

## **Treasurers Research Meeting**

Hosted by the Economics Group of the Anthroposophical Society in America

*14–17 March 2024 / Rudolf Steiner House, Ann Arbor, MI.*

An intensive three days were spent looking in depth at the world of treasurers. Attended by some 13 people, the material considered covered the tasks and challenges of financing the Anthroposophical Society and how these are being met by treasurers around the world and in North America. Those attending included the treasurers of the Anthroposophical Societies in Canada and the USA, the General Secretary and Director of Finance and various treasurers and branch representatives from the Anthroposophical Society in America (ASA).

The event was sponsored by the Economics Group of the ASA (EGA) and built around presentations of material by Christopher Houghton Budd, former treasurer of the Anthroposophical Society in Ireland and currently treasurer of one of the branches of the Society in Quito, and board member of the Goetheanum Fund *Worldwide* (GFW). This report is based on notes ably and promptly provided by Jenny Doty, to whom we would like to express our gratitude. Unsigned commentary reflects discussions in response to the visual material presented, which will also be the basis of a ‘scrapbook’ intended to provide a ‘lighter’ record of what took place.

*Attendees:* Kim Chotzen (Viroqua), Mary Adams (ASA), Mary Spalding (Chicago), Jenny Doty (Chicago), Blake Tereau (San Diego), Patricia de Lisa (Great Lakes), Christopher Houghton Budd (Folkestone, GB), Stephen Vallus (Fayetteville), Lorene Allen (Amsterdam and Sebastopol), Charles Burkam (Amsterdam and Arizona), Timothy Kennedy (Portland), Sebastian Bilbao (Montreal, Canada), Eddie Ledermann (ASA) – partial attendance.

*Apologies and Good Wishes:* Marcelo Delajara (Mexico City), Daniel Osmer (Sebastopol), Katja Wishart (Bay Area), Gayle Davis (Sacramento), Eduardo Yi (Santa Fe), Marguerite Doray (Montreal, Canada), Christine Burke (Santa Barbara), Angela Foster (Decatur, Atlanta)

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*4 pm. Thursday, March 14, 2024*

### **Prelude**

In effect, a further step in his *Hope.Springs.Eternal* project,<sup>1</sup> which has entailed visits to various branches of the ASA in the last 18 months,<sup>2</sup> this research gathering was an initiative of CHB supported by the Economics Group of the Anthroposophical Society in America. The meeting was conducted in the spirit of building the road as we travelled it. Based on a three-day program (Appendix 1), it was accompanied by four handouts (incorporated in this dossier).

### **Introductions**

Lorene Allen: I live in Amsterdam and have traveled with Christopher for a year and a half as a way to learn the ways of the Society in the work sensing commonality and repetition in the challenges of economic consciousness.

Blake Tereau: I am co-chair of the San Diego branch and am here on their behalf. I’m here to learn and absorb. Our treasurer is Ann Peterson. We have about 20 members. I met Anthroposophy here in Ann Arbor at the Mayflower Bookstore.

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<sup>1</sup> [www.hopespringseternal.world](http://www.hopespringseternal.world)

<sup>2</sup> Portland, Great Lakes, Berkshire-Taconic, Sacramento, Pasadena, Chicago.

Stephen Vallus: Overall treasurer of the Economics Conference of the Goetheanum and of the Economics Group, I have been a tax preparer since 1990. I was a bookkeeper for 10 years before that. I learned bookkeeping from an anthroposophist friend. I'm thinking about a master's degree in taxation. I want to write on the history of taxation.

Mary Spalding: I live in Evanston, IL. A long-time Waldorf parent and teacher, in 2019 I became extensively involved in the Chicago Branch, becoming Council President in 2020. Our branch building was bought in the 1990s, and we have been trying to afford it since then. We have a dwindling membership – about 20 paying members each year. We are working toward raising donations. We have grave financial struggles. So, although this weekend was the 50<sup>th</sup> anniversary of the Chicago Waldorf School, I chose to be here instead.

We recently received property tax exemption for our entire building, because we are a charitable organization within an educational mission, and that we have developed a co-worker Shared Space program using licensing agreements for members and friends to utilize and collectively fund the cost of the building. It is a program in its early stages, but the building needs some renovations, and the program and building need human resource support for building management, outreach, and administration of the program. I also think it is worth noting that Rudolf Steiner Branch in Chicago is the largest branch-owned building in North America, and it is optimally located in a vibrant, invisible and accessible Chicago neighborhood.

Jenny Doty: I am here as a member of the Chicago Branch with an interest in branch finance. I met Christopher about 15 months ago and then attended two Economics Conference events in Chicago about a year ago. As a result of those events, I joined the School of Spiritual Science last summer and subsequently joined the Economics Conference and EGA. I've worked as an accountant for the past 7 years.

Eddie Ledermann: I have worked for the ASA for 5 years as Director of Finance. I'm interested in the value-price-cost relationship, the virtue of finance, and visioning the next 100 years. A local entrepreneur has a quote I like: 'Without finance, you fail.' As a 'daughter' Society, I think the ASA has come of age.

Mary Stewart Adams: I moved to Ann Arbor last fall to take up the roles of ASA President and General Secretary.

Charles or Charlie Burkam: With extensive nonprofit experience, I joined the General Council of the ASA two days ago and became treasurer yesterday. I believe it is important to have a collaboration between the German folk spirit and the Anglo-American one. The US/West impulse (not the echo of the European impulse returning to them) needs to be welcomed in Europe.

Timothy Kennedy: I'm grateful to be here. I attended a youth conference in Ann Arbor in 1997. With several other Waldorf students from around the world, we recognized we had work to do together and our decision was that the highest leverage point to change the world was to form an anthroposophically inspired business. With that level of arrogance and ignorance we found our way to an conference in Sebastopol, California where I met CHB and his Swiss colleagues, Marc Desaulles and Anita Grandjean, in 1998. When I joined the School of Spiritual Science I went searching for which section I would first join and found my way to the ECG as a result. I am on the Western Regional Council, and I live in Portland, Oregon.

Kim Chotzen: I have been traveling the associative economics path since 1997. I have learned accounting along the way. I live in Viroqua, Wisconsin. We have a new branch forming there. The potential of the treasurers' work is to have local action informed by a larger picture. The focus is to unmuddle issues that have gone round and round for years. Applied to the finances of the Anthroposophical Society, this associative economics work can safeguard the impulse of Rudolf Steiner for the future.

Christopher Houghton Budd: I am a monetary and economic historian, especially in the Anglo-Saxon context. In my academic career, I am seen as a Steiner specialist. I am a founder-member of the Circle of Treasurers.<sup>3</sup> This moment in history is not an accident. In my view, the financial history of the Society has been ill-founded insofar as Statute 12, along with Steiner's other financial insights, has not been taken as its foundation. The current paradigm of working with money as a thing is running out of road. Now we need an entrepreneurial concept of finance with money understood as bookkeeping.

I have convened the Economics Conference for 22 years, where our main work has been to take up the idea of money as bookkeeping and explore how Steiner's Economics Course can be made practicable through accounting. Of those in attendance here, 10 are Economics Conference colleagues, of whom 8 took part in a Holy Nights review of the centenary where we asked ourselves: What was Rudolf Steiner trying to accomplish? Is it still possible to accomplish it today?

Patricia de Lisa: (Member of the Great Lakes Branch.)

Sebastian Bilbao: I live in Montreal, Canada, joined the Economics Conference at the Goetheanum in 2012 and have been studying and holding study groups on Steiner's Economic lectures ever since. I am also a Councillor and Treasurer of the AS in Canada and participate in the Circle of Treasurer's.

Before this, there was mention of the upcoming AGM in Dornach, and a Treasurer's request to allow discussion of motions but to ask that any constitutional changes NOT be made until the Treasurers can assess their financial implications, especially not to embark on things that cannot be resourced.

DUES TO AS	RESEARCH OF THE SCHOOL	
15.-	50-75M	
x6 90-	300-450M	
49,000		
3.6M	10,750,000 QED	LIABILITIES
	439,230,000 (QED)	DEBT
	450,000,000	EQUITY 25%
		COVER RISK
2016 SOCIETY + SCHOOL	14,944,000 100	
MEMBERS D + D	4,191,000 25%	
Elsewhere	10,753,000 75%	

7 pm. Thursday, March 14, 2024

### Rudolf Steiner. Financial Genius / Money as Bookkeeping and the three 'financial' calls<sup>4</sup>

Christopher explained that the title comes from a brief article he wrote in 2017, which he read aloud (see Appendix 2). Commentaries offered during the reading included:

- 'Finance' as the unfolding of karma via the will
- 'Being an initiative taker' is what Rudolf Steiner was doing

Ideally, per Statute 12 the Country Societies should generate enough money for the operation of the General Society (GAS). In 1923, Rudolf Steiner indicated that each member of the Society would pay 15 Swiss Francs in dues

annually to cover the cost of the Society's activities. Additionally, he stated that an amount of 50–75M is what would be needed to fund the work of the School.<sup>5</sup> Indexing these figures for inflation, we arrive at 90 Swiss Francs (CHF) in annual dues per member and a budget of 300–450M for the School of Spiritual Science. With about 40,000 members in the Society, the mathematical result would be a budget of 3.6M for the Society.

