leaving the farm itself. Literally every scrap of paper was recycled and we didn't bring anything home that wasn't recyclable. We were able to raise or make everything we needed on the farm itself and S. farmed biodynamically, although he could not make the biodynamic preparations himself. Biodynamics is 'more organic than organics' in that

it treats a farm as one living organism, with manure from the farm's animals fertilizing the vegetables that feed the humans and with the fertile soil growing the plants the animals eat. I have tried ever after that to return to Nigerian sustainability at that level, yet never come close.

The first month unfolded in this patient way and I felt peaceful and accepted and full. At the end of that month, however, there was an all-day-Sunday celebration at which the men of the village were thanking S. for having been a key person in the recent creation of the new State for his tribe. For this, they would slaughter a cow. The morning was full of dancing and around noon, I decided to go for the daily walk deep into the countryside I took when I wasn't visiting villages. As I turned out of our gate, I noticed that the elders had just slaughtered the cow and they were discussing which elder was going to get which organ, with the very best cuts going to S of course. S. had described to me how the contributions each man had made to the village since the last such ceremony would get discussed in great detail so that each elder would be properly honored for his contributions. In this way, a living record of the vitality of the tribe was kept in the hearts of all. I paused to listen and found that the men were having intense and heated arguments about who deserved which organs and cuts. Long stories were being told about this person's contribution and that person's and voices were raised to a very high pitch. Two men in particular disagreed and thrust their faces close to each other as they shouted for their own interest, veins in their necks engorged. The other men listened passively but attentively.

At some point, a powerful negative feeling started growing in me and I turned away and began my walk. After my month of serenely fitting in with all about me, the many differences in culture, diet, family and earth over the last month came together at once. I started to feel disgust. How ridiculous, I felt, that they are sacrificing a cow to honor S. and fighting like cocks about pieces of cow and every little bit of status each felt they deserved. My steps got stronger and I started stomping. "This is ridiculous!" I said to myself over and over. "What have I gotten myself into with this culture?" I asked myself.

By then my feet were pounding themselves into the dirt road with each step. I stomped with fear and distaste and growing anger and the stomping took me farther than I had walked before, until I reached the point of exhaustion. I paused, stopped and then turned to go back, this time slowly and, gradually, softly. I started reflecting about how men in my culture handle their anger and their territorial disputes. I thought about how we train our young men in the armed services to use every type of technological gear so that we wind up flying planes that drop bombs on people we will never know, following computer-derived directions. I thought about how there are no killings in the village and about how there are so many killings from America's string of recent wars, planned meticulously by our military. In my bones, I felt my deep distress at all these wars and that perhaps an occasional afternoon of anger, sorting out village status, was actually a very civilized way for men to work out their hierarchies. I shifted into a new respect for the tribal culture I had just joined and, by the time I got back to our compound, I was calm and sane once again.

The next morning, I followed my usual pattern with S and his five sons, ranging in age then from five to thirteen. We all gathered at S's huge desk in our bedroom where he tutored them in math before school, while I would write in my journal. We were all shrouded in the sweeping mosquito nets he kept over both bed and desk, having almost died from malaria when he first returned from the U.S. The nets seemed to create our own little world and, in it, I told them my story about the cow and the elders and we all laughed. This captured the kind of relationship I had with S's sons. We were an endless source of fascination to each other, coming from

opposite ends of the earth as we did. We each watched the other carefully and tried to absorb everything, each to our own benefit. There was respect and love and incomparable learning.

Our compound included a large farm, a large outer courtyard, an L-shaped cement home of 4 bedrooms, a cement garage for our two cars, a roofed, open-air storage area with rows of book cabinets for S.'s thousands of books, a tractor and a roofed outdoor meeting area for S.'s hearings on community problems. These hearings of his struck me as the most powerful examples of village justice and health, particularly in comparison to our American system of justice. S. was respected as a key elder and when there was a disturbance in the village of any kind, all those involved would gather almost immediately at our compound – from two to sixty men and women. There S. would patiently listen as each person would tell what they experienced and what justice they wanted, which was very cathartic for each of them. S. would soon begin to discern the common ground, since these families have lived together for centuries in the past and may well do so for centuries in the future. He also knew the history of judgments reached before in the village, so he would ask questions in a quiet voice that would enlarge the common ground between the different perspectives. By the time he was ready to render his inviolable decision, the ground was already prepared for its acceptance. A chicken or yams would then be left as an offering he wouldn't have requested, and folks would depart with the release of having had their say. It blew my mind that justice could be rendered in such a healing way, emotionally and intellectually, at almost no cost of time or money. In comparison, our justice system can drag things out for years, with the attendant traumatic suffering and great financial cost to all the parties.

On our farm, we lived in all ways traditional and sustainable. Since we cooked our dinners directly on a wood fire and since preparation could take 2 to 8 hours, it took me awhile to meet the marriage requirement of cooking my husband's dinner every night. (To his delight, I did figure out how to cook pies from scratch.) The toughest thing for me was shelling very tiny seeds for our dinner soup, which then had to be smashed in the mortar with a pestle for 30 minutes, making only a tiny contribution to the soup. The day I arrived, a family member was doing just this shelling and I thought to myself in horror that I would rather leave Nigeria than be expected to do this. A year later, I sat peacefully in the sun doing just this shelling, experiencing oneness with all things. Remembering my first-day horror, I had a good laugh.

Since village life in Nigeria is basically the exact opposite of the business life I lived in the US, I did invest considerable effort in trying to explain the joys of the village to my American friends during my months back in the States. I gradually learned that it was a lost cause because people just could not create the concepts in their minds that I was trying to describe, try as I would. Since what's considered good and bad are almost diametrically opposed in the two cultures, I gradually ceased trying. The best example is my attempt to describe the bliss I experienced within nature, surrounded by people who live in balanced peacefulness every day. Without movies or cars or malls or Starbucks there, many people could only imagine Boring and More Boring. I would sometimes be reduced to using a tactic S. had developed in politics when people were being obtuse. He would respond to an inappropriate question or comment with, "What was that?" with a slight smile. The person would duly repeat their question again and again, only to get the same response from him, until they had no choice but to turn away and think more carefully about their question.

This extreme cultural dichotomy is why I will summarize my six years in Nigeria by capturing the impact of the microloan program, since it would take another book to describe my tribal experiences. Sadly, I also need to simply say that, despite our best efforts and with no fault of

either, S. and I ended the marriage in 2001 after six years because of the innumerable obstacles anchored in cultural differences. The core piece was that, for the marriage to be successful, one of us would have had to substantially abandon our children and neither of us could do that. The other issues are mentioned just below.

The microloan program developed organically throughout much of our State at the same time that the socially-responsible Nigerian corporations based in Lagos were designing how the program could be administered nationally. Ndidi Edozian proved able and quickly won the respect of those involved, working with the able lawyer married to the bank president I had met when I started. By the time I left, they had incorporated Growing Businesses Foundation and the corporations had funded the national program.

The program in the villages included meeting with a co-op's members to explain the program as based in trust and designed to help women expand their family income. They were asked to reciprocate with loan repayment as a condition for co-op members to get subsequent loans. There would then be a second gathering outside the local Bank, where loans would be made and repayments received from then on. We operated successfully with almost no administrative costs, since my room and board were covered by S. and he took no fees. His reputation for personal integrity was the key ingredient in the program's success.

Much good was done in our first four years, particularly with the empowerment of the women, since in many Nigerian villages, husbands can have life and death control over their wives. The funding also helped the existing village cooperatives thrive, expanding their markets considerably. During my last two years, the local program lost momentum for three reasons. First, the US donors declined to continue the funding to force the Nigerians to pick up CMC's travel and other costs (which they didn't do) and, second, S. had a falling out with Ndidi over her high administrative costs. Third, my role within S.'s family was causing resentment which came to a head in a way that was not tenable unless I abandoned my children to live in Nigeria. This was the point at which we both sadly agreed to a divorce. On the positive side, we did successfully launch microenterprise in Nigeria for only \$200,000 and you can read about their current program activities at Growing Businesses Foundation – www.gbfng.org.

The last time S came to the States was in September of 2000, shortly after I had moved to East Troy, WI, to adopt a more sustainable lifestyle more in keeping with my marriage to S. I knew East Troy as a center of Biodynamic farming due to my consulting for Christopher and Martina Mann and the Michael Fields Agricultural Institute they had launched there. By the next April, I had begun my own Biodynamic garden and happily I have fed my family from such a garden ever since.

By April of 2001, it was clear that S. was never returning and that our cultural challenges were more than either of us could overcome. I began sinking into deeper and deeper grief such that I had to cut back to half-time work. I would lie abed mornings in grief, feeling pain so deeply I felt my bones were breaking. Over and over again, I asked myself why the universe would have brought S and me together after 35 years only to have our marriage fail. I knew neither of us could have tried harder than we did. The answer to that question has yet to come.

Recovering From Grief by 'the Yoga of Weeding'

Gradually I began taking my grief out into my garden and it was providence that I knew nothing about gardening. I cleared and fertilized with Biodynamic manure and planted and a friend applied Biodynamic preparations for me, which I call "homeopathy for the earth". As the weeds

grew prolifically in the fertile soil, I bent at the waist to remove them by hand....no one had told me to use a hoe. Spending hours each day in my garden from Spring through the Fall, I created the Yoga of Weeding and my body grew strong from the bending and pulling while the plants grew nourished by the grief I gave over to them. Just as they drew my carbon monoxide and made oxygen, so they drew my grief and made forgiveness for both myself and S. I could literally feel them supporting me.

Meanwhile, by the end of 2000, I had realized that Capital Missions was 10 years old and that it was time to assess both what we had learned and what we had contributed. By now the KINS innovation method was well proven, but I had been unable to share it with the world beyond the pace of one-network-at-a-time. Creating networks was not an industry that existed, so there was no funding source for our work and funding had to be created from scratch for each network, often from the members. While I could have raised venture investments from the social venture funds, I did not consider this an option because the 'social capital' industry had not yet been born. I was not willing to operate CMC for maximizing profit, only for transforming the global economy to sustainability, so I never did approach the venture capital members of Investors' Circle to invest in CMC. Therefore the question was, being such a tiny company, how could we continue to dream that we could be helpful to greening the global economy?

My personal answer to this question was a matter of faith and intention. I believe that intention manifests into reality and I believe that faith makes all the difference. I felt that if Capital Missions helped "hold the space" for transforming the global economy to sustainability, it could happen. Indeed, strong results were beginning to flow from both CMC's existing networks and those I had helped start before creating Capital Missions. I began to review pre-CMC networks and CMC networks in the chronological order in which they had unfolded, due to various groups of founders feeling that the time was right.

The Chicago Network (TCN) continues to thrive under founding director Amy Osler, who grew it in membership, budget, stature and innumerable member civic projects in service to all of Chicago. The Chicago Finance Exchange (CFE) grew membership and budget as women dramatically increased their power positions within finance and enjoyed deeply helpful relationships with each other. The Committee of 200 (C200) members provided invaluable free consulting to each other and collaborated in each other's business expansion while raising millions of dollars every year for MBA scholarships for women and for tutoring younger women business owners.

The Social Venture Network (SVN), which I had only advised pro bono in its beginnings, used its entrepreneurial skills to foster breakthrough network innovations. Founders Wayne Silby and Josh Mailman devoted untold hours to attracting stellar members and SVN has thrived from its inception. It spawned Business for Social Responsibility (BSR) to serve as a trade group for large corporations to become socially-responsible. It spawned Business Alliance for Local Living Economies (BALLE), which anchors the transition to sustainability town by town and in watershed by watershed. It also helped me connect with key people as founding organizer for The Investors' Circle (IC), which CMC funded in its early years with substantial capital, using the gift of member research from Artemis Joukowsky mentioned earlier.

Investors' Circle itself experienced renewed energy with Woody Tasch taking the helm as director in 1997 and expanding its focus from social venture capital alone to the full range of the emerging social capital industry. From that base, Woody has developed the "Slow Money" movement, which he recently spun off as his core focus (www.slowmoneyalliance.org). The

essence of Slow Money is that companies need to grow organically like organic food has to grow, rather than the cancerous company growth demanded by both venture capitalists and our current economic system.

Growing Businesses Foundation (GBF) in Nigeria has established excellent outreach for its microenterprise programs across Nigeria and is still funded by many of the private companies I brought in as founders. As mentioned, full coverage is available at www.gbfnq.org.

Reviewing these experiences, I entered a place of the deepest gratitude. I felt deep, deep appreciation for the groups of founders who, as servant leaders, had worked tirelessly and for free to birth these transformational innovation networks. Indeed they had played crucial roles in anchoring the new paradigm of women's empowerment, corporate social responsibility and social investing. I thought about the wonderful kindred spirits I had met through each network and how they had inspired, nurtured and guided me. I thought gratefully about the deep spiritual lessons I had learned both from other members and from my own experiences: 1) to live without fear, trusting the universe, 2) to set an unselfish intention in the spiritual world and to hold the space for it to manifest in the physical world, 3) to refrain from judging others harshly because I believe that "as you sow, so shall you reap." Most importantly, I kept faith with my core principle to trust my intuition to take risks around my values to find my destiny path of joy.

Anchored in this deep sense of gratitude, I felt inspired to honor my mentor, Ginny Rogers, who had guided me then for 20 years, including teaching me the wonderful operating principles I had used in founding Capital Missions Company. I decided to celebrate CMC's 10th Anniversary with a gala party for 150 people at Chicago's Arts Club in May of 2001. We honored Ginny by creating the "Good Deal For All" award to carry her teachings on. Starting that night, we periodically chose a business leader who most advanced Ginny's dictum that "a deal is a good deal when it is good for all concerned." The winner received both 30% of CMC's profit that year and a congratulatory speech and plaque before hundreds of their peers. Winners to date have been: Anna Lloyd, Alisa Gravitz, Hazel Henderson, Christopher Mann and Mike Eckhart. Although Ginny hates any personal fuss about her, that night she managed a broad smile and it was bliss to my soul.

There was frosting on the cake for CMC's first 10 years when my trade group, Social Investment Forum, wrote me a formal letter of appreciation for the strong role CMC had played in growing the social investment industry.

With all this celebration, the past performance of CMC's networks and earlier networks felt fully satisfying to both me and the CMC staff. Happily, the word of their success was slowly spreading without any publicity on our part. CMC always focused publicity and acknowledgment on network founders rather on CMC and, since we didn't sell anything, we continued our policy of no sales or marketing materials. As a result, CMC was very little known. Happily, CMC's positive reputation set the stage for the networks to be created in our second 10 years. Out of the blue, I was invited by The Northern Trust to be a consultant for a new high-impact network – DreamMakers' Forum.

Dreammakers and Visionkeepers Forums for The Northern Trust

The Northern Trust is well-known not only as the preeminent private bank in the country, but as a leading socially-responsible company, included in the Domini Social Index. Northern Trust approached me to consult on launching a KINS Innovation network with the mission of financing

leading African-American-owned companies. I both leapt at this opportunity and had the guts to ask for an agreement that, if “Dreammakers’ Forum” (google DreammakersForum) was successful, we could also launch a “Visionkeepers’ Forum” in order to finance leading women-led companies, as Committee of 200 had never taken that mission on. The Bank agreed and, working with Allegra Biery, Darrell Jackson, Julius Washington, Jeff Cohodes and Alison Winter, we had a productive time designing and implementing both for some years. The extraordinary level of networking and relationship-building among all parties - bankers, financiers and entrepreneurs - shifted the energy in the field from being ‘up-and-coming’ to being ‘mainstream’ and the Bank’s own employees greatly valued the whole experience. These networks were true applications of KINS in selecting an inspiring and measurable mission, in representing all important constituencies, in choosing members meeting KINS criteria and in having founders co-create the design of the network.

A KINS for a Spirit-Based Solar Start-Up

Equally powerful was Solaria Investors’ Circle, wherein I had a chance to address the flaw Investors’ Circle experiences in not attracting enough investors to any one deal for critical mass, as I mentioned. The IC members’ funds were being used more for fund-raising than for value-creation, which creates a disincentive for members to invest. As director of IC for its first 6 years, I sought a solution and determined to try the idea of creating a KINS Innovation Network around a particular company.

Although innumerable entrepreneurs asked me to raise funds for them, and although the IC board had insisted my contract include approval of me earning commissions for such fund-raising, I never took advantage of that. My relationships with members were deeply trusting, and were anchored in serving investors rather than entrepreneurs. However, I believed I could serve both investors and entrepreneurs best by creating a ‘generosity-based’ energy field between them instead of the traditional ‘greed-based’ energy field of venture capital. I bided my time, seeking the special company with which I could test my idea of using KINS to form a spiritually-based “investors’ circle” for a particular company. As usual, my operating principles would be spiritual in nature: the strategy of generosity, a good deal for all, people doing what they did best, etc.

That opportunity finally came when my friend Leslie Danziger, founder of LightPath, decided to create a company with Joel Goldblatt to apply her patented optics technology to solar. She believed they could dramatically cut solar production costs and also exemplify how using enlightened employment practices could amplify success. Solaria was a company I could cast my lot with because of our deep sharing of such values. Shortly a contract was signed for CMC to operate strictly as a search company paid by flat fees, identifying investors who had KINS qualities and entailing no investment-related conversations at all. I used my deep domain expertise in social venture capital to search for investors who were not only experienced angel investors but who also operated on the higher values above. Given that the management team had deeply-held spiritual practices, I only approached investors aligned with them..

The model I created included 1) investors and managers who operated collaboratively rather than from self-interest, 2) a CMC survey on “Social Venture Financing Best Practices” drawn from the leading Investors’ Circle members (still posted at CapitalMissions.com), 3) an agreement among the investors and management to use the best practices, 4) trust by the angel investors in the management team’s expertise, 5) trust by the management team in the

investors' positive support, 6) a meeting between angels and management to establish powerful common ground and 7) Capital Missions facilitating our shared success.

It took 3 years for the management team to attract \$4 million from angel investors CMC vetted, including lead investors Hazel Henderson and Alan Kay and social venture fund manager Jane Siebels at Green Cay Asset Management. That was enough to prove the technology. The trust level proved to be a key factor in staying the course, as three different times the management team went off salary for months at a time when snags were hit, to prevent angel investors from being "crammed down." This term refers to a standard practice in venture capital which many investors in my survey consider unethical. While in most niches of finance, the operative principle is that the higher risk an investor takes, the higher is their possible reward, this is not true in venture capital. Instead, the angel investors take the highest risk but, when the venture capitalists come in, they often insist on the angels accepting a lower valuation for the company – a "cram-down." Since the angels love the company and it needs money to grow, the venture capitalists can get away with it, yet many venture professionals believe that the practice is wrong.

In return for protection from the cram-down, the angels gave the management team their trust and support, preventing the usual breakdowns between management and investors in early-stage technology companies. Subsequently, \$21 million was raised in a Series B round and \$50 million in a Series C round and total funding now exceeds \$110 million, just under the funds Investors' Circle has raised for IC companies over 18 years. Solaria's panels have now been certified world-wide and are very price competitive. The company cannot be declared a success until the angel investors have an exit and can sell their stock. However, in my view, using a KINS approach for creating angel investors' circles around individual companies has high potential.

Practicing Union With God With a Soul-Mate

While 2001 was a year of excruciating pain from my divorce, 2002 was a year of deepening joy. CMC's networks were doing well and I was happy with them while, at 59, I was resigned to single life forever and okay about that. However, Ginny Rogers had taught me that serendipity is the heart of life and how right she is. While serving on the board of a non-profit that taught city children about farm life, one of the children locked my key in my car parked by the barn. Since I was rushing from the farm to a Solaria board conference call, I was agitated about the locked car. Somehow the farmer, Walter Moora, immediately got it open and I promised him a pie as a thank you.

When I brought it to him in mid-January, he asked me to share it...while he lit the candles on his Christmas tree for the last time in mid-January. He also asked if he could play Handel's *The Messiah*, as that CD had gotten him through the death of his wife in a car accident some years before. As he lit the candles, my body seemed to spring to life somehow, having just spent the last year in mourning my divorce. That led to a Symphony date, and that led to quiet nightly dinners after which he'd read to me from Rudolf Steiner's *Theosophy* and discuss these ideas. I enjoyed our discussions greatly and didn't realize that his readings were an audition to see if we shared values. These discussions continued in a low-key way for several months until, at a Solaria board meeting in Taos, the founder's wife asked if she could give me an intuitive reading, never having met me before. At the reading, she told me that my soul-mate had been supposed to marry me but hadn't been able to show up for me. I was stunned, as she had no way of knowing about S, so she had my full attention. Therefore, she continued, the universe

had arranged for me to have the choice of two men, one younger and one older, because my purpose in life was” to practice union with God with a soul-mate.”

“No!” I exclaimed. “My purpose in life is to transform the global economy to sustainability!” Further, her suggestion about God sounded blasphemous to me.

“Oh,” she said, “That’s just your external purpose. Your core purpose is to practice union with God with a soul-mate.”

Then she proceeded to describe the two men, which put me into shock. I exclaimed, “The younger man sounds exactly like a man I just met in January but I recently divorced, so it’s obviously just a rebound relationship!”

“No!” she said, “that’s the soul-mate who will show up for you.” I raced from the meeting to the phone to call Walter.

“Walter, Walter, it’s not a rebound!” I cried, and I told him the story. He proceeded to laugh and he’s been laughing happily at my antics every since.

Walter asked me to marry him with the most romantic words I’ve ever heard, high on a mountain top in Boise as the sun came up in August of 2003. We married in a joyous ceremony in East Troy, WI on August 21, 2004, with our children now 33, 32, 31 and 30, my Blake and Julia and his Eve and Dave. Our healer was right that we are each practicing union with God with each other. We deepen our relationship by putting our creative energy into many different ways of loving each other. His friendly persuasion has inspired me to robust health, to curing my “urgency addiction,” to love my daughters much more peacefully and to believe we really can green the global economy. My loving attention has inspired him to speak rather than be silent, to co-create a KINS network to teach non-farmers how to steward the earth, to teach biodynamic agriculture in the US and Ecuador and to write a book on the spirituality of the earth, *A Farmer’s Love*, just finished.

A KINS to Make Solar Happen for the World

On December 6, 2002, Robert Sherriff, a Scotsman living in Hong Kong and running two companies in China, flew over to our farm in East Troy, WI to check out whether a KINS Innovation Network could fulfill his life mission of “making solar happen for the world.” After cooking him a Scottish breakfast with biodynamic eggs, tomatoes and onions on whole grain bread, we settled down for the weekend to talk. I carefully explained why KINS networks produce innovations in a time-efficient and cost-efficient manner.

“There is an analogy to how we cure diseases by going into a lab, controlling all conditions until we find the cure, and then mass-producing and disseminating it,” I said. “Sadly, we don’t have a similar good way to solve social problems because society is too complex and multi-dimensional. So what KINS does is to approximate the controlled conditions of a lab. First we take on a large social problem. The second step is to identify every constituency which could dramatically help solve the social problem if they wanted to. The third step is to choose the 30 most important constituencies and research within each to identify the key servant leaders. We do this by making hundreds of phone calls asking people to identify the leaders they most feel have the KINS qualities described earlier.