<sup>3</sup> March 2018, Circle of Treasurers was formed at Dornach AGM with worldwide Council members, Vorstand and General Secretaries present. While the General Secretaries have since tried to create an organ, the Treasurers meet as a simple circle.

<sup>4</sup> For details of the three financial calls – membership dues, funding for Section research, and targeted gifts and funding from beyond the membership – see *Truthening our Finances* by Meg Freeling, (2021)

[https://economics.goetheanum.org/fileadmin/economics/Towards\\_2023/MF\\_Truth\\_in\\_our\\_Finances.pdf](https://economics.goetheanum.org/fileadmin/economics/Towards_2023/MF_Truth_in_our_Finances.pdf)

<sup>5</sup> <https://rsarchive.org/Lectures/GA260/English/AP1990/19231231a01.html#:~:text=And%20I%20am%20convinced%20that%20if%20it%20were%20possible%20for%20us%20to%20create%20the%20necessary%20equipment%20and%20the%20necessary%20institutes%20and%20to%20have%20the%20necessary%20colleagues>

In 2016, the cost of the Society *and* the School was 14,944,000. Of this, 28%, or 4,191,000 came from membership dues and the membership's free donations. The remaining 72% came from elsewhere. Applying these percentages to the 450M indexed cost of operations for the School of Spiritual Science, we can see that 10,750,000 (rounded) would be needed to fund School initiatives at the Goetheanum in Dornach, and the difference, or 439,250,000, would be needed to fund those initiatives throughout the rest of the world.

In regards to the funding of the Society, Christopher noted that it is not that we collectively do not cover our costs, but that it is not done evenly. The dues need to come pro rata of members from each Country Society. Instead, currently, some Country Societies are paying more than 90 per member, which allows other Country Societies to pay less. If we were to stop this practice, it would allow all Societies to 'wake up.' Per Statute 12, the daughters are expected (even obliged) to feed their mother but are free to determine how they do so. As such, each Country Society is free to determine how to source the amount – based on membership numbers – it sends to the GAS. If the basic relationship of 15 Swiss Francs due per member in 1923 is not changed today, there is more to this than math.

Christopher said that in his view there is a relationship between the Society per se being fully funded by its members, enabling the world at large to join in funding of the work of the School, provided that work is seen as for the benefit of humanity. This is the 'social contract' between the Anthroposophical Society and society in general. Membership dues are costs created by the fact that we want to meet. It is not hygienic – inappropriate for the Michael Age – not to cover these costs ourselves. If we do we can have a siphon effect, not unlike that in business between the 'equity' capital that covers the risk one undertakes, and the loans that can then join in but without carrying or interfering with the risk.



The goal of the Circle of Treasurers over time is to cover the mutually-agreed budget of the GAS (not just whatever it costs divided by the number of members). The form of financing would be like a spend-down foundation (see later notes), functioning not unlike a hydraulic ram pump. Spend-down foundations expend both their income and, over time, their capital. Like

reservoirs, they divert and hold back the flow of money, releasing it when there are people ready, willing and able to make further use of it. (This is different to the model of elite universities, for example, that only spend the interest that accrues from their large capital reserves, the problematic aspect of which is that capital is thereby preserved in financial markets rather than circulated.) Putting these things together, if the world sees the Society covering its bills, there will be confidence in funding the extra needed for the School.

As a School, our goal need not be to convince anyone of anthroposophical truths; rather it is to help provide the ground for financial autonomy on the part of anthroposophical initiatives. Financing everything with donations is not necessarily the best way to do this. Buildings, for example, could be better and more easily funded with bonds.

As the macro-financial background, in 2009, the Economics Conference made 3 inter-connected recommendations to the financial world:

- 1) Move from price stability to true price.
- 2) Outlaw collateralized lending.
- 3) Establish spend-down foundations.

The result would be an economy based on continual flow – not one whose overall practice was stockpiling. Stocking capital has anyway become very expensive for small foundations, such as are often found in the Anthroposophical Movement.

Marcelo Delajara reported from Mexico that a group has been created, in which the seven branches of the General Anthroposophical Society in Mexico are represented, to initiate discussions for the creation of a Country Society in this country. Our branch proposed, in one of the first meetings, that what constitutes Statute 12, and in general Steiner's view of how to fund the GAS and the School be explicitly included in our discussions. We encountered a lot of resistance. It was said, for example, that this was secondary, that "you can always find someone to do the administrative work", that "first come the spiritual reasons and then the material ones." A mechanism to ensure that Country Societies (at least the new ones from now on) internalize their obligations with the GAS is that the GAS does not recognize them as legitimate country societies unless such obligations are incorporated in their statutes.

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*9 am. Friday, March 15, 2024*

### **The Treasurer's Guidelines / A Message from Michael?**

*Note: Today is the 42<sup>nd</sup> year anniversary of Zingerman's, a widely known delicatessen located in town. The main article in their celebratory newsletter is on the importance of human dignity in running a successful business.<sup>6</sup>*

Today's session commenced in the style of the Christmas Conference, with a reading aloud of the 9 Treasurer's Guidelines (see Appendix 3) and then posing of questions, points of clarification, and edits. Prior to the reading, Christopher summarized how they came into existence. The subtitle of the session derived from CHB's observation that all 9 Guidelines seemed to arrive into the world as a 'download from Michael', when the then Dutch treasurer Pim Blomaard, said 'I have 9 things to say,' and then shared them unprompted at the first Treasurers' meeting in November 2018 in London. In early 2019, MD and CHB re-organized into what became the 9 Guidelines, which were then adopted and sent to all Country Societies in July 2019. In October 2021, they were published in AWW in 4 languages.<sup>7</sup> CHB further remarked that in their slightly revised sequence the 9 Guidelines also have a Swiss sense of rights life, not readily embracing Roman, Napoleonic or EU law. Importantly and conspicuously absent is the Anglo-Saxon for-profit/not-for-profit bifurcation of economic life (something not present in Swiss rights life thinking.) Is it possible for those in the West to relax the divide between NFP/FP?

*Audience questions and feedback on the Guidelines, gathered here for consideration by the Circle of Treasurers.*

#### **Guideline 1**

Are Country Societies groups? What is meant by 'entails' and 'free donation'? Can one be a member of the Society without making a financial contribution? The word contribution was consciously worked with by the treasurers: Tribute comes from a king's power to demand taxes, from the center outwards, as it were. Con-tribute comes from the periphery, a gesture paying for what we incur in common.) Money flows, who decides the amounts – the Country Societies or the GAS? There is need for a second sentence that underscores that there is no membership in the Society without an accompanying financial contribution.

There is also a need for a definition of terms to accompany this document and a Statement of Purpose or Preamble to give the background and context for the Guidelines. The Preamble could state that associative economics is at their heart.

#### **Guideline 2**

There is no metric associated with this Guideline; is that intentional? Should there be the words 'and balances' at the end? Are the flows internal from Country Society to Country Society? A visual of this Guideline would be helpful. What is the role of the treasurers vs. the councils in these Guidelines? (See footnote 31.)

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<sup>6</sup> <https://www.zingermansroadhouse.com/event/special-event-a-revolution-of-dignity-with-ari-weinzweig/>

<sup>7</sup> [https://static.goetheanum.ch/assets/archiv/AWE2021\\_11.pdf](https://static.goetheanum.ch/assets/archiv/AWE2021_11.pdf)

### **Guideline 3**

Define ‘travel equalization fund’. Mention, do not assume, the in-person nature of the meeting implied herein. Change to bi-annual or is one time per year deliberate? State the purpose of the Guideline, which is understood to mean that no one should be unable to attend on the basis of not having enough money for travel.

### **Guideline 4**

Soften the words or tone used. What does ‘at the Goetheanum’ really mean here?

### **Guideline 5**

What does ‘aim’ entail? Is it too grey? State the decision parameters in a footnote.

CHB: This came about in the following way: official amount was 125 CHF from 1992 – 2018, unheeded by most but the German and Swiss Societies. The 50% phrase was added because some treasurers said: my members will never pay – a ‘can’t pay/won’t pay culture’ – so the Circle of Treasurers conceded to the added option of paying 50%.

### **Guideline 6**

What is the basis of determining the GAS budget?

### **Guideline 7**

Put in the positive rather than let it remain in the negative, although there is poetry in the way it is already written.