“Then we choose the thirty members by balancing the candidates for race, age, sex and geography and we issue heart-felt invitations. The invitations are unusual, for members are invited to meet their kindred spirits from completely diverse constituencies for the higher purpose of the mission, with everyone paying his own way. In this way, no special interests or ulterior motives are served.

“The fourth step is to host a weekend Founders’ Retreat in a carefully stewarded nature preserve, so that its life force can invigorate those gathered. (If people are comfortable with the mention of inviting in “nature spirits,” I also mention that.) The serenity and glory of the natural setting is key to successfully designing the network...and those gathered proceed to do just that!

“The fifth step is to describe the key operating principles that have been developed by the networks that precede yours, and they make all the difference. Each network enhances these principles and, at this point, they are:

- We believe the best strategy is generosity
- We believe that a deal is a good deal when it is good for all concerned.
- We do what we love to do and do well...and little else.
- We believe that collaboration is the highest form of competition
- We sit at the table of unknowing, as experts, and invite the spiritual world to co-create with us.
- We return each others’ calls and emails as quickly as possible.

“Over the course of the weekend, true magic happens as the sixth step. The reason is that the members’ intention is so pure in wishing to serve the higher mission that they are able to design a picture of the future that works for everyone. It is beyond reciprocity...you scratch my back and I’ll scratch yours....because each member gives freely to those who need help from her constituency. S/he, in turn, receives back freely from constituencies that her constituency can’t help. The contacts, resources and deep expertise of the members is so profound that they can approximate the controlling of conditions you get in a lab to ‘create the cure.’ In their imaginations over the weekend, they try this idea and that until each member is satisfied that his constituency really can contribute what he has offered and can trust that his constituency will receive what others have offered. Powerful positive intention leads to unequalled creative imagination and most founders design an innovation network that weekend that never changes in its design. Founders describe having a transformational experience they have never forgotten and most founders later say that the KINS network has changed their lives.”

Robert seemed to understand every word of my heartfelt explanation. During the rest of the weekend, he did his due diligence on the KINS method. When he left, we shook hands on a 35-member “Solar Circle” representing 35 different constituencies of solar to be launched in six months. This was the first time I demanded and received a blank check to do a pure KINS, with no ulterior motives to be served, for Robert was the most high-minded CEO I have every known in his passion for serving his people. Since we had the mission statement that was inspiring, daunting and measurable, I began six months of interviews both to identify the 35 most important candidates and to secure their acceptance to our invitation.

On a morning in June, we met in an amphitheater on Lake Geneva, WI as the sun came up and began the KINS ritual of saying why we said yes to the invitation. That weekend, magic

happened for all of us and the Solar Circle was born. Within two years, members had identified 120 opportunities and obstacles to make solar happen for the world, thanks to the key work of Alisa Gravitz and Joel Makower. We then prioritized that list to the 20 most important. Members choose initiatives to champion, helping each other as they could, with imaginative collaborations that made all the difference. A few stalwart philanthropist members offered generous seed funding and strong bonds of trust developed among the members. Marion Rockefeller Weber in particular made discerning and high impact grants.

Solar Circle's projects included a solar grassroots mobilization campaign, a solar product everyone could buy today, a roadmap for taking the US solar, a solar jobs project, "taking California solar," solar on 20% of new buildings, a solar bank, solar development bonds, short and long-term energy projections, solar delivery in third world countries, having solar home systems available at home center stores, a demand-side solar study, an internet-based grassroots action network, rooftop solar dissemination, solar water heating and guidelines for foundations funding solar.

A tiny story illustrates the members' creativity. There were numerous solar organizations vying with each other for scant resources and the Solar Circle members determined that it was crucial to focus all of them on passing breakthrough solar legislation in California. There was an upcoming solar industry conference which the leaders of all the groups would be attending. Our members found that, if they put their close contacts together, they could insure the attendance of the key solar leaders at a private dinner during this conference. Mike Eckhard, founder and president of ACORE, took the lead and for \$1,000, they hosted this dinner in the secret room in Las Vegas used for meetings of Mafia chieftains in years past. They made their presentation, they received their commitments and, after almost unbelievable twists and turns, the California legislation did get passed, a milestone event in growing solar.

This 'micro' story is matched by a 'macro' story that illustrates the cost-efficiency and time-efficiency of KINS. A year after I met Robert, I had researched the constituencies and members, held the founders' meeting, and raised operating funds. The members had researched and prioritized the solar initiatives, with terrific beginning success. By that time, some \$100,000 had been spent. I then happened to then meet a woman who worked for the leading energy consulting firm in the world who had a dream of doing a Solar Circle for them. The company had approved her budget of \$1 million and she had worked diligently to raise the money, research the candidates, and convene the gathering. After a year of her work, no money had been raised, no meeting had been held and only four leaders had agreed to attend a gathering....and only if their way was paid. This comparison of the \$100,000 cost to the proposed \$1 million cost is a fairly accurate picture of the time-efficiency and cost-efficiency of KINS.

A KINS for PeaceMakers, Yet to be Realized

I always thought that KINS innovations could be used to solve any large problem in the world, since it had worked well for the richest people in the world (Harris Family Office Management Conference), the poorest people in the world (Growing Businesses Network), and missions in between. Then, in the Fall of 2002, I was stumped. My friend Lori Warmington, who had belonged to Investors' Circle, called to say she had had a vision showing her the earth from space surrounded by a web of light, the nodes of light all connected to each other. She believed that these nodes represented "Light Workers" (planetary healers) whose mission was

to bring peace to earth and she felt I could use KINS to create this network, a “PeaceMakers’ Network.”

Stunned into silence, I finally stuttered that I knew nothing about peace, that my expertise was in finance and sustainability, and that I couldn’t take consulting dollars not knowing if I could succeed. Yet I couldn’t say no, for I knew the spiritual power and importance of a vision like that. I promised to take her request into my prayers and see what happened.

That Christmas, at a Davis family gathering of all 21 of us in Costa Rica, I sat meditating on a mountain with a far-off island on the horizon that looked remarkably like Lori’s vision of the earth from space. The lights shimmering off the ocean replicated Lori’s grid of connected Light Workers. With this sign, I accepted Lori’s assignment and eventually created the following strategy. I identified that the Peace Movement has been well stalled because it doesn’t address the transformation of the munitions industry into the peacekeeping industry. I researched the different constituencies of meditation, peace workers, and light workers who could constitute half the members of PeaceMakers’ Network. The other half would be leaders of the constituencies of social investing who are committed to peace, such as the founders of Pax World, the very first social investment fund. I would pair off a light worker with a finance person to have private talks for 6 months before coming together at a Founders’ Retreat, so they could learn each others’ languages and points of view. The trusting relationships they would develop could bridge the chasm between finance and peace and would bring the trust level to what is needed for a successful founding meeting. Meanwhile, Lori had been pouring her own energy into a remarkable network of leaders of the meditation field, The Aspen Grove, which thrives today. However, we couldn’t find funding for this PeaceMakers’ Network, which still today awaits the right time and funders.

Several months after my vision about PeaceMakers’ Network in Costa Rica, I had the most profound spiritual experience of my life, a key reason for writing this book. While I had been robustly healthy all my life, I was stricken with digestive system failure, which gradually grew more and more serious. With my hundreds of trusting contacts with KINS members, I expected to find the right doctor quickly, so I made some appropriate calls. Everywhere I turned I was thwarted, whether the proper treatment was not known of, whether the right doctors were travelling or overbooked or whether the suggested medicine for key protocols were unavailable. It literally took four months to find out I needed a “cleansing program” and that the doctor who would know one was available only after Walter and I would return from a vacation in Kona, Hawaii. I soon found myself sitting with Walter romantically by the ocean in Hawaii, Walter gorging on his lobster and me sipping my smoothie, the only food my body could accept. I was very uncomfortable and doing the best I could to be a good wife to Walter.

Five days into the vacation, we were walking by the funky Middle Earth Bookstore on Kona’s main strip, a favorite of my Mother’s. Out of the blue, I felt I was supposed to enter! I suggested to Walter that we check it out, trying to sound casual. As I crossed the threshold, I literally heard a message in my head, “find the book.” I was dumbfounded, as I’ve had innumerable spiritual experiences, but none like this one. I began nonchalantly walking the aisles, but nothing more happened. As I turned at the last wall to leave, my eye fell on a book called “*Ancient Wisdom of Hawaiian Elders*” and I knew it was “the book.” I found a stool and sat down, holding the book on my lap, when I heard inside my head “you will open to the right page.” I opened it and found a 2-page spread on “Auntie Margaret Mechado,” where I read about her skills as a kahuna who is restoring ancient Hawaiian healing practices. The last paragraph mentioned that, for decades, people from around the world had been coming to her

twice-yearly CLEANSING PROGRAMS! Eureka! There was no contact information but I assumed she was on Maui, the healers' island. I was in awe at the experience I had just had and felt deeply grateful.

The next morning at 2 a.m., I was awakened with excruciating stomach pain. I quietly moved to the living room and asked God for help. Suddenly I thought, "Google!" I quickly googled Auntie Margaret and there flashed up a full website, saying she was only 20 minutes south of Kona at Kealakalua Bay, that she gave 2 cleansing programs a year and that they were sold out for months in advance. I quickly sent a heartfelt plea for help, explaining my sharp pains. The next morning Walter woke me at 7 to receive a call from Auntie Margaret's daughter saying that the next program started in 4 days and was full but that someone had dropped out the day before and they would take me.

I simply sat there, reviewing the whole chain of events and feeling awe and deep gratitude

I Had Promised to be a "Trojan Horse of Love" Within Finance? What?!

Walter returned to the States and I duly began the program, which, after a day of discomfort, began healing me deeply and fully and well, while teaching me the lifestyle changes that would prevent any recurrence. My favorite practice was at sunset, when we would each find our own spot of meditation and review the day, forgiving ourselves for anything we had done to hurt anyone else in thought, word or deed and forgiving each other person who had hurt us in thought, word or deed. Called ho'o pono pono, it was profound indeed. I had a number of extremely powerful experiences during these sunset meditations, leading to this key one.

I sat down for my sunset reverie and this time went into an altered state of some kind I cannot explain. All I know is that I heard a voice clearly start to tell me a story so realistic that I was able to write it down afterwards in a way that felt word for word. This is the essence of what the voice said.

"There was a Soul in heaven ready for a mighty challenge who asked the Guides what that challenge should best be. The Guides conferred and returned to ask that the Soul serve as a Trojan Horse of Love within finance, for finance was the heart of Earth's problems and needed to be rebalanced from greed to love. The Soul replied that this sounded right. The Guides then explained that this challenge would take the Soul to its limit, for it would have to freeze its heart while training its mind to incredible discipline in order to establish credibility within finance. The Guides said they would give the Soul three gifts to help meet this challenge. They would give the Soul excellent health and the ability to always hear its inner voice. More important, they would send numerous Kindred Spirits to help the Soul with its mission. The Soul replied that it wanted to take this assignment and asked who its Father and its Mother would be. The Guides replied that its Father would be a master of all the aspects of business so that the Soul would be prepared for the discipline of finance. Its Mother would be a master of all the forms of love so that, when the right time came, the Soul could release love in ways appropriate to different situations. The Soul then asked if it would go into life as a man or a woman. The Guides replied it would go in as a woman because many souls were taking assignments then as women to be Trojan Horses of Love and to enter the many sectors of the patriarchy to rebalance them for love."