(The background story is that it is the Society as its legal vehicle holds the accounts for the School. The point is that the Society protects the School so that it can never be sued. Funds for the School would be funds given to the Society and designated for the School. This made some wonder if there are principles for the Council that would be separate to this document. The budget is not included here. Maybe the footnote – ‘This accords with the role of the Society as the earthly juridical body of the School’ – should go into Guideline 7. What is the relationship of the Country Societies and the Sections in relation to the flow of money? Clarify that there are not Sections at the Country Society level.)

### **Guideline 8**

Define ‘infrastructure’.

(This Guideline aims to bring funding into the Society rather than route it outside. The Society provides the infrastructure so that there is legal protection for the work of the School. How do we include the accounting infrastructure that the Society can offer to the School? Is this Guideline about power? Boundaries? Agency? Initiative? Or the Spirit coming of itself?<sup>8</sup> Where is the locus of the School?)

### **Guideline 9**

What is stronger than ‘consider’? Change ‘sharing of these funds’ to ‘sharing this information’. Include transparency as a requirement. Make a distinction between legacies and dues. There are legal complications in legacies in that they are often designated to specific entities or uses.

Is there need for a 10<sup>th</sup> Guideline referencing the chart of accounts as a tool to perceive the finances across the world.

Marcelo: I think something is missing in these Guidelines. I find them very unilateral, only with local tasks or obligations towards the center, but not the other way around. I understand that the biggest failure is there, locally, now. But to make this change coherent and sustainable, from the center there should be something that

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<sup>8</sup> The expression is from Steiner. One might also say, ‘a true initiative embodies itself.’

returns to the local, a reflection or image, so that the local and central financial efforts are mutually consistent and feed each other.



## Discussion

It would be helpful to begin with a picture of the Society/School worldwide as whole, then let that inform how we act locally. Hidden in the 9 Guidelines is how councils understand who they are, which is crucial to this story. It is key to be mindful of the whole before/instead of strategizing as a part.

An image was drawn of the Spirit incarnating in the soul (School) carried by a physical body (Society). What is the Spirit? The worldwide Goetheanum? Anthroposophia? The School of Michael?

CHB: One can also imagine the Society/School entails a two-step membership: 1<sup>st</sup> recognizing anthroposophy; 2<sup>nd</sup> representing anthroposophy. With the First Class Lessons, as a kind of pillar of light one steps into when occasion demands, rather than a series of training exercises.

There is a caution here: if a soul separates from a body, it will find a new body for itself. Likewise, the body vacated of a soul will attract another soul – and perhaps not the intended one. As John Donne wrote:

*‘For who is sure he hath a soul, unless  
It see, and judge and follow worthiness,  
And by deeds praise it? He who doth not this,  
May lodge an inmate soul, but ’tis not his*

– The First Anniversary: An Anatomy of the World, ll. 3-6.



CHB: The threefold social order is based on this image of spirit entering into soul and incarnating in a physical body. This is not the image of a Venn diagram with 3 partly overlapping circles. The image of Spirit into Soul into Body comes from the Christmas Conference and indicates a sequence: 1) the spirit comes of itself,<sup>9</sup> 2) we establish the rights necessary to clothe and hold it informed by the spirit, not our earthly understanding, and 3) we resource and finance it without altering, undermining or compromising it.

Does one ask oneself: Am I part of a whole? Or, am I the whole? An I-being would never just look after itself to the exclusion of others. When an I-being takes an initiative, it will ask how does it sit with those affected by it? And how does one resource an initiative so that it is not controverted by the terms of those providing the resources? If we are independent legal entities, with independent names, (e.g. the Anthroposophical Society in [country]), we still can conceive we are part of a whole. There’s nothing stopping me, as an I-being or an independent entity, from considering you as part of the whole, other than my own egotism.

Turning to earlier questions, dues are not purchase money; nothing is being bought. The finances of the Society are co-carried by its members. As such they are affordable, but the School’s finances are not based on dues, and criticism of the dues often happens when the cost of the School becomes comingled with the Society and is expressed as dues.

Legacies. It is crucial to be as specific as possible – so that there is not a need for legal interpretation. Donors do not fund operating expenses. They fund the work of the School beyond the Society’s operating costs.

<sup>9</sup> In this case, Rudolf Steiner’s initiative to refound the Society under his presidency and to nest the School of Spiritual Science in it also under his leadership. There was always a president until MS Brabant, 2001. And initiative-taking is a high art: I don’t need to explain if I am free and leaving others free; I know when I’ve infringed you.

In the Christmas Conference, Rudolf Steiner set the ground rules and if they had not been accepted, he would not have been able to move forward in mutual freedom. The locus of the School is in itself; its source is initiative out of the spiritual world. The ‘causation’ is one-way: spirit to soul to body.

Question: How has the Vorstand come to have the members that it has? The Vorstand chooses internally who will be their members and then seeks affirmation for the individuals that they choose. This results in causation not being given to the audience, which is important because it respects freedom on both sides. It is important that the whole Society comes out of the ‘logic’ of the spiritual world, not that of the physical world.

How would a member come to know all this? By deeply studying every word of the Christmas Conference. Take the time to immerse yourself in the entirety of the Christmas Conference – the statutes, the minutes, the Foundation Stone Meditation and the evening lectures.

Mary A: The will is the very thing that allows the spirit to arrive. We have to be willing and not knowing. We have to be as awake as possible once we consent to devote our will to the spirit’s activity. This is the hero’s journey that every anthroposophist is on – whether we are aware of it or not. The whole of the anthroposophy and the Society comes out of the logic of the spiritual world and not out of earthly laws. The Goetheanum is not out there but is in me. Just as the Sun is not out there, but in me. The ‘I am’.

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*4 pm. Friday, March 15, 2024*

### **Treasurers’ Survey**

Christopher introduced the need to build a treasurers’ culture – to which end he recently circulated a Treasurers Survey (see Appendix 4), with 15 (out of 29) treasurers responding so far. Topics such as length of tenure, basis of competences, level of financial literacy and working knowledge of Steiner’s economics course were included. There is a great need to increase our financial literacy inside our Society, not relying on external expertise and considerations.

All workshop participants completed the survey as a way of engaging in its content and purpose. We then discussed the questions that came up.

What does it mean to be a treasurer? In the 501(c)(3) context, the objective of the treasurer is often seen as maintaining the tax-exempt status of the organization. Yet the need is for an entrepreneurial spirit, albeit not self-serving.

Is there a job description for a treasurer? CHB: To my knowledge, not as a rule. In Quito we have an annex detailing the tasks of the president, secretary and treasurer.

Response: Regarding expectations and job descriptions and best practices for a board (generally), in the US a good resource is the National Council of Nonprofits.

Response: There needs to be a section in the survey about budgeting.

Marcelo: I think that questions about bookkeeping and budgeting should start considering that these activities are carried out in many places, e.g. Mexico, at a very unprofessional and unconscious level, the biggest effort being simply collecting the annual payments to send to the Goetheanum. Although the survey itself would already reveal everything that needs to be done or improved if the conditions are very inadequate, it is advisable that in these two areas there are more basic questions that, in some way, condition the possibility of answering the subsequent ones in the same item. Additionally, it would be important to know why the conditions in which these activities are carried out are so basic.



CHB noted these and other more detailed comments on his working template, the second version of which now has an extra 8 topics, including especially a section on budgeting.

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7 pm. Friday, March 15, 2024

### **Country Societies, Folk Souls and Confederal Cooperation.**

We began with an overview of the sessions slated on the program for tonight, *Folk Souls*, *Country Societies*, and for tomorrow, *Exploring Associative, Confederal Cooperation*. Using a shared chart of accounts (see later section) and a currency of our own (the *Hibernia*<sup>10</sup>), can we identify our specific contribution to the larger whole? Are the Country Societies linked to Folk Souls, for example, and how do we promote inter-Society financial cooperation?

A detailed discussion of branches in the USA then took place (with Canada's situation noted alongside<sup>11</sup>). Instead of regional councils, should the ASA build on anthroposophical activity wherever it occurs, but 'ordered' via the branches? Where, then, should the center be? Perhaps large countries need to be decentralized, federalised.

There are 35 branches on the ASA website,<sup>12</sup> but the various references to groups, recognized groups and branches is not entirely consistent. Nor is it clear if every branch conceives and conducts itself as the website material suggests. Rather than critique this situation, discussion turned to a potentially new type of branch: what if there were 'associated branches'? Quite what these might entail was then discussed and key considerations were identified (resulting in a first draft for consideration – see Appendix 5). In developing a set of descriptors, key topics included:

- 1) It would let the form of the group follow the activity – not define it.
- 2) An associated branch would agree to the 9 Guidelines.
- 3) Michael's expectation is that each of us becomes financially autonomous and literate. Formerly, we relied on experts.
- 4) The for-profit/not-for-profit dichotomy of the West cannot be allowed to block the work of the Spirit. We have to re-educate the West.
- 5) We have to strive for the world class-ness that Rudolf Steiner made implicit to the Christmas Conference.
- 6) 'Universal' tax-exempt status is about what is *done with* the profit – not whether there is a profit or not.
- 7) Deliberate effort toward associative working.

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<sup>10</sup> For the back story, see \_\_\_\_\_.

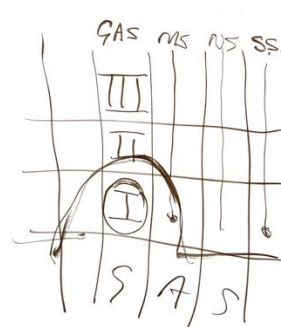
<sup>11</sup> The Society in Canada is a 'unitary' organization with its various branches linked for accounting taxation and legal purposes to the ASC entity. It branches under Stewardship agreements with the ASC inherit the charitable status of the ASC. Branches can issue tax deduction receipts to Branch funders. Branch and Country assets are reported together to the Canadian Tax and Corporation Government Agencies. The ASC holds Branch assets in the Country's charts of accounts.

<sup>12</sup> See spreadsheet, descriptions and PDF on ASA website (which is not as clear as it might be).

- 8) Sharing of assets (i.e. transferring money to where it is needed, rather than inventing uses for ‘static’ funds).
- 9) Joining the branch is separate from joining the Society; you are not allocated to an associative branch. It is a conscious step.
- 10) Joining means sharing in its financing (i.e. paying branch dues) and also paying national dues (although this under debate with the Treasurer and Finance Director, see Appendix 5).
- 11) It can be a stand-alone entity that associates with the ASA or one sheltered under the ASA’s fiscal sponsorship or umbrella status.
- 12) A commitment to transparency and sharing financial information and a readiness to share its funds with other associated branches and the ASA.
- 13) Has a council, comprising at minimum president, secretary and treasurer.

The image is that the Society does not put anything on; rather it hosts the activities of members of the School who develop their work, make their own links, create their own credibility and constituencies in the fields in which they are active. In other words, the Society is distinct from the School, serving as its body, its host.

Response: Much of the Society right now is involved in running the business of the School. If the spirit comes of itself, this is backwards. The problem is that the School has become conflated with the Society, such that neither can breathe properly. Ideally, School activity goes where it needs to go. It seeks out its own funding but passes it through the Society.



How do we serve a humanity thirsty for anthroposophy – or should that be the insights of Rudolf Steiner?

How do we understand these topics in the light of the grid image?

Marcelo: I think the main problem here is that Steiner's image: society as host of the School's activities, is very difficult to see, much less imagine, for members in the branches. In general, they only meet in study groups, but there are no 'Section activities' per se. This leads to the activities of the Sections being carried out by 'groups', but generally unrelated to the branches. What should be sought for is the country society as the vehicle for greater links between the active members in the branches, and those who carry out the activities of the sections of the School in the groups. The country societies should make this relationship visible and act on it, to make it real and concrete for everyone.

*9am. Saturday, March 16, 2024*

**What came to us in the night?**

Mary S: There is a large transfer of money happening now in the world. Gen Z and Millennials may not inherit from their parents. How should we relate to this? At this point in time, it is recognized that many in these upcoming generations are not going to be able to be as financially successful as their parents. Boomers are giving away a lot of money in their estates, the largest transfer of wealth in history – some to their children, and some to charitable organizations. One indicator of the potential for wealth of the upcoming generations is

whether they inherit money from their parents. That is something to know for the future, but it is also important for the Anthroposophical Society to build bridges and articulate why they are worthy recipient of boomer gift dollars not going to their children.

Sebastian: How do we address the use of legacies to pay bills instead of fund initiatives? Suggestion that Treasurers, COTs and GFW find a way to phenomenologically determine if received money is either Gift or “unfulfilled” Loan. Raise long term awareness of the consequences of interpreting Loan as Gift. (see *Economics* Lecture 12 paragraphs 9-20)

Kim: How would branches become associated branches? How would the associated branches work together? What are the steps recommended for working together?

Charles: I am looking into developing bylaws about supporting treasurers.

Patricia: How would the accounting of the associated branches work? How would money move between branches?

Mary S: Can we articulate the nature and working of spend-down foundations? Do they replenish themselves?

Charles: It is more like a ‘slinky’ – where new initiatives are creating new funds over and over.<sup>13</sup>

Timothy: How do we respectfully educate people about finance and budgeting? Many have had some success with finding money *without* attention to budgeting or fiscal responsibility, so how do we wake them up without shaming them? Too often we end up in a debate about which way is more appropriate spiritually. Those with pre-existing financial resources and a funded by faith-model based on ‘doing the good’, avoid the economics of the ‘financial budgeting and conscious spirit in economics’ model. How do we articulate the need for conscious associative working versus the financed-by-faith model?

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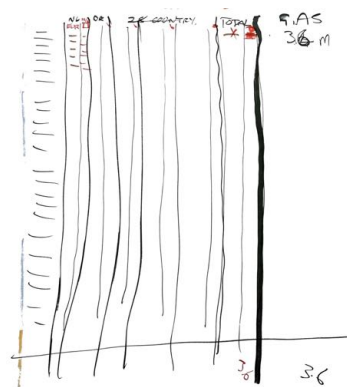
9.45 am. Saturday, March 16, 2024

### Chart of Accounts

A Chart of Accounts handout (Appendix 6) accompanied this section, together with a visual (shown earlier) of a wavy blue line representing the flow of money, with a blue rectangle in the midst of it, representing a budget.

CHB: Money is a flow, yet in today’s culture we often want to hold it still, stop it, keep it close to us until we choose to spend it, or we die. Stockpiling money is a human artifice, not the reality of money. There is always enough money in the world for what we want to do. A budget is a bucket. Today’s bucket is the chart of accounts, which is important for ‘capturing money to one’s karma’, instead of pools of money. The chart of accounts also uses a ‘lingua franca’ that is not English.

The chart of accounts is designed to show how the Society carries the School. The operating economy (Income and Expense accounts) of the Society is a matter for the members to fund collectively. The economy of the School requires funds beyond our obligations as members, funds we may not have and



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<sup>13</sup> Slinky is an America toy from the 60’s and 70’s that was a coiled spring about 4” in diameter and 5 or 6” in length. You could place it at the top of the stairs and tip it forward. It would extend down to the next step and the remaining part of the spring would cascade down on top of it; the momentum would cause it to tip forward and the process would be repeated until it reached the last step at the bottom. Hence, it was a continuous cycle of “emptying” downwards, regathering (or refilled), and then “empty over out onto the next step.”

for which we need to look to the world. While we should fund the Society's costs, for what we do for humanity (i.e. the work of the School), it is fitting that humanity should fund this.

The ideal goal of all this is for the GAS to tell us what its budget is for the Society and then for the Country Societies to meet it collectively. Projects need to be world-class and world-relevant. Fundraising not a place to begin. Steiner did not start there. If we continue as a movement to rely on 'our own' as the only market, this is bake-sale finance!

CHB: A one-way gift or donation is a transfer of capital from one tax entity to another. It is effected by a reduction in the capital/cash of the giver and an increase in the capital/cash of the receiver. Do not think in terms of 'donations' or 'gift money.' Focus on the reality of the transaction *in accounting terms*. To understand Steiner, go straight into bookkeeping, and forget all other concepts. Accounting originated in the Mysteries and has its own rules and terms. It does not need the descriptors provided by economists and sociologists.<sup>14</sup>

CHB: After Benediktus Hardorp (German anthroposophist and tax lawyer), taxation is a being that serves a purpose when there is little or no own consciousness about money. It mandates money for the other when there is not consciousness to do that on the part of individuals. In a truly associative economy, there would be no taxation via external agencies.

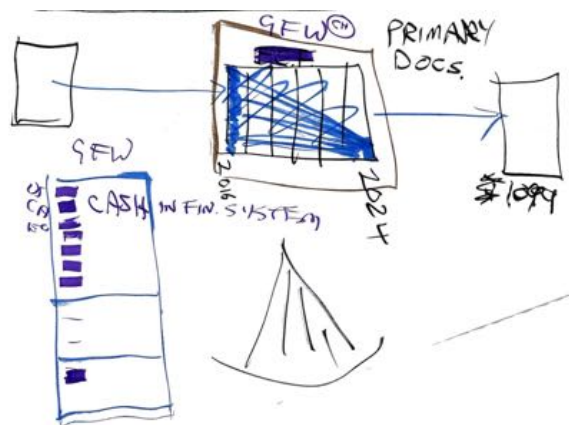
CHB: What does the human being look like in accounting? It has to be a reflection of the human being. From eurythmy, Lift – Carry – Place (**B**udget, **A**ctual, **D**ifference in the image) describes the accounting process over time. It is a picture of walking. A budget or financial plan is a forward-image in numbers of what will happen. It will identify and allow you to maintain your cashflow, and your call on humanity's overall liquidity until you can return it.