At this point, I felt spellbound, enthralled with the story yet not knowing where it was going and not knowing what was happening to me. Then I heard the voice continue, "So Susan Elizabeth Davis was born to Tyler Burton Davis and Adelaide Boyd Davis..." and at that moment I realized

two things. First, it was my beloved Father telling me the story.... and he had been dead for many years. Second, it was the story of my life and I had apparently made an agreement about what I would do in this life before I had been born. This brought a deep sense of gratitude and connection and I moved more deeply into the experience. The voice then began describing my entire life, starting with childhood and it went on for a very long time. It was such a magical experience that I only remembered five segments of the story enough to write them down afterwards and I have no idea how long I sat there, but it was long after the sun went down. I just remember that the story reviewed my whole life. These are the segments I remember:

My father's voice asked, "Remember when you were walking home from school in 4th grade with your report card and your stomach was in knots because you knew that when I got home I was going to ask you why you got a B instead of all A's? Well, now you can understand that I had to teach you that deep a level of discipline for you to be able to be a Trojan Horse of Love within finance.

"Remember when you were eleven and your friend Elaine got polio?" his voice continued. "Well, you heard about the Jimmy Fund searching for a cure and so you organized the whole neighborhood to do that circus. You raised a lot of money for those days. This was your first experience organizing a large group of people close to you to serve a cause higher than yourselves and that is one of the key goals in your life."

His voice continued, "When you finally maneuvered your way into finance, you found that the energy field in financial offices was too dense and competitive for you to start releasing love. So you were very smart. You realized that you could identify people who might also be Trojan Horses of Love and gather away from the office, where you could share very deeply personally. In this way you were able to help people find their destiny paths. Then they were able to give birth to initiatives that brought more momentum to social investing and supported each of you to play a stronger role in growing the industry."

Another segment I remember is that he said, "We are proud of you for being successful enough with creating these networks that you were then able to do them full-time, for they are crucial in helping birth the new paradigm and in rebalancing finance. The people you connected are staying connected in enough numbers that they can step forward together when the time is right."

The last comment I heard from my Father's voice stays with me permanently and I still experience shock about it. "You have done an excellent job keeping your agreement," my Father told me. "We are proud of you and we are very grateful for your work. You have now fulfilled your agreement and you are now released."

The voice ended.

I remained still, in shock.

I waited for something else to happen.

Nothing did.

I couldn't move because I was beyond thrilled that I had apparently made and kept a challenging agreement. Yet I couldn't move because of the "you are now released" part. It felt in my stomach as if I had just been fired from the unpaid job of my life. I had spent the days

and nights of my life focused on this destiny path that had to do with transforming the global economy to sustainability. I didn't know how to spend my days without this mission in it.

Finally I arose and went to write notes from what I had been told. It took me several days to tell Walter, let alone anyone else. As always, he was deeply understanding and strongly supportive. Finally, I confided in my best girlfriend, wondering if our friendship would be safe with this story. To my surprise, she listened intently and then said, "Susan, I think I'm a Trojan Horse of Love too!" When I later shared with two other girlfriends, they both said the same thing. I assumed then that Trojan Horses of Love are all women, because the Guides had said that many Souls are coming in as women in that role. Yet I have as many very close male friends as female friends, and so eventually I confided my story to my closest male friend. He surprised me greatly because his reaction was to tell me that he identified with my story completely because he wasn't a "success object," he was on a similar mission as I was.

As I shared my secret story over time with my close friends, the whole experience made me think that maybe I was a small part of a crucial stage of the transition from the old paradigm to the new. With the market share of sustainability being only 5% average, the tipping point is 10% yet we need to be at 100% sustainability for our species to survive. The transition is going to be very rocky. Right now, if major leaders in the old paradigm step off the treadmill, they can be ostracized. However, if many of us step off into the new paradigm at the same time, we create the tipping point...and carry our resources with us. I began to question if I was to share my story in a book. My intuition was that a book was important but that, in 2003, the time was not yet right. For one thing, I was afraid I would lose credibility in my profession of finance, which tends to disallow spirit-related discussions.

Kindred Spirits Learn How to Steward the Earth

Meanwhile, Solar Circle progressed well, with many important initiatives unfolding by 2005, when a very special network was born, and this one I was able to do pro bono with Walter. Walter had began teaching me about biodynamics in more depth as our relationship developed and I began working with him on the farm financials, having always been able before to generate profits for the companies I've worked for. Walter, I learned, went for quality over profit, as dairy farms earn profitability at the direct expense of the cows' health. More corn and soybeans result both in more milk and more illness. I created a business plan which Walter soon responded to. We were driving somewhere that memorable day when Walter turned to me, fixed me with stern eyes and said, "Susan, I'm in **agriculture**, not **agribusiness**." That stopped me for awhile before I saw an opportunity in the fact that many of my KINS network members were growing increasingly interested in organics and ecology and there are few places to go to learn how non-farmers can steward the earth. One of Walter's two main purposes in life is to teach this, as well as to enrich the soil of the plants that feed us.

Together we began designing a way for those KINS members who were interested to visit our farm for a weekend in groups of eight, to walk our land, to learn about stewardship of the earth from Walter, to enjoy ceremony on our sacred hill, and to harvest and cook the biodynamic fruits and vegetables from our own garden. In addition, we enjoyed 'destiny path' conversations with our kindred spirits as we each sought our highest role of service to our people. We created a website describing all aspects of this network and Walter's farm that remains available today at KindredSpiritsNetwork.com. While members paid \$1,000/yr membership fees and while Capital Missions donated my time pro bono, the additional revenues were not enough to offset the Farm's losses. Mid-size farms like Walter's were going out of business at the rate of

500/day, according to organic guru Fred Kirschenmann, and nothing we could do prevented the sale of his cows and equipment in the Fall of 2006.

The Tipping Point Network Breaks the KINS Mold

As Solar Circle progressed and prepared to administer itself, I decided to test the feasibility of a friend's suggestion for a meta-network, a "Tipping Point Network (TPN)," to connect the silos of sustainability. Co-op America Foundation (now Green America) was pleased with Capital Missions' performance under its Solar Circle contract and therefore attracted grant funds for Capital Missions to do a second KINS contract. CMC then undertook a 6-month inquiry into how we could use a KINS Innovation Network to create a "whole systems" approach to sustainability. In other words, just as a human body operates naturally by every body system 'collaborating' miraculously, so does the earth as a whole operate as one 'collaborative' energy system. Yet humans treat the earth as if our energy industry could operate separately from our food industry, our water industry, our transportation system, etc. So how could we take the emerging niches of sustainability (renewables, organics, social investing, green housing, environmental health, etc.) and bring them into collaboration? That was the question!

What developed in the inquiry were these assumptions:

- Finance is the core world problem since finance controls corporations and corporations are the dominant world institution but operate for profit instead of for the public good. Therefore, the financial world must adopt social investing and can safely do this because social investing has proved itself to match traditional financial benchmarks of success.
- The niches of sustainability (renewables, organics, etc.) hold only 2-7% market share and 10% market share is the "tipping point" when growth sharply accelerates.
- Sustainability is one broad living system, but the niches of sustainability exist in silos and therefore can't create momentum for each other, as mentioned above.
- Therefore, a whole systems approach can identify and fund those initiatives that will most accelerate sustainability to the 10% tipping point overall. The global economy itself can then fund sustainability through social investing.

Based on these assumptions, additional funds were attracted to the project at Co-op America and Capital Missions spent 3 years using KINS to create and spin off the Tipping Point Network, with invaluable contributions from Tesa Silvestre and Lori Hanau as consultants. Lori also administered TPN when CMC spun it off.

Dramatically Diverse Perspectives of Members, Including Mine

While other KINS networks have been described briefly because they deserve a whole book, Tipping Point Network deserves a long story here because of its significance for all of us, including results that were at times very positive and at times very frustrating. However, the way I describe it will be different from how any of the other thirty-five members would describe it, because we each have our own distinct perspective. Indeed, this very factor has been a challenge in all KINS networks. Invariably there comes a meeting where a member will say, "my view of our purpose and potential is X." Another member will say, "no, my view of it is Y." Then each member will in turn describe their very different view. Then they will point their finger at me, as if I have deceived everyone into thinking they held a shared vision. Then I

always remind them of the essence of KINS. Members were chosen specifically for their distinct perspectives and KINS gives us the opportunity to try to represent our constituencies to design a picture of the future that works for all of us. This is the whole point of the challenge. The twenty KINS networks have certainly made headway with this daunting intention but there is a long way to go. Tipping Point Network is a powerful case study about many aspects of KINS I want to share here, making clear that **This Is Only My Perspective!** Here is my story.

Catalyzing a Whole Systems Shift to Sustained Abundance

Capital Missions used the usual KINS method in creating TPN. Our organizing mission statement was “catalyzing globally sustainable economies” and, by three years later, it had evolved to “being a network of social innovators and philanthropic leaders envisioning and catalyzing a whole system shift from survival to sustained abundance.” CMC identified 35 key constituencies of sustainability to be represented, including: renewables, organics, green housing, social investing, healing arts, corporate social responsibility, meditation/peace, holistic education, trans-partisan politics, environmental health/integrative medicine, conscious consumers, endangered species, global warming, peak oil, high-impact philanthropy, collaborative media, indigenous mind, social justice, lessening the rich-poor gap, overpopulation and self-empowerment. It then took almost two years to research servant leaders within each of them.

One unusual element of TPN was that while each member was both an initiator of breakthroughs and also a philanthropist with their time/money, half the members also made contributions of \$60,000 each to launch the network. One thing members always agreed on was that they had developed the highest respect and appreciation for each other....but there was some stress experienced by members due to the differential in wealth. We co-created high-impact sessions which sought to dispel our feelings of being triggered around money by listening to each others’ personal stories and life experiences in relation to wealth and poverty.

New KINS Operating Principles

TPN adopted two new operating principles that I believe dramatically enhanced KINS by creating a spiritual “turbo-charging” of its innovation power.

- As “experts,” we sit at the table of unknowing and invite the spiritual world to co-create with us.
- Since KINS is designed for extraordinary diversity, resulting in us feeling triggered, we will then go within and ask what within us is asking us to be healed. If we choose blame instead of breakthroughs, we disempower ourselves and each other. If instead we choose not to be a victim, we can share the story of how we dispelled our trigger, creating powerful positive energy for each other and for the group.

Since my life had been spiritualizing dramatically since my Trojan Horse of Love experience, I felt deeply aligned with these two visionary principles and use them to this day.

TPN Accomplishments and Surprising Conclusion

On the surface, the accomplishments of TPN by the time CMC spun it off were substantial. After a year and a half of meetings, \$3 million in grants and pledges had been made to more than 2 dozen breakthrough initiatives related to volunteerism, combating species extinction,

local living economies, solar, heightening consciousness, increasing organics, spreading generosity, green collar jobs, saving mid-size organic farms, eco-tourism, entrepreneurial education, family business neighborhoods, an eco-economy roadmap, climate crisis solutions at scale, a carbon credit card, healing arts, transformative philanthropy and a “Tipping Point Fund.” And most if not all TPN members reported that TPN had enabled them to meet or deepen connection with people through TPN that were having significant impact on their lives and work.

On the other hand, a year after the spin-off, the members were not finding a clear point of convergence on how to move forward, and decided not to take on large challenges as a group but to focus on greening their home towns, network with members they’d connected to most strongly and operate TPN at a sparse \$10,000/year budget. Many dropped out of direct involvement altogether. Given our initial high aspirations, we all felt disillusioned in our own way about this result. For me, it was traumatic and deeply sad. It’s worthwhile to explore the TPN experience here because there is much value there.

Funding Tipping Point Initiatives

A remarkable design was created for vetting and funding initiatives when member Marian Weber donated \$100,000 for tipping point initiatives we chose in collaboration. Members circulated materials before a meeting about one or two initiatives they considered to have the highest sustainability impact in our ‘whole systems’ context. At a morning meeting, we each presented our projects and posted summary materials on the walls. We took the late morning to assess the proposals and ask questions. We agreed to split the \$100,000 among the 30 or so attendees, so we each had about \$3,333 to grant. In the afternoon, we each made our decisions by taking a one-page sheet listing the projects and putting percentages by those to which we wished to make grants. No one was allowed to fund our own projects. The grants were immediately tallied and announcements were made about how much each project got (they all got something) and how many people contributed to each.