In terms of money as bookkeeping, as much money as is necessary comes to initiative takers when they do the work of budgeting. Only the entrepreneur can know what s/he needs. It is linked to her/his prenatal intentions and resolves, which budgets will help one to remember. You will find enormous detail about your karma if you look at and understand your finances.

Humanity needs to move from a culture of making money in life, then sharing it at the end, to regular shedding of excess capital on everyone's part (not just 'the rich'), and we need to begin transferring the governance and use of money to those who require it. Grantors need NFP because that ticks the due diligence box. But Michael expects due diligence to be met through internal financial sovereignty.

Any initiative needs to show how it is financially healthy, as such it makes itself 'agreeable' to donors and investors that want to fund new initiatives in the world. The tax being wants to see that donations benefit *humanity* and not just other private human beings.



Budgeting allows the entrepreneur's funding mechanism to be that of spend-downs, for which the Economics Conference Fund is an example. As a fund within the Society, it provides interest-free liquidity for the Society.

<sup>14</sup> Marcelo: I believe I understand what you are trying to say here. But, this can be very confusing to those that do not know your work in depth. Moreover, I think images, such as 'gift money', can precisely be useful and operative and lead to good results for those that will never get to accounting per se, so we should not minimize or underestimate them. Otherwise, you are left with accountants only.

Money enters the fund and goes into designated accounts that have two purposes: a) research and b) the operating budget of the Economics Conference. Inside the Fund all amounts are net of taxes. Primary documentation is needed for money to be withdrawn – an airline ticket or tax Form 1099-MISC if funds are received as a research grant, for example. Thus, it is the users of the money that withdraw it from the Fund. What comes first is the impulse/activity/action, then the money is used to meet/reimburse expenses *by reference to a budget*.

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4 pm. Saturday, March 16, 2024

### **Goetheanum Fund Worldwide (GFW)**

Christopher described the GFW set up in 30 March 2023 at the Goetheanum to support the Goetheanum throughout the world. It is in effect the Goetheanum Fund originally established in the Swiss Society in 2004, but now with a worldwide purview and carried by its own association. It has simple statutes that were shared by way of a handout (Appendix 7). It is a small association based in Switzerland, whose members are Country Societies. Its board members are all treasurers of Country Societies or would-be Country Societies.

In communicating about the GFW, the board is confining itself to explaining how it works. Its statutes and descriptors, are being held tight to what is needed to clothe its way of working on the basis of money as bookkeeping.



#### **Topic 1: The relationship of the Society to the GFW (see drawing L)**

The archetype is of an anthroposophical organization based on the two cupolas of the first Goetheanum. The small cupola is where the initiative takers are, in this case the 6 individuals on the Board of Directors (acting in link with the Circle of Treasurers – but still in the small cupola). In the large cupola are the members of the Association (the representatives of the Country Societies), from whom affirmation is sought at the AGM (the space where the two cupolas overlap).

#### **Topic 2: Does the GFW have assets?**

Technically no, in that it aims to have no or minimal financial activity of its own. Its aim is to create a body or place of consciousness as a ground for Country Societies to cooperate financially. But yes, in the sense that the monies held in alignment with the GFW's purposes<sup>15</sup> belong to the Country Societies where they are held. We choose to put all our reliance on the concept of *money as bookkeeping*. In this way, one can move in the opposite direction to the status quo, with its reliance on financial markets under the sign of profit maximization. If nothing else, the monies held to further the GFW's purposes function as cash deposits that provide interest free liquidity to the Society. (Such a fund is on the passive/liabilities side of the balance sheet. When it is drawn upon that is a call on the Country Society's liquidity at the time.)

Christopher's suggested adage: 'I am the cause of the stability of the world around me because of my awakesness.'

Will there be other assets besides cash in the GFW? Buildings? Equipment? Stock? Loans receivable? Land? In Christopher's view, any such assets would be converted to 'cash'. So that at the Board level we do not need the

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<sup>15</sup> Article 2 of its Statutes: 'At the heart of its efforts is the anthroposophical spiritual science as cultivated worldwide by the Goetheanum in Dornach with the results that flow from it for fellowship in social life, for moral life, as well as for the artistic and spiritual life of the human being in general. To this end, the association may undertake and participate in all and any activities conducive to the achievement of its purpose whether directly or indirectly. It is politically and religiously independent and does not pursue any profit-distributing aims.'

competences, level of administration and so on that non-cash assets require. But, as already noted, in principle the money in the Goetheanum Fund, *qua fund rather than qua association*, is held in and belongs to its member-Societies.

When requested, the transaction history and resulting balances will be sent to the Board and incorporated in an overall spreadsheet. In other words, its fund movements and balances will take the form of bookkeeping, with ‘actual’ movements being effected locally by the treasurers of the Country Society members concerned in the light of their laws and tax regimes, etc. Only the treasurers of the Country Societies with the support of their boards are authorised to allocate and expend amounts from the Goetheanum Fund balances they hold. That is to say, the treasurers are trusted, both by the GFW board and their own boards, to use their judgement and discretion. In effect, they serve the archaic purpose of the General Society from their archangelic position in Country Societies.

The board will then be able to see the various ways the Goetheanum is perceived and supported around the world. There would also be minimal meetings and administration. The board would have little to do as decisions would be effectively outsourced to the Societies that hold funds dedicated to the GFW’s purposes. The intention is to use the money for School initiatives whether in Dornach or worldwide. These decisions are made locally. Its operation is therefore linked to confederal, associative behavior both within and between Country Societies and the General Society.

### **Topic 3: Is the GFW a clearing house for GAS contributions?**

**SB:** My understanding from the COTs Travel Equalization Fund arrangement as a test for the intra- country shared accounts is to use Country contribution increases or deductions to the GAS as a means to clear balances in the ‘intra-country’ shared accounts.

Not specifically, although it could be used for this purpose. The details are being worked out and will derive from actual movements when they occur. In principle, money will be added to or subtracted from the several GFW accounts and these transactions will be communicated to the Board and coordinated in its overall spreadsheet. The way the Economics Conference Fund has facilitated payments to the GAS for Quito can provide an illustration of how this might work. (See Appendix 8.) Funds due to the GAS are booked as having been sent there, and at the GAS are booked as having been received. But in fact the funds in Quito are transferred to the ECF in Quito; while the funds into the GAS are transferred out of the EC Fund there.

BLAKE: raised question if a blockchain (aka distributed ledger) would be suitable for this? CHB objected. Facts would show that a blockchain would circumvent fiat currency conversion costs, financial institution transfer fees. Transactions between parties would be direct without need of intermediary clearing mechanisms.

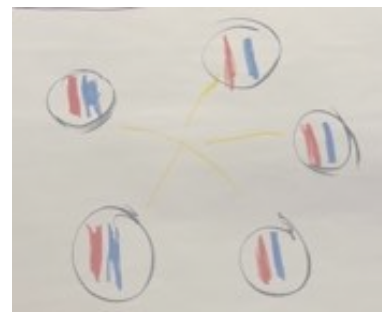
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*7 pm. Saturday, March 16, 2024*

### **What if there were ‘Associated Branches’?**

Further to the earlier notes (Friday evening session) the Associated Branches would always ask themselves: Is this what associative finance looks like? This is their constant question and endeavor. They share all information about their real and financial assets, and potentially share assets among themselves.

CHB: I-beings do not combine together. An ‘I’ leaning on another ‘I’ would risk having an ‘inmate soul’. This can be avoided by the medium of sharing financial information as a basis for cohered yet individual actions (see adjacent image). In this visual, information is available to all. This knowledge





can provide the basis of an impulse for another I-being to act.

Response: So maybe we do not say we ‘share’ resources or information. Rather, there is a potential *transfer* of resources based on information *made available* to all. (Instead of ‘share’, perhaps *disclosure* or *revelation*.)

Sebastian: In the US, at the ASA AGM, only general council members can vote. Is this why fracturing has happened in the US?<sup>16</sup>

Mary S: On the contrary, at the Chicago branch, all members have a vote at the Chicago AGM.

Christopher: Did Michael cue this to happen so that decentralization could result? Is what we call fracturing actually unspoken decentralization? In Switzerland, as much as possible happens with the individual and as little as possible in terms of autonomy moves up to the state and national governmental levels.

From Marc's report of the 100 anniversary of the Christmas Conference at the Goetheanum, doors now seem to be opening that were formerly shut.

Bylaws. Will some fall away because they are not needed any longer? We are here drafting the bylaws for an ‘associated branch’, that can then be added to those on the ASA website as an option alongside the existing groups, recognized groups, and branches.

Will Regional Councils then fall away? Perhaps.

If we pay attention to Statute 12 we can help complete what became truncated.

Name: *The Anthroposophical Society in [Country] in [location]*.

In the background, is the image<sup>17</sup> of the GAS linked to the Archai, Country Societies linked to the Archangels, and branches/groups linked to Angels.



Christopher shared an image of how the Christmas Statutes (the orange box) are incorporated in three cases: Quito, Spain and the Goetheanum, where the term ‘the foundation statute’ is used to refer to all 15 statutes.

What about bylaws? How do people embody themselves right into the law of the land?

Christopher: Do not let the experts describe for you (i.e. in your stead) what you are doing, lest it becomes something other than what you are intending. Instead, keep doing and characterizing your own truth and activity, and let the experts learn how to express it in their jargon. When you see similarities, do not rush to conclude identity of meaning and purpose.

Charles: In a US context, statutes are the form of the group, and bylaws are the operational rules. If we follow the spirit to soul to body model, then the statutes are the last thing that forms.

Formally, an Associated Branch could or would be an *unincorporated association* (a US definition) for which *all* members are jointly and severally liable. (This informal, but legally valid organization brings us to an important and subtle distinction, once we have two or more working associatively, we can work for the benefit of humanity, in contrast to the aim of modern economics to prevent two or more from working together (because of Adam Smith’s claimed collusion).<sup>18</sup> This runs counter to ethical

<sup>16</sup> CHB: Oh dear. If it is so that the ASA membership does not and cannot vote at its AGM, then it is not a match for the double-cupola image and one should imagine the true ASA as other than the 501(c)(3) of that name.

<sup>17</sup> From Marc Desaulles, General Secretary and Treasurer of the Anthroposophical Society in Switzerland.

individualism. There are countries where it is assumed community work cannot begin without a notary, but this needs to be verified and challenged. Boards are a big problem in the US, because they sit above the activity of initiative takers. We have to rid ourselves of not-for-profit constructs. We need to get back to the point of being able to work together without the state's permission and build our foundation on initiative-taking and money as bookkeeping. This comes down to financing and accounting, minus today's egotism.)

How big can an Associated Branch become before the people involved are unwilling to be jointly and severally liable? Taking on a task does not lessen the joint/several liability of all the members or confine responsibility to only one or some of them. Its default would not be inclined to buy buildings or land or hold funds beyond its immediate needs.

Charles: Form 990 is set up in alignment with thinking in a threefold way. On it, the non-profit has to summarize 1) development money – the money spent in the pursuit of acquiring financing, 2) organizational activity – the financial activity of operating the nonprofit, and 3) the account pertaining to the charitable purpose and activity of the nonprofit.<sup>19</sup>

Could the Treasurers Guidelines also speak to the relationship between Branches and Country Society as they do to the World : Country relationship? Is the image of the Country Societies carrying the Goetheanum the same as that of the branches carrying a Country Society? Although time did not allow discussion of this, immediately after the seminar Christopher produced a first try – see Appendix 9.<sup>20</sup>

Marcelo: This seems to me to be related more to how a country society will organize its finances vis a vis those of its branches, with probably a “country society fund in country X”, similar in fashion to the GFW, and treasurers following the Guidelines.

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9 am. Sunday, March 17, 2024

### **What do we need for closure?**

Mary S: We do not know what will result from the seeds we plant.

Kim: What are the next steps? Is there a strategy? I'm thinking about what applies to what is beginning in Viroqua. We have many questions that relate to forming our group. What can I bring from here that could be useful? I have questions about the Quickbooks chart of accounts. (See later section, *Viroqua – A case in point?*)

Christopher: The GAS AGM is coming up in Dornach and what we have done here could make a difference. Our work here is being done on behalf of the treasurers. It is urgent that this gets grounded.

Mary S: What is the succession process for the board of the circle of treasurers?

Christopher: This question underlines the importance of building a treasurers culture, so that we have in place length of tenure, methods of working and so on that carry the work of the treasurers, as also the degree of competence requirement when it comes to finance. Much of accounting, for example, is not affected by those who use it, but the reverse. One learns its rules and story. The important thing is to build associative financial literacy, to take us beyond the use of finance and bookkeeping to further egotistic purposes.

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<sup>18</sup> ‘It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own self-interest.’ – *The Wealth of Nations*, 1776.

<sup>19</sup> CHB: Likewise, in cash flow consideration one distinguishes between operational, financing and investing.

<sup>20</sup> Thanks to a long-delayed flight home from O'Hare Airport!



Mary A: What is the administrative activity that the Society provides to support associated branches? I am visualizing an old coin from around the Civil War. It is a confederate coin that has 13 circles, implying that they are entities working in association.

Christopher: We need a confederal conception rather than federalist. Denis de Rougemont was exiled from Switzerland to the US in the 1930s. On his return, he gave a presentation: *The Federalist Attitude*, about how an individual comports with a federation.<sup>21</sup>

Charles: Breathing in the horizontal relates to confederation and is an embracing gesture. It is about embracing without attachment, accumulation, and control. Confederation is Swiss and also Indigenous American (Iroquois<sup>22</sup>). How do we express connection without control?

Sebastian: ‘Toronto’ is a word that means ‘union of a confederation’.

Sebastian: Regarding branches forming bigger branches, these are north-south forces (cultural forces). This was meant in the context of the political map being east west, while the predominant etheric forces are North-South

Timothy: The Columbia River, named for the Spirit of America, is an east-west river. Mountains and valleys with an east-west orientation have special significance. The pieces *left out* of what we took from the Iroquois Confederation are what I’m interested in and have questions about. What of what was left out can be taken back to our branches to help us with Associated Branches?<sup>23</sup>

Kim: I feel strongly that the point of the economic work supersedes other issues that can take us into divergent and peripheral issues. (Kim relays the myth of Viroqua.)<sup>24</sup>

Christopher: How interesting if the first associated branch named were the Viroqua branch.

Stephen: There was a time when there was only one option for community-minded initiatives – form a nonprofit! Now there are other options – or at least there is a chance to pause and consider. The West is in a gesture of de-formalizing.

Christopher: This conference is to be documented and made available soon afterwards. The idea is to add this material to the ASA website.

Patricia: How do I bring our work this weekend to my branch and my community? Could there be a workbook?<sup>25</sup>

Mary A: Think of the 2<sup>nd</sup> panel of the Foundation Stone Meditation. It mentions members and formations. Is this our responsibility in the West? How can the Meditation inform this work? What is the form inspired by a true becoming to meet the legal requirements? Is that our task?

Kim: Angels speak into the circle from behind the I-beings gathered there. Confederation allows the angels to speak into the circle.

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<sup>21</sup> The Federalist Attitude...

<sup>22</sup> CHB: Are Iroquois and Viroqua connected?

<sup>23</sup> We also need to consider the intentions and effects of the Templars and Masons and US financial history, especially as influenced by the US experience and history of bookkeeping; topics on which Daniel Osmer has written well.

<sup>24</sup> I don’t necessarily think this will be helpful at this point. I can look into it further in the local museum but this is what I’ve got so far. The legend is that a Native American girl rode a horse off a cliff – the reasons are varying in the story as to why she did though. Either a) she was trying to escape capture by white men OR b) she was despondent because her father would not let her marry a white man that she loved OR c) she loved a Native American boy who was killed by a white man.

<sup>25</sup> No sooner than asked, Patricia, Lorene and Christopher met immediately afterwards to consider this.

Mary S: Rudolf Steiner's teachers' imagination is that in a circle of teachers, behind every teacher stands his or her angel offering guidance and protection. Above the circle are the archangels weaving between the teachers a vessel of courage. From still higher are the archai pouring into the vessel of courage a drop of heavenly light.

Mary S: The hero's journey and the path of the initiate seeker are included in the book *The Speech of the Grail*. Could we find a map there?

Lorene: I woke with an experience of being witnessed by the spiritual world, that Rudolf Steiner is standing close by, witnessing, and carrying us.

Blake: I have a communication question. Money as bookkeeping makes sense as long as there is a human being that communicates.

Christopher: Indeed, all this assumes in-person work as much as possible. Only virtual stuff decimates this work.

Blake: Maximum in-person work is best, but communication methods need to become better than what we use now. Example: a software called SLACK.

Mary S: A picture is worth a thousand words and the images from this workshop will expand our opportunities for visual thinking – and be a communication tool.

Mary S: At the AGM this fall, there could be a presentation on associative branches and the initiative can gain momentum.

Christopher: If this is a serious proposal for the US, then the dynamic of Associated Branches and a shared chart of accounts will become visible to others. We will have prototypes and case studies, but this is not to be a political affair. It is 'action research', discovery through doing, and so it remains to be seen what eventuates. A start needs to be made that others can emulate, replicate or link to. It would then be up to others whether they want to do so. Eddie has to be on board with this on the ASA side. We also have the US and Canadian treasurers here. (Directly after the seminar, Christopher met with Eddie, Mary Adams and Charles to consider a first formulation of these ideas – see Appendix 6).