There were two experiences connected to this practice that I will never forget. First, one experienced philanthropist expressed concern with this design before we began. He said he would typically do 6 months of due diligence before making a \$100,000 grant and he didn’t feel comfortable with our decision process. When we decided to proceed and he then experienced the result, he shared with us his positive surprise. He felt very comfortable with our collaborative results.

The second experience related to our practice of starting our sessions with meditation, which had the high-vibration theme that “we sit at the table of unknowing and invite the spiritual world to co-create with us.” After members had made their grants to the tipping point initiatives as described above, we spontaneously felt we wanted to honor Marion Weber for her bravery in trusting us to grant \$100,000 wisely...and for the generosity and appreciation she had showered on us. We asked her to step into our center for a group hug of thanks and then began sounding tones together in that circle, creating an inspirational ‘song’. When we finally stopped, Marion touched us all more deeply than we could imagine by telling us she had rarely felt so deeply part of such a heart-felt collaborative. That then inspired her to remember her key project, FlowFunding.org, to transform philanthropy to be based in love and trust. Each year, she chooses numerous outstanding social change agents and grants us \$20,000/year for 3 years to give out for the highest social impact. The guidelines are that you can’t give to your own projects, you can’t take salary or expenses and you can’t give to relatives.

On the spot, Marion was inspired to make every one of us a FlowFunder and this created awe and wonder in each of us. Not only did this represent funding of almost \$2 million, but it made possible funding in virtually every sector of sustainability almost at once. Most members have been deeply moved by our FlowFunding.org experience and we meet annually with Marion to share the results of our grants.

As I personally experienced the day described above, I directly attributed it to our new operating principle of beginning our sessions with meditations inviting Spirit in. In my 30 years of serving as founding organizer of 20 innovation networks, I have never had a more powerful experience of innovation than this.

Funding our initiatives inspired another special occasion – a gathering specifically focused on strategy. There we realized that our tipping point initiatives fell into four general categories: “greening large systems,” “local living economies,” “telling the stories of the new paradigm” and “collaborative leadership.” This framing was used from then on.

Transformative Information

In addition to our heady new operating principles, members were also treated to heady new information. Our members being in the forefronts of their sectors, we were each dealing in our own way with the “perfect storm” now upon us of peak oil, species extinction, the widening gap between rich and poor, global warming, overpopulation, social injustice and the global financial meltdown. With each sector reporting out the overwhelming challenges we were each facing from this perfect storm, we sought to discern together what we were each to do. One glaring conclusion was that we had our ladders up against the wrong wall in a most dramatic way. With the global economy the dominant world institution, we all assumed that the environment was a subset of the global economy. In fact, since we are all supported physically by the earth’s air, water and soil, the global economy is actually a subset of the environment. Further, we realized, there is no way we 5 billion people can all get down from one ladder, get across the room and get up the other ladder without massive disruption. The transition is not going to be easy and will take every one of us to our limits...and probably past them! All we can do is each take personal responsibility for our lives and our families and start taking care of home....which is literally our own watershed. We each have to help create a ‘local, living economy’ wherever we live. There are scant models for this, for the economy now sucks vitality and money out of local economies and there are few designs for vitalizing resources locally. One key resource for this though is BALLE (Business Alliance for Local Living Economies – www.livingeconomies.org), to which many of our members belong.

Given this information, virtually every member of TPN changed our lives in profound ways to start taking personal responsibility for our own towns and regions. One member literally moved all her investment funds and her philanthropic funds to her ecological area and most of us made similar but less extensive changes. The members’ powerful information exchange thus created a birthing within our larger agenda of identifying and funding tipping point initiatives...we birthed a shared focus on local living economies.

However, most of us had contributed mightily to ‘greening large systems’ and there was much energy within TPN to collaborate around high-impact transformations representing our own constituencies. It is an important story to tell that we could not make this happen.

One Hundred Monkeys

Each TPN member was highly informed and in the forefront of our particular sector, whether it was social investing or organics or holistic education. We were particularly knowledgeable about the high-impact plans our sector was creating to green large systems. For example, one member helped create strategic gatherings of green builders and inventive marketing approaches that resulted in green building being the first niche of sustainability to reach the 10% tipping point, with many traditional builders declaring bankruptcy and green builders having more business than they could handle. Like many members, he was a brilliant analyst and planner. So was our member who ran a major multinational. He drew a line in the sand and turned his entire company to the task of reaching zero carbon footprint, publishing a book about their processes so others could copy it.

But “greening large systems” was only one of our four-sector foci. Local living economies, telling the stories of the new paradigm and collaborative leadership did not have the “planning and control” focus of greening large systems. What approach was at the core of these three? We discovered the answer collectively at a pivotal meeting when TPN was more than a year old. We had gratefully accepted the generous offer of a top global consultant with a breakthrough method of helping large corporations prioritize their goals by assessing feedback from literally all employees. More than \$300,000 in consulting value was donated to TPN due to this consultant being inspired by our mission and by his relationship with Lori Hanau. When he brought us the results of our surveys and asked us to prioritize our initiatives and focus our efforts on a few, the members declined. One member objected that the human body operates as one whole magical living system and that if any one part of the body attempted to control the whole body, death would result. The members felt that TPN operated as a similar whole magical living system and that to choose a few priorities and ask everyone to focus on that was the wrong direction to take. As one member put it, “A bunch of cells can’t get together and plan what the whole body should do. TPN needs to empower us each to interconnect our deepest soul work in a big jazz ensemble. We need to let go of controlling reality and align ourselves energetically with the larger intelligence that permeates the universe.” As another member put it, “We are not here to **lead** the shift to sustainability! That shift is already happening. We are here to **serve** the shift, each in our own way.”

This point of view was held by a number of members and has been described by some in this way. ‘In the famous and apocryphal “100 monkeys” story, scientists found that monkeys scattered in many different places all came upon an innovation at about the same time, as puzzling as that was. The potential of TPN is best thought of in this way. We each can become resonant within ourselves to show us moment to moment what to do. TPN’s cross-sector dimension is about integrating people’s different pieces of the puzzle to develop genuine holistic thinking, not to re-engineer the global economy. Our minds are not intelligent enough to do that, but a larger intelligence can do that through us if we can surrender to that. Our biggest contribution is to support each other to step into our soul’s callings and to focus on our inner work. Let people’s energies organically guide people to who else they want to play with. When we make a puzzle, we don’t connect every piece. Instead, each piece connects to 2-4 others. A tipping point is the point at which a new energy will take over and spread like wildfire.’

In any event, the meeting made clear that the points of view of the members ranged widely from an intense focus on “greening large systems” through “inspirational new stories” through “collaborative leadership” to “local living economies.” This made it difficult to design our

collaboration. There was strong agreement on the positives of TPN. Members felt deeply gratified with the trust we had built in each other, the information we had exchanged, the smaller collaborations into the future that were firmly in place and our responsive email relationships. However, with this pivotal meeting, we decided that the organization did not seem meant to go forward. Some people who had put a lot of time and energy into its forward movement were deeply disappointed, but also felt a sense of peace and acceptance that it was time for something else. With gratitude for what had been shared, the vision of a big game-changing network was released, and a more humble, relationship-based vision was adopted. Given the global financial collapse that soon followed, this turned out to be prescient.

With annual gatherings deeply enjoyed by attendees and with new members included in each one, this is how TPN continues today. Ocean Robbins, founder and co-director of YES!, has been serving as the coordinator of Tipping Point Network for the last couple of years since the downsizing and writes this update: "YES! World has been hosting one or two annual meetings for TPN, each in the form of a Mini-Jam. The methodology of a Jam, developed by YES! and implemented with social entrepreneurs in more than 65 nations, is that a diverse group of 30 or so leading change-makers are convened for the explicit purpose of building a deepened web of connection. Jam participants are all potent leaders in their fields and they come together to build trust and friendship, to network, to share skills and struggles, and to support each other in their lives and work. Instead of feeling frustrated that we weren't all converging on some big new thing to do together, we've been helping folks who are already overwhelmed with their existing commitments to have the benefit of one another's insights, to have a healing space for reflection, and to build relationships on real ground. Each TPN Mini-Jam has included a mixture of original TPN members, and new participants, diverse in age, ethnicity, area of focus, and even political perspective. The resultant experience has been well received, and will likely be continuing into the future. To learn more, visit www.yesworld.org for the latest."

What was profound for me from TPN was what came next, for I found myself subconsciously creating a KINS network more aligned with the "100 Monkeys" approach than with the "greening large systems" orientation of my past.

Parachuting Down Into a Local Living Economy

Once I experienced the power of a whole systems approach with TPN, I found it hard to go back to any one "silo" like social investing, and that led to my next life incarnation.

When I spun off TPN from Capital Missions in July, 2007, Walter had tied up the final aspects of selling his farm. Through 5 remarkable instances of unexpected serendipity, we wound up buying a vacation home in Vilcabamba, Ecuador as part of a group of 5 American families protecting 110 acres from development. We decided to take a 3-month sabbatical there, as we were both exhausted after a lifetime of devotion to social investing for me and biodynamics for him. In fact, two psychics unknown to each other told me directly that my long years of high-challenge work had created a heart condition that could kill me...and my intuition told me this was true. So I decided to put a priority on restoring my health.

The 3-month sabbatical gradually turned into something completely unexpected. The same month CMC had spun off TPN, I had begun receiving social security...and it is possible to live on social security in Ecuador. This meant I could give Capital Missions Company the opportunity to explore the highest future uses of KINS by being able to work without salary here in Ecuador to create a KINS network to benefit Vilcabamba. Walter and I have been here in

Ecuador for 2.5 years now and will have completed our Ecuador residency requirements by this September of 2010. After that, we will live half-time each in the US and Ecuador.

The experiences we have had in Ecuador have changed our lives remarkably in health, in marriage, in consciousness and in our work.

We have written our books from our home in Vilcabamba, looking out over the town from the southern crest of our "Valley of Longevity," which has attracted people from all over the world for its health and tranquility. Here we have been learning from the local people how to live sustainably and peacefully, while I am able to draw on what I learned about sustainability from Nigerian village life.

First and most important, the last two years have been anchored in deep morning meditations, which I never seemed to have time for before, even in Nigeria. I find myself going into an experience I can only describe as an iridescent field of blue, blissful and vitalizing. My friend Howard Rosenfeld recently told me it is the "unified field" of energy wherein we are all one. All I know is that I rest there in serenity, while often being gifted with profound information. So potent is this field of blue that I now feel it represents Reality, in contrast to the illusion we think of as real life. Within this field, I no longer have to prove my worth, which it seems I spent my life trying to do. Instead, I experience abundance, which I measure by my happy inner feelings of gratitude and self-worth.

Second, through my meditations, I have come to three spiritual understandings. One, having struggled to grow social investing for four decades, with such a tiny slice of market share, I often had the "victim" feeling of being the underdog. However, in the field of blue, I experience myself as safe and strong, no longer the victim. From there, I am able to create "affirmations" for exactly the life I desire. Two, with the freedom to design my life in Ecuador from day to day, I understand now that I create my own reality with my intentions and imagination. I am able to mobilize my life force with intention behind these affirmations and manifest them. I have never felt so peaceful and effective. Three, I have let go of the need to judge others for their actions, whatever they are. I feel full faith in the power of karma that "as we sow, so shall we reap." Higher powers seem to take care of peoples' karma just fine without my help. This is a remarkable transformation for me because, as an active participant in the movements for civil rights, women's rights, community development, social investing and corporate social responsibility, I certainly devoted energy to harsh judgments of 'the bad guys.' If these first three spiritual principles are called the law of attraction, the law of intention and the law of allowance, the fourth spiritual law brings them all together in the law of balance. Each day in my meditations, I use my intuition to review my behavior in the context of each law and bring them into balance.