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*11 am. Sunday, March 17*

### **Viroqua – a Case in Point?**

The recently formed 'recognized' branch in Viroqua is under review and being reconsidered in light of the financial guidelines and chart of accounts from the Circle of Treasurers. It is notable to experience how the objectivity of finance quickly illuminates questions and their answers that have escaped such scrutiny for a long time. Kim has offered to be the treasurer and was accepted as such. She is working closely with the founders of the branch and has proposed to create a new bank account in the name of 'The Anthroposophical Society in America in Viroqua'. This step presupposes a reorganization of the financial categories to date so that they only include those that are relevant to branch activity. More can be shared when things have become more concrete and settled, but the ideas for an 'associated branch' are part of the discussion.

QBK CLASS ANALYSIS

	C. of A.	SOCIETY	BRANCH	TOTAL
INS				
DUES	-			
AGM	-			
JOUENAL	-			
WEB SITE	-			
EVENTS	0			
SALES				
DONATIONS				
GRANTS				
EXP				
RENT				
AS TRAVEL				
TRAVEL				

## Appendix 1: Program

### Treasurers' Working Conference

*In-depth seminar and working meeting on the finances of the Anthroposophical Society*  
14-17 March 2024 / Rudolf Steiner House, Ann Arbor, Mi.

As you may know, especially among treasurers, a lot of thought this past year has been given to the image of the Goetheanum carried by the Country Societies. It seems this might be quickening, with the Society in America and its Branches serving as a possible metaphor for the Country Societies and the General Society. With this in mind, we are hosting a working meeting open to Branch treasurers, Council members and other closely involved persons. The purpose is to deep dive into the financial genius of Rudolf Steiner as the inspiration for the financing of the Anthroposophical Society, looking at the Society's finances today in the light of his insights into money and bookkeeping and his three 'financial' calls at the 1923/4 Christmas Conference. As well as constitutional and technical aspects, we will consider topics ranging from the deeper role of a treasurer and the spiritual dimension of modern finance, through to I-philanthropy, taxation and appropriate legal forms. Although all topics have generic significance, the seminar will be mindful of the Anthroposophical Society in America as a case in point. The modality will be a simple working one of practical research sessions.

The seminar is being offered by Christopher Houghton Budd, an economic and monetary historian and life-long student of Rudolf Steiner's socio-economic work. A member of the Anthroposophical Society and the School of Spiritual Science, he is treasurer of the Society in Ecuador, a participant in the Circle of Treasurers and board member of the Goetheanum Fund Worldwide.

### Provisional Program:

Day/Date	Thursday / 14 March	Friday / 15 March	Saturday / 16 March	Sunday / 17 March
09:00		<b>The Treasurers' Guidelines</b> <i>A Message from Michael?</i>	<b>A Chart of Accounts</b> <i>The ground for the next 100 years</i>	<b>Next Steps</b> <i>Is there a strategy?</i>
10:30		<i>Pause</i>	<i>Pause</i>	<i>Pause</i>
11:00		Discussion	Discussion	Closing
12:30		Lunch	Lunch	
14:30		<b>Treasurers' Survey</b>	<b>Goetheanum Fund Worldwide</b>	
15:30		<i>Pause</i>	<i>Pause</i>	
16:00	Welcome / Intros	Discussion	Discussion	
17:00	<i>Supper</i>	<i>Supper</i>	<i>Supper</i>	
19:00 to 21:00	<b>Rudolf Steiner, Financial Genius</b> <i>'Money as Bookkeeping' and the three 'financial' calls</i>	<b>Folk Souls, Country Societies</b> <i>and the Anglo-Saxon contribution</i>	<b>Exploring Associative, Confederal Cooperation</b> <i>with the emphasis on Branches</i>	

## Appendix 2: Rudolf Steiner. Financial Genius<sup>26</sup>

Concerning the financial travails of the Goetheanum, how sad that a mother should have to ask her daughters to feed her. And how unnecessary. Surely, Rudolf Steiner anticipated the financial dimensions of refounding the Society in 1923. Can we not heed his cues?

It should not surprise us that, when seen as a guide of humanity, an individuality of the standing of Rudolf Steiner should be something of a financial genius. Not in the superficial sense, but in the sense that an initiate of his stature would surely also know of what he speaks when it comes to finance. Not finance in today's narrow and largely self-interested sense, but finance as the reflection and enabler of human will. And this in turn as the outer expression of our karma, both as individuals and as humanity as a whole.

Steiner's genius is evident in his economics course, given in 1922 and a challenge to most – both those who took part and those who have dared to interpret it since. It is only nowadays, perhaps, that his contribution to economics is finding some recognition in that field proper. Not for the somewhat 'leftish' interpretation given it by some of his followers, or the purple tinge that others think it gives to market economics, but for the breadth of its technical understanding, ranging as it does from epistemology to practical policy.

Steiner's economics course teems with concepts and observations that leave conventional schools of economic thought in their wake. While theirs are the reification of ideologies, his is a path for training the will, for managing unfolding karma. A light shone on the usually invisible field of our will life, allowing us to see, albeit indirectly, what lives there, what we have come to the earth to do, and whether we are learning the lessons of cohered, as opposed to unbridled, will, as also whether we know the truth of Christ's motto – 'Nevertheless let Thy will be done.'

In this brief eulogy I want to draw attention to one instance in particular, the deep and seminal significance of which perhaps only future generations will come to understand, though it is meant for us today.

In 1923, when he refounded the Anthroposophical Society as the earthly vehicle of the School of Spiritual Science and the home in turn of Anthroposophia, Rudolf Steiner naturally gave expression to the financial dimension of that deed. So that good could become what from our hearts we would found, from our heads direct, and with our will give life.

*Statute 12* reads: 'Membership dues shall be fixed by the individual groups; each group shall, however, submit 15 Swiss Francs for each of its members to the central leadership of the Society at the Goetheanum.' This, Steiner said, should be enough for the budget of the General Society. Updated using information supplied by the Swiss National Bank, that amount today would be 90 CHF per member<sup>27</sup> – a factor of 6. Today, on the recently reported membership base of close on 45,000<sup>28</sup>, this would amount to 4,050,000 CHF (or, as I prefer to think, 4,050,000 HIB – for Hibernias, a notional world currency rated 1:1 with the Swiss Franc that befits the need to think of the worldwide movement as the fullest context for the Goetheanum<sup>29</sup>).

In 2016 the cost for the Society and School combined was 14,944,000, of which 4,191,000 (28%) was met from membership contributions and free donations, meaning that *overall* we are actually already meeting the sum updated from 1923. We should know this and take heart from it. The problem is that it is not evenly, fairly or consciously carried by the membership at large.

On the other hand, this sum need not come from the members necessarily or directly. It is a levy that each Country Society owes to the General Society. Naturally, Country Councils might look to their members to cover

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<sup>26</sup> Link to RSFG...

<sup>27</sup> Actually 94. Source: [http://www.portal-stat.admin.ch/lik\\_rechner/f/lik\\_rechner.htm](http://www.portal-stat.admin.ch/lik_rechner/f/lik_rechner.htm)

<sup>28</sup> All numbers from *Anthroposophy Worldwide*, Nr. 4/17.

<sup>29</sup> See *Anthroposophy Worldwide*, Nr. 3/17, p.16.

their obligations, both to their country society and to the worldwide society, but not necessarily. They could seek out other sources of income. Although Ghandi once said that the best form of financing for a society such as ours was regular amounts from individual human beings, because every such act is one of renewed will and conscious intent, the will of the members should not be presumed or pressed upon. Its best effect arises when it is freely expressed, in this instance, as good will towards the Goetheanum, the financial counterpart, surely, of the intention ‘to nurture the life of the soul, both in the individual and in human society, on the basis of a true knowledge of the spiritual world.’ (See *Statute 1.*)

Steiner’s genius lies in obliging the daughters (i.e. the Groups or Country Societies) to support their mother, but leaving them, and therefore the members in general, free as to how they meet their obligations. But there is more. Such a sum as 4,050,000 Hibernias not only meets the day-to-day needs of the Society, it could also have a siphoning or leveraging effect on the monies needed to finance the work of the School – the latter understood in its largest sense as ranging from stage work to research of all kinds in the many fields reflected in the Sections.

Likened to modern business precepts, membership income could be seen as covering the risk implicit in the work we initiate as a movement – the ‘equity’ part of our liabilities, providing the ground that enables humanity at large to join us in financing the ‘debt’ part. Together, these two components finance our ‘assets’, namely, what (in allusion to *Statute 2*) we do for the benefit of humanity as a whole on the ground of spiritual scientific insights into civilisation and practical life.

On 31 December 1923, when discussing how much money would be needed to finance the work of the School to the extent it merited, Steiner observed: ‘We should need nothing more than something like 50 to 75 million francs; [though] I present this not as a wish, nor as a possibility, only as an illusion, albeit a very real illusion. If we had 75 million francs, we should actually be able to do what absolutely must be done.’ Multiplied by the factor of 6, today this would be 300 to 450 million Hibernias.<sup>30</sup>

In that connection, the idea was also discussed at that time, of a *World Goetheanum Association* (not to be confused with the currently proposed *Goetheanum Association*). This was not taken up, however, and the closest to it since is probably the *Goetheanum Fund*, currently an activity of the Swiss Society but originally conceived as (and still capable of being) a concept for each and every country society. Worldwide, yet variegated; not a global organisation.