Third, Walter and I have been "practicing union with God with a soul-mate," as my Taos healer told me we would do. While a biodynamic farmer and a financier can find themselves without a common language, Walter and I have developed a practice that works well, one that my Dad taught me. He said that if people try to go 50-50 in a marriage, the marriage can fail because life and fate intervene and the 50-50 drops below that. He said if each person goes 100% of the way and life intervenes, there's enough room there to wind up at 50-50. So, when we disagree, we each tell the other everything we would like to see happen if we had our way. Then we tell each other that, as a last resort, we'll each give it to the other. Then we assume there's a great opportunity to use our imaginations for creative solutions and go at it. We

usually come up with hum-dinger solutions and what originally caused tension winds up bringing joy.

Fourth, anchoring my joy here is my experience of good health, which has been transformed through the reduction of stress, clear air, clean water and healthy soil, not to mention a daily yoga and meditation practice. On my first visit in 2006, walking our mountain for only half an hour, I twisted my knee so badly I couldn't run for a year. Now, at 68, I scramble over treacherous trails and through streams with abandon and my health is robust and glowing. Outside our home, Walter has created a model biodynamic vegetable, fruit and herb garden from which we eat each day, giving away extra harvest each weekend in town so others can experience biodynamic food. Eating our own spirit-based food fresh from our garden every day is a key element of our current robust health. The best health of all may be the part no one would think of: by learning Spanish at 68, I'm less likely to get Alzheimer's.

We did have some challenge in being here because Blake, Eve, Julia and Dave, our children, felt different degrees of abandonment when we left the US. With many discussions and budgeted visits and generosity all around, we are working our way through that one with reasonable success. Since we get residency in Ecuador fairly soon, we can then come and go freely between both countries and the problem will be somewhat lessened.

Marion Rockefeller Weber's FlowFunds Stimulate "Reciprocity Vilcabamba"

The above factors have resulted in me making helpful contributions in Vilcabamba with joy. When Marion Rockefeller Weber made me a Flow Funder, with \$20,000/yr for 3 years to grant for social impact, I decided to reciprocate her generosity by creating a KINS network pro bono here. I loved it when the KINS members I chose named it "Reciprocity Vilcabamba" (in the Kechwa language this is "Ayni Vilcabamba"), since reciprocity is the core value of every village I know....and is core to 'local living economies.'

Doing a KINS here also made sense for Capital Missions, as I was unclear about the best use of KINS going forward given that TPN had decided to operate in such a low-key way. In this, I was profoundly affected by my experiences from Tipping Point Network related to 100 Monkeys, which evolved gradually.

It took me 6 months to choose 10 local people representing our widely different constituencies here and to gift them with the money Marion had gifted to me. This concept grew directly out of TPN's focus on 'local living economies' and I hoped we could model 'greening a global village.' While our members represented the usual wide diversity of constituencies, they were modest people rather than accomplished leaders – simply people who were already giving back. I encouraged them to bring forward projects good for Vilcabamba doing what they love to do and do well, saying Ayni could cover their out-of-pocket expenses.

Over the past two years, members have worked pro bono on more than 2 dozens projects ranging from teaching natural cooking at a free luncheon for 50 to mitigating toxins from an open-air dump and, instead, recycling its organic waste into free compost for organic farmers. Other projects include deepening the cultural traditions of the Saraguro people, a dance troupe for their young people, a town-wide community center manifested by Christina Chaya, a playing field for young men, education about domestic violence, an organic vegetable farmers' free trading exchange and a 'green' store. The total cost for all 28 projects has been less than \$36,000, with 100% of that covering only the out-of-pocket costs of our projects, since we all worked for free. This contrasts remarkably with huge international grants where dollars rarely

arrive at the village level due to many levels of “administrative costs” at various points between a donor and a village.

In Vilcabamba, working within the “gift economy,” I’ve been thrilled with how effective KINS can be. I didn’t have to ‘prove’ anything, CMC didn’t have to prove anything and Ayni didn’t have to prove anything, because FlowFunding.org is based on love and trust. Happily the results have been outstanding and the project results reported above are impressive by any standards. But what have I learned about the “100 monkeys” aspect of “becoming resonant within ourselves to show us moment to moment what to do?”

Since I was unfamiliar with local culture and didn’t even speak Spanish when I arrived, I sat at the table of unknowing with positive intention and took my direction from others. Sure enough, each person created a positive-impact project doing what they love to do and do well. The network members never did request more money than we had, so everyone got fully funded. There was much laughter and appreciation in the early days and then, as usual as groups jell, there were triggering experiences which we dealt with as best we could given our cultural differences. Now into our third year, our remaining funds are all allocated, the dump is a model the town officials plan to replicate in another city and excellent new options are unfolding, particularly in collaboration with the Community Center.

Vilcabamba is a microcosm of the great divide between North and South, with huge disparities of wealth between the 200 well-intentioned foreigners and the 4,000 locals, mostly mestizos (Spanish-Indigenous heritage). Already the foreigners have bid up the land prices so that children of local families can little afford to buy land or build homes. The greatest cultural divide is that the foreigners arrive wanting to do **transactions**, just as we do in the North, but local residents do **relationships** and feel insulted by transactional relationships. Locals don’t speak English and many foreigners need time to learn Spanish, so all the challenges of global understandings show up here. There are lawsuits, angry emails between foreigners, and angry words spoken in this sacred valley of harmony, which has never experienced warfare. These very challenges are why many foreigners are committed to this inquiry about how to green a global village.

From the beginning, our local and foreign Ayni members hoped to ‘be the change’ of increasing harmony by simply working pro bono for projects that strengthen Vilcabamba. We were also aware of the TPN teaching that the anchor to any local, living economy is a transformational consciousness center. Now, with Ayni three years old, there are weekly meditations and chanting sessions, an increasing number of healers of all sorts and a new meditation temple. No one would yet say that Vilcabamba is anchored in a transformational consciousness center but 100 monkeys don’t use wristwatches. I have been very content with Ayni’s unfolding and will track what happens from here. As a positive sign, the mitigation of the dump was originally budgeted at \$1 million or more, involving the intervention of a multinational waste management company. Through Ayni’s good offices, we secured a free garbage analysis that found that 80% of our garbage is organic. This led to the plan mentioned above of making organic compost which the Community Center will sell, while giving 1/4 of the compost to local farmers who volunteer at the Center’s model organic garden to learn organic methods. The current plan suggests that, within a year, the garbage-to-compost process can pay for itself. Even better, rather than the dump mitigation costing hundreds of thousands of dollars and the intervention of a multi-national, the dump has been mitigated for \$6,500, all spent on local labor and materials.

While working on Ayni, I also felt it was time to write my story of the *Trojan Horse of Love*, told here earlier. Equally important, I have long dreamed of sharing the process of creating KINS Innovation Networks so others can create and enjoy them, so this short story also fulfills this dream.

It feels deeply balancing to me to be making contributions in both Vilcabamba and the US. There are innumerable prophesies nowadays about the need for North-South collaboration, or as they say here: “for the Eagle and the Condor to fly as one.” Based in both the US and Ecuador, I’ll be in a position to help.

When we first came to Vilcabamba, Walter and I felt rewarded for our hard work in this lifetime by being in this blissful climate of ‘eternal Spring.’ Meanwhile, we are both finding our work has higher impact than ever before. We hope our work will have even more impact through the books we are finishing, which friends have suggested we should publish back-to-back in one book. Walter’s book, *A Farmer’s Love*, describes his life farming biodynamically on four continents and what biodynamics is all about. (Contact him at WalterMoora@gmail.com.) He teaches non-farmers how they can help steward the earth and how they can appreciate the spirituality of the earth, with plants, animals, humans and spiritual beings as one living whole. Our friends feel that healthy money and healthy food are two sides of the same coin and that’s why they tell us to put this book and Walter’s together. We will see about that.

Gradually, through our meditations, our joy and gratitude deepened, widened and then began to soar. Our meditations have developed deep serenity within us so that, even as we make cultural mistakes and learn from them here in Ecuador, we feel deeply happy every day. We have both learned that the path to joy is in trusting your intuition to take risks around your values to find your path.....in a way that is good for all concerned.

*This was to be the end of my book but you probably know
that the best way to make God laugh is to tell Him your plans.*

*On November 29, 2009, we were attacked and beaten violently
in our Vilcabamba home by three armed commandos and everything changed.*

A Commando Attack Worth Your Life

The attack came at 8:30 p.m. on Sunday night as we relaxed in our peaceful well-lit living room. Using three tree trunks cut from our own land, they broke through six windows and the door almost at once, wearing camouflage clothes and masks and using a “shock and awe” approach. I immediately grabbed my phone and locked myself in a closet to call a friend close to the police, but one robber broke down the closet door and rammed a tree trunk into my side, fracturing my ribs. I did manage to leave the message but bad luck had her retrieving the message when it was too late. The robber grabbed me by the hair and pulled me forcefully into the bathroom, where he tied my hands behind me, tied them tightly to my feet and threw a jacket over my head. He then rejoined the others beating my husband viciously and having him lead them to our cash and valuables despite his own fractured ribs.

As I lay there on the floor, my first thought was that we could be killed, as these professionals moved with military training and the precision of killers. I asked myself if I were ready to die and reviewed my life quickly. I deeply loved and was loved by Walter, our four children were all happy and I had made the contributions I came into this life to make. I felt at peace if death were to come. This feeling amazed me and reassured me and I felt myself relax.

My next thought was that this attack was nothing personal and actually was just one result of the increasing gap between rich and poor. This feeling was also reassuring in its own way. I felt myself relaxing a little more.

As I lay there, I thought about how central to our lives our morning meditations had become, when we go into serenity and, sometimes, bliss. I decided to go into meditation and was able to do so, although it was definitely a lesser meditation than usual!

Shortly, a robber came back into the bathroom and used his fingers to prepare me for rape. As I realized his intention and moved into a different kind of shock, I said in Spanish, “Please think about your mother! I am 68 years old.” After repeating this several times, I felt relief as my robber left me alone.

Soon the robbers brought Walter into the bathroom and dropped him on top of me, gagging us both, hooding us and threatening to harm us if we opened our mouths. Meanwhile I had begun taking deep breaths as if I were in terror, as a protection from the potential rape. Walter and I lay there side by side, listening as the robbers talked shorthand to each other, following their well-practiced format. One stayed to check we made no resistance while we could hear the sounds of them robbing the house and packing their bounty as they threw everything off shelves and out of closets looking for valuables. Then the robber who had stayed with us left.

Once it was silent, we waited to talk to each other until we were sure they were gone, while beginning to tug at our strong bonds. I could get the gag out of my mouth but Walter could not remove his and so I talked and he grunted. It took an hour for Walter to untie his feet so that he could move over to where I could untie his hands, but his injuries were taking their toll and he went into a deeper level of shock. I worked feverishly to untie his hands but it seemed to take forever and then he had to untie mine. By the time he was done, he was sweating horribly and shaking uncontrollably.

Somehow he then made it to the glass-strewn couch and, falling on it, went even more deeply into shock. I knew he was in no shape to go for help but I knew I had to lie down for a few

minutes before I could go anywhere. As I lay on our stripped bed, I realized I hadn't heard the robbers drive the car off, and I thought I would get up and check for the keys. I did so, although my legs were rubbery and my fractured ribs were starting to hurt as the adrenalin slowly wore off. Mercifully, the keys were there and I overcame my shock to drive the 15 minutes down to the village to seek help. At the only store open at that 10:30 pm hour, friends were playing cards and our close friend, Tina Marshall, an expert in medical emergencies, leapt into action. She organized the police and our gardener to go to the house so the gardener could guard the torn-open house and so the police could get Walter to the local hospital immediately. She and I met him there and we both got emergency care for the night. The next morning they moved us to the Loja hospital for x-rays and further care and for a 3-day stay.

Vilcabamba's reaction to the attack was extraordinary. People had not before been attacked in their home by armed commandos, and foreigners in particular had not prepared themselves against attacks. Our homes tended to be open and full of light. "What happened to you happened to all of us, the impact was so huge!", a number of people told us to give us psychological comfort. I immediately sent a story of what happened to 70 locals, Ecuadorians and foreigners alike, so that others could prepare themselves. I wrote that the very good thing that could come out of this would be for foreigners and Ecuadorians in each neighborhood to organize themselves into "barrio watches" so that people could gather at any house being attacked. This is in fact what happened over the next 4 months, as some 20 attacks followed ours.

I have always believed that the very best things come out of the very worst things and this was a perfect example. We members of Ayni had worked on more than twenty projects over the prior three years with an unspoken agenda of lessening the gap between Ecuadorians and foreigners. We had certainly had some success but nothing like the bonding that happened once the lives of Ecuadorians and foreigners were equally threatened and they joined in barrio watches.

Healing Our Way To Another Life

After the attack, we experienced an outpouring of love and support. One couple offered us their very secure home without charge for as long as we needed it and we did stay there for months. Dozens and dozens of people came to visit us in both the local and the Loja hospitals, bearing food and good advice and much love. The most wonderful thing that happened was that healers in Vilcabamba and abroad offered their healing gifts without charge for as many sessions as we needed. This included therapeutic sessions, massage, bio-energetics and unique sessions hard to describe.

While Walter had responded to the attack with the same calm I had, we both felt deep trauma afterwards. We took advantage of every offer of healing, with profound good results. One friend, Clare Dakin of England, spend a week creating a nine-page incantation we used in meditation over and over to reenact the whole trauma so as to release it. One of us would read the prayer-like story of reenactment, bringing in love and light, and the other would repeat it. After each section, we would go into meditation to bring the healing more deeply into our bodies. The most challenging was the last part, when the incantation had us imagining we could find the 3 robbers in their homes and release our judgments of them for our own healing. Speaking strictly for me, I almost choked on this one the first time we did it. Over time, with this and our other healings, we felt dramatically recovered. However, I found this recovery was just the beginning of something big for me.

The key feeling I'd been working to release was fear. For months, I had trouble falling asleep for fear of robbers, even though our friend's house was as secure as imaginable. Reason was not involved. With the help of our healers, I made much progress and, in March, I had a key session with a jungle shaman called Tayta in Cuenca. In it, I literally experienced the three robbers coming into my presence in spirit. As he brushed me from behind with unusual branches in a pitch dark room and uttered unheard-of incantations, I experienced the three robbers as my brothers and felt love and peace. After that, my fears ebbed dramatically, and I slept soundly again.

At this point, I had a dramatic revelation. I remembered that my mother had always worried about a wide range of matters daily such that I probably took it in with my mother's milk. By working so intensely with my fear issues, I uncovered how much I worried every day, without even being aware I had a problem. Actually, I thought of myself as positive on every front. I began asking myself each day to simply notice my feelings all day long, stopping each time the feeling was worry. Then I would thank my unconscious for trying to protect me, assure my unconscious that I was fine and ask it to release the worry.

With this work I came to understand that I had suffered almost a daily fever of fear, unbeknownst to me. Living now without this worry has been one of the finest gifts of the robbers to me, among many. I have a new level of energy that is giving me options I have never had before. Having survived that level of horror, I feel afraid of little now. Having come so close to dying, there is everything to live for now. Having experienced the violence stemming from the widening gap between rich and poor, trappings of wealth have little interest for me now. I know that abundance is strong feelings of self-worth and gratitude within...and I live securely in abundance now. This feeling of abundance can not be taken away.

These are not the only gifts we have to thank the robbers for, as I describe below. So, dear robbers, my three new brothers, thank you.

Time to Leave Heaven

Walter and I spent Christmas with our family in the States and during this time admitted to each other that neither of us wanted to live in our beautiful Vilcabamba home again. Being isolated, it would require a high security wall and neither of us wanted to live behind security, particularly given the center of light and love that our house had become. Further, we had bought the property as one of five families planning to live in community there, stewarding the 120 acres biodynamically and collaborating on community projects with other Vilcabambans. All four other families had surprisingly suffered life-threatening situations which had prevented them from coming, so we had lived there alone for almost three years. Walter and I had decided before the attack that if we had to sell the house to find community, we would do that. The very afternoon before the nighttime attack, we had met with 4 interested families about creating a community together somewhere else. We had spent two and a half years living in our version of heaven and it was time to go back into the world and find new ways to share our work. Our psychic friend, Penny Kelly of Kelly Networks in Michigan, told us that henceforth, everywhere we went, we would carry within us the joy and serenity we had found in our meditations in Ecuador.....and we have.

Once back in Vilcabamba in January, we shared with friends in a restaurant that we were going to put our house on the market. As we arose from dinner, the people at the next table said they

had overheard us and wanted to look at the house. Miraculously, they loved it, met our offering price and the house is virtually sold. Since there had been a serious real estate bubble in our valley that had resulted in the children of locals no longer being able to afford living there, we decided to sell the house for only what we had invested in it. We felt that the series of twenty violent attacks was actually related to this real estate bubble and that each person has needed to make his own ethical decision related to this. Despite then selling the house at \$40,000 below market price, we felt very good about this decision.

Stop. Act Only When Spirit Speaks Loudly

Penny Kelly has used her extraordinary psychic gifts to share good advice with me for more than six years. After the attack, she advised me to stop all my existing activities, live simply and to take no action at all unless Spirit spoke very loudly to me. The Flow Funds that Ayni had been dispersing for so many good projects were all allocated at that point, so I was able to delegate my existing Ayni duties to other members and take Penny's advice. Since then, I have undertaken no new projects and have simply focused on "the power of now". Gradually, a completely new path has unfolded for us, anchored deeply in our spiritual beliefs. Before describing that, let me share my spiritual beliefs.

Spiritual Laws and Affirmations

One day, my eye happened to fall on a page in a book in someone's house that brought my life to a focus for me. The writer summarized the spiritual laws many others have also identified as being at the core of most religions, described along these lines:

The Law of Attraction - You attract to yourself other people and experiences that can teach you spiritual lessons that heighten your own consciousness. As a Christian, I feel this law resonates with the Biblical words "ask and it shall be given unto you."

The Law of Intention - By focusing your spiritual and emotional intention on the positives you want to attract, you can draw them to you. And watch out! As that old saying goes, "be careful of what you ask for because you will get it!"

The Law of Allowance - Since everyone is learning their own spiritual lessons, it is a misuse of your energy to judge others. This reminds me of the Biblical lines, "judge not, lest not you be judged."

The Law of Balance - For optimal health, balance your emotional, physical, intellectual and spiritual lives. On this principle, I always think of the gentle balance between acidity and alkalinity in the macrobiotic diet that has so improved my health in Ecuador. You avoid foods with either extreme of acid or alkaline, thus requiring much less work from your body to keep close to a Ph of 7 that is healthiest.

Each morning in my meditations, I began to review my progress with these four spiritual laws, with positive results. Walter and I created affirmations for what we wanted to attract to ourselves so that, together, we could put our intentions strongly behind them each day. Friends were teaching us to create affirmations and then experience them as if they were already true and this became a powerful practice for us. For example, instead of asking that our four kids be happy, we celebrate how happy they actually are and we appreciate and reinforce that happiness every day. Instead of asking for good health, we affirm the healthiness

of the lifestyles we have already created. Instead of asking for our marriage to deepen, we affirm the deepening of our marriage every day, including each of us finishing our books right now. Given our extreme differences of knowledge, experience, speed and talkativeness, the daily opportunities for deepening are large indeed.

An almost magical affirmation dealt with our financial situation. When we moved to Ecuador, we had both invested in businesses that could create income for us, Walter in Ecuador and me in my U.S.-based Capital Missions Company. We needed income double that of our retirement income to visit our children in the States often and we had no plans to retire. Many foreigners in Ecuador find it difficult to generate income, particularly given that workers in the U.S. can easily make \$10 an hour when Ecuadorians tend to make \$10 a day. For us, after three years, we had gone through a frightening percent of our savings with no income in sight. Something drastic needed to happen.

We dropped our existing affirmation that our income would increase and just created an affirmation that our savings and trading would increase. It seemed like a simple idea but we had no idea of the wonders that would come.

First, the trading affirmation manifested almost overnight. We had had positive experience with trading during our three years in Vilcabamba because one of the best things about Ecuador is that 'people do relationships instead of transactions.' This approach means that a good number of friendships are always deepening and leading to increased enjoyable transactions. In contrast, in the U.S., we focus on innumerable transactions with people we'll never know and we may have less time for deeply nourishing relationships. Given the drastic cultural differences between Ecuadorians and Americans, there is so much value that can be derived from trading that Walter and I had moved more and more strongly in this direction.

Our favorite experience was an organic farmers' exchange group which our friends Lucia Gallardo and Jose Hualco had organized. Each week they set up a long table in the Central Square outside their store and we all brought a large basket of that week's produce, laying it on the table for all to see. Because Vilcabamba is surrounded by steep mountains, we all farmed at different altitudes and therefore raised different vegetables, fruits, grains, berries, animals and trees. Many of us didn't even know what each others' products were when we saw them.

Each week, we would start with a blessing to bring in the sacred and then each family would describe what they had brought and how they grew it. We not only brought edibles but seeds, plants ready to replant, weavings and delicious fermented drinks. What an education we exchanged between Ecuadorians and foreigners! Once the go-around was over, including mention of important personal news, we would all simply take whatever we needed for the week. There was never a mention of price and there was always plenty for everyone, with some left over for the store. We enjoyed the fact that half the farmers were Ecuadorian and half foreign and our relationships kept deepening. Each family felt they received much more than they gave and also saved significant money on food and this model moved very deeply within both Walter and me.

From this experience, we created an affirmation to trade our expertise in greening villages for room and board in ecological projects that most closely matched our values. Almost immediately an opportunity arose on the lovely Ecuadorian coast near Bahia de Caraquez, where a beach eco-resort named Chirije (Chee-ree-hay) offers remarkable archeological

experiences with pre-historic artifacts literally sticking out of river banks. They dreamed of incorporating solar, water retention and and organic food to become a model sustainability site. They sought our experience in social investing and biodynamics and traded giving us room, board and the opportunity to finish our books while here. I write these words now from their exquisite expanse of virgin beach as far as the eye can see in both directions.

Inspired by this experience, we expect to start splitting our time between eco-projects in the U. S. and Ecuador, living as global nomads. By then, we will know better where our four children will be based. We can use that knowledge to 'look for the eco-villages that are most looking for us,' one in the U.S. and one near Vilcabamba.

The way our affirmation increased our savings was equally remarkable. The very morning that we had written and then meditated on this affirmation, I went into email to find that a substantial investment I had written off fifteen years before was going to be reimbursed. The entrepreneur in social investing had always felt sad that I had lost money I could not afford, as we shared a deep spiritual connection. He wrote that he was now in a position to gift me the money. Walter and I were overwhelmed with the synchronicity that this gift would come the very day we had added this affirmation to our meditations, so we put even more heart and soul into it, which continues to bear fruit.

From being cast out of heaven four months ago, here I am at 68 in a very different kind of heaven. Let me tell you a story to give you a window onto our new life.

The family that owns this beachfront refuge (google Chirije-Ecuador) wants it to be a model of sustainability but there is no fresh water supply to allow Walter to design a biodynamic garden, so his efforts here have been stymied. Putting in a desalinization plant could cost \$80,000 or so, funds that are not now available. Last night, a terrible storm wrecked havoc on Chirije. After Walter and I scrambled to protect what we could from the torrents of water, we sat huddled in awe at the force of the storm, as water literally poured off the thatched roof.

Musing, Walter said, "if we could just catch the rainwater from these huge roofs during the 4-month rainy season and store the water underground, much of the water problem could be solved." We looked at each other in wonder, as we considered this. Then we thought of what materials could be put on top of thatched roofs to channel the rainwater but not destroy their beauty. With my experience with solar, I thought of the new very efficient Solaria panels and resolved to contact friends in the Solar Circle for advice on how solar panels could be used to direct rainwater to underground storage. Chirije has also dreamed of going solar, so this idea fulfilled two of their needs. This possibility could be a fraction of the cost of both desalinization and solar power. Whether it works or not time will tell, but it felt satisfying to snatch the victory of a good idea from the jaws of the destruction that the violent storm wrecked on Chirije.

The design that we all manifested for Chirije is that "Chirije empowers the healers of the earth." Leading healers are being invited to bring their favored clients to Chirije at cost to help design how to manifest this affirmation, with each of us doing what we love to do and do best. The healers will offer their services and their clients will enjoy meeting other outstanding healers. Happily, both healers and clients are accepting.

This morning Walter and I meditated especially deeply by the ocean. Coming out of it, I opened my eyes and saw a sky of wondrous banks of unique clouds in different shades of pearl,

playing off the pearl crests of banks of waves, communicating wonder. My eye then caught and followed two pelicans serenely coasting inches from the waves and from each other, swirling deliciously in perfect unison. I saw Walter's eyes also following their flight. "That's us," I said. "Yes," he agreed, "they're coasting on the air current created by the waves." "Just like us," I said. "Yes," he grinned.

This is where we are now, at one with the world and coasting freely on the wind currents in unison. Everything we need is being brought to us, just like sustenance is brought to the flowers, the animals and the spiritual world. Here now in Chirije, Walter is effortlessly finishing his book, *A Farmer's Love*, which describes his life farming biodynamically on four continents. More importantly, he teaches non-farmers, possibly like you, how you can help steward the earth. His book describes the spirituality of the earth and how one person can learn to feel as one with all things....plants, animals, earth, humans and the spiritual world.

Now I am writing these last words of my book. I have wanted to write a book since I was 12 and twice now I have written a "how to" book to help people create KINS innovation networks, once at the request of a book agent and once a publisher. Both times, when I read the finished book, I wanted to gag, as I felt they were not written in my true voice. I was still hiding inside the wooden sides of my Trojan Horse of Love. I put each book aside and waited. Now I am finally here. It has taken all this time, 68 years plus a little help from three robbers, to be ready to write in my true voice. As I reread these words, I am filled with joy to be completing this book.

In this same morning meditation, my joy was especially intense. Out of this joy, an understanding came to me. I decided to join the Gift Economy by gifting my book from my heart without charge to the members of my networks and my other friends, inviting you all to gift this book to your own friends.... and they to their friends....and on and on. This book could fulfill my life's dream of sharing the KINS innovation method freely.....if I take one more step.....and it is scary.

I am 68 years old now and I have stayed inside this wooden Trojan Horse all my life. It is scary to come out. In my beloved field of finance, we don't do emotion. It is considered unethical because we are supposed to increase the earnings of our clients without letting subjective factors like our own feelings and values intrude. So to write as I write here could have resulted in my losing my credibility in finance.

Now, however, because of the near-death experience the robbers gifted us with, I have realized how fragile life is. Because of the inner work I have done to release my fears, I am ready to trust my intuition to gift this book to my friends and you to your friends and they to their friends.

Spreading KINS Innovation Networks

Now let's stop and a minute and assess where we are together. For 33 years now, thousands of servant leaders belonging to these KINS networks have created the new paradigm that collaboration is the highest form of competition. They have proven the truth of Margaret Mead's dictum, "never doubt that a small group of committed people can change the world. As a matter of fact, that's the only thing that ever has."

In your hands are the principles these network founders have created in service to themselves, their missions and to the people of the world, including you.

The question is: how much fun do we want to have?

I hope you will take these principles, try them, improve them and spread them widely. KINS Innovation Networks are a most time-efficient and cost-efficient innovation method, KINS members will tell you, and there is no patent on it. In fact, it cannot be 'ruined' because if leaders try to use it for selfish ends, it simply fails. It is given here, free, a gift to you. I am throwing you on your own resources to find kindred spirits and co-create KINS networks, as, at 68, I am no longer available for consulting. Capital Missions Company is saving TheTrojanHorseofLove.com, TheTrojanHorseofLove.org and TheTrojanHorseofLove.net so that you can use these sites to self-organize in a pro-bono way, once the book is well out.

You may feel somewhat intimidated at the daunting but inspiring missions of the KINS Innovation Networks described here. Please release your fears. Remember that these networks focused on greening large systems over the last 30 years. They have helped design the solutions for organics to transform agriculture, renewables to transform energy, green housing to transform housing and social investing to transform finance, among other missions. Now these designs are in place and these niches of sustainability are rapidly approaching 10% market share. At 10%, we achieve the tipping point of change and these niches grow rapidly.

Now the KINS innovation method is ready for small groups to use it on every level and in every dimension. Think about how the women's movement manifested itself in the 70's by "consciousness raising groups" that self-organized neighborhood by neighborhood and town by town. Back then we believed that the 'enemy' was 'out there' and now we know that we each have to 'be the change' ourselves. As Michael Jackson sings, "I'm looking at the man in the mirror. I'm asking him to change his ways!" We must practice **leadership from the inside out**. Now we can each choose our destiny path doing what we love to do and do well and find our kindred spirits to support us in transitioning from our career paths to our destiny paths. Now we can use the Law of Attraction and the Law of Intention to manifest the funding we each need for walking our destiny path, staying present to smell the flowers and to hear the birds signaling our way.

Already I belong to two such low-key groups and both are bringing immense joy to their members. One is imagining the greening of Cuenca, Ecuador and the other is practicing using the spiritual laws above to help members manifest our destiny paths, including this book. Do let your imaginations fly about the power of this book. I already know of two KINS Innovation Networks being organized by readers of *The Trojan Horse of Love*.

Here you have my gift of love.

Feel free to share it as a gift from your heart to the hearts of your friends and enjoy the conversations!

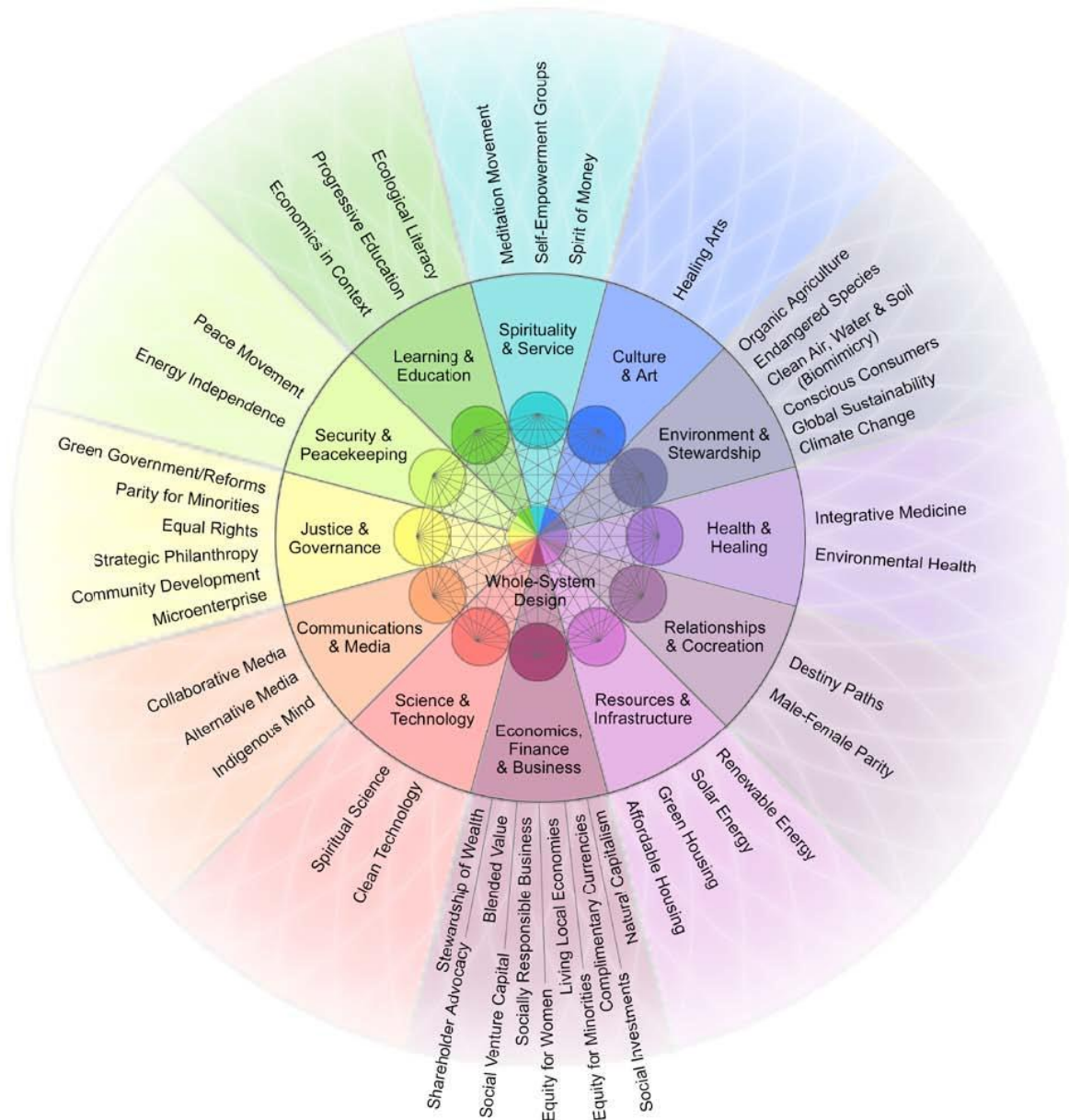
Let our affirmation be: **This book now passes from heart to heart, secure in the sun.**

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Where Does Your KINS Innovation Network Fit?

Below is a helpful design for a whole systems approach to sustainability which Capital Missions used for the Tipping Point Network. It helps us visualize the existing sectors into which humans are organized and, in the outer tier, the niches of the new paradigm.

If this book inspires you to do a KINS, where would it fit in this grand design?



Wheel graphics designed by Marshall Lefferts
 Central wheel courtesy of EVOLVE.ORG
 and the Foundation for Conscious Evolution
 Sector names created by Capital Missions Company

Contact Information

Susan Davis can be reached at cmcdavis2@gmail.com

Capital Missions website: <http://www.capitalmissions.com>

WEBSITES FOR KINS NETWORKS

The Chicago Network:

www.thechicagonetwork.org

Chicago Finance Exchange

www.chicagofinanceexchange.org

Committee of 200

www.C200.org

Investors' Circle

www.investorscircle.net

Growing Business Foundation

www.gbfnq.org

Social Venture Network*

www.svn.org

DreamMakers Forum

(at www.NorthernTrust.com)

http://www.northerntrust.com/pws/jsp/display2.jsp?TYPE=interior&XML=pages/nt/0807/1215805936090_609.xml

Tipping Point Network

www.CapitalMissions.com/tpn.html

* Susan Davis served SVN as a member of the first board, sharing KINS principles, but did not serve as Founding Organizer