If every society did in fact seek support for the work of the School from society at large, not only would that work be strengthened and protected, because its relevance and merit would have been recognised by people generally, but the 450,000,000 Hibernias would also arise on a *worldwide* basis – that is to say, not in one place but wherever the inner Goetheanum was active. In 2016 terms, that would mean the current 10,750,000 for the Goetheanum at Dornach plus 439,250,000 for the Goetheanum beyond Dornach, with a large part of this probably coming from ‘spend-out’ foundations, where this money currently otherwise gets ‘stocked’ in financial markets.

This would be crowd-funding like no other. The question is whether the Anthroposophical Movement has reached the necessary maturity. Whether the Vorstand is prepared to oblige the Country Societies. Whether in turn the Country Councils are ready, willing and able to meet their obligations to the General Society. And whether the members can deepen their goodwill towards the Goetheanum. But above all, whether it is now possible for people to see ‘that fruitful work can be done out of Anthroposophy [such that] it might be possible to say to them: ...maybe you are not interested now, but help us get it going and show what it can do.’<sup>31</sup>

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<sup>30</sup> Cast over the 10,000 institutions worldwide, this would be 45,000 per institution. As an economic calculation, but not as a policy proposal, it would be interesting to know what that would be as a percentage of their turnover; that is, as if they were charged an intellectual property levy. Conversely, and more interestingly, it would be valuable to know by what amount, if any, their income would need to increase (become true?) in order to contribute such a sum.

<sup>31</sup> Speaking on 1 January 1924.

The answer to these questions – questions of leverage and world relevance, rather than addition and self-referencing – cannot be known, however, until the 90 per member is achieved. Currently that amount averages a very uneven 75. Can we, therefore, find it in our hearts and will to increase this number, but also to carry it more widely? Surely the Good Spirits that accompanied the Christmas Conference would not let such an effort on our part go unnoticed or unreciprocated.

### Appendix 3: Treasurers Guidelines (Original)

London, 11 November 2018, amended in Dornach, 11 April 2019

*[Grey typing records suggested changes from the Ann Arbor meeting.]*

Preamble and Glossary (Contribution, dues, free donation, travel equalization fund, infrastructure, etc.)

1. The councils<sup>32</sup> of the country societies (hereafter 'councils') confirm that, since membership of the Society entails (= ?) a contribution (= ?) from each member, membership dues are not free donations (= ?).<sup>33</sup>
2. The councils will strive for a common awareness of our worldwide financial flows and balances.
3. The councils will collectively contribute to a travel equalization fund set up to enable every treasurer to meet in person at least once yearly.
4. The councils will not condition what should be done at the Goetheanum (= ?), or withhold membership dues because they disagree with what is happening at the Goetheanum (= ?) or consider their own needs more important.
5. The councils aim to transfer to the General Society a yearly minimum of CHF 90<sup>34</sup> per member or a minimum 50% of the membership dues income in their country.
6. The councils collectively aim to underwrite the needs of the General Society as identified by the Vorstand.
7. The councils agree that it is not for the Sections of the School of Spiritual Science to find alone the funds needed to carry out their work.
8. The councils will aim to include infrastructure when presenting the financing needs of the Sections.<sup>35</sup>
9. On receiving legacies, the councils will consider sharing ~~these funds~~ this information with the General Society and/or other country societies.
10. Mention of Chart of Accounts, budgeting and Goetheanum Fund *Worldwide?*

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<sup>32</sup> A key aspect of the work of the Circle of Treasurers is the need to bring attention to the Country Societies and their *councils*. It is also important to increase the financial interest and literacy of council members, which experience shows this work can do.

<sup>33</sup> In the spirit of Statute 12 – membership dues shall be fixed by the individual groups; each group shall, however, submit 15 Swiss Francs for each of its members to the central leadership of the Society at the Goetheanum – the amount individual members contribute is left open, but the amount due per member by a country society or group to the General Society is an obligation.

<sup>34</sup> CHF 90 is the 1923 amount of CHF 15 updated per Swiss National Bank computations.

<sup>35</sup> This accords with the role of the Society as the earthly juridical body of the School.

## Appendix 4: Treasurers' Survey (Version 2)

*This version has been amended by the items in grey.*

COT Treasurers Survey						
Changes in red from Ann Arbor						
<b>Constitutional</b>						
1	On what basis are you on the Council?					
	Directly elected by members					
	Chosen by council, affirmed by members					
	Ex officio					
	Other					
2	Is your position honorary (unpaid)?	Yes	No			
3	Do you think it should be remunerated?	Yes	No			
4	What is the legal form of your Group/Society?					
5	How legally literate are you?	None	Partial	Complete		
6	What is your length of tenure?					
7	Can it be extended to cover 5 years?	Yes	No			
8	How much time do you spend on your tasks?					
9	How many members? How much membership income?					
10	Do you have a job description?	Yes	No			
<b>Bookkeeping</b>						
11	Do you do your own bookkeeping?	Yes	No	Other		
12	When it comes to analysing your accounts, ensuring reporting compliance, etc., what reliance do you place on your auditors?	None	Partial	Complete		
13	What is your bookkeeping experience?					
	Club, kindergarten, small non-profit organisation with turnover below 50K CHF					
	Club, kindergarten, small non-profit organisation with turnover above 50K CHF					
	For profit organisation with turnover below 500K CHF					
	For profit organisation with turnover above 500K CHF					
	Other					
14	How well can you analyse financial statements?	Not	Partially	Fully		
15	What are your qualifications?	None	Self taught	Formal		
16	Are you familiar with existing tax law?	Not	Partially	Fully		
<b>Budgeting</b>						
17	Do you work to a budget?	Not	Partially	Fully		
18	When is your budget set?	Not	Partially	Fully		
19	What is your year end?	Not	Partially	Fully		
20	How frequently do you review your finances?					
<b>Treasurers' Guidelines</b>						
21	Are you familiar with the Treasurers' Guidelines?	Not	Partially	Fully		
22	How active are you and your council in implementing them?	Not	Partially	Fully		
23	Do they inform policy in your Council?	Not	Partially	Fully		
24	What, if anything, hinders their implementation?					
<b>Research</b>						
25	Are you familiar with Rudolf Steiner's ideas on money and bookkeeping?	Not	Partially	Fully		
26	Do you think Steiner's ideas are a match for conventional bookkeeping?	Not	Partially	Fully		
27	Have you studied Steiner's ideas on taxation?	Not	Partially	Fully		
28	Are you linked to the work of the Economics Conference of the Goetheanum?	Not	Partially	Fully		
<b>General</b>						
29	What times of year are best for you to participate in an in-person worldwide meeting?	April	July	Other		
30	Are you required to be a member of the Anthroposophical Society? And are you?	Yes	No		Yes	No
31	Are you required to be a member of the School of Spiritual Science? And are you.	Yes	No		Yes	No
32	By what are (30) and (31) Is this required?	Bylaws	Statutes	General		
33	Any other topic you would like to share?					



## Appendix 5: Associated Branch Rules.

*This is the first draft, created by CHB directly after the gathering, then subjected to initial consultation with the ASA Treasurer, General Secretary and Director of Finance. This version incorporates the considerations from that meeting.*

In the course of discussions with the Great Lakes Branch council members and the seminar participants, a new type of branch emerged, the ‘associated branch’. This would be additional to the existing groups, recognised groups and branches, and derived out of the ‘logic’ of the finances with whatever minimal contextual documents (statutes, etc.) necessary to clothe that. It would have the following characteristics:

The Anthroposophical Society in America in [locality]

1. Strives to give practical expression to associative economic working.
2. ASA members join the Branch additionally and remit Branch dues direct together with their contribution to the national Society. (As with the Country Societies, the Branch remits to the ASA the national due pro rata of its members.)<sup>36</sup>
3. Holds no real property.
4. Holds no financial assets beyond the cash needed for immediate operations.
5. Adapts/adopts the Treasurers Guidelines to its scale and scope (providing feedback to the universal template as and when appropriate).
6. Adapts/adopts the Treasurers Chart of Accounts to its scale and scope (providing feedback to the universal template as and when appropriate).
7. Has the minimum statutes and bylaws necessary to (a) give expression to the Christmas Conference statutes and (b) clothe its associative way of working.
8. As an unincorporated association, the members are jointly and severally liable.
9. The roles of president, secretary and treasurer are seen as tasks, not offices (i.e. the joint and severally liability of all members is not affected by a member taking on a task).
10. Has a bank account in its own name.
11. The Branch will share financial information with other Associated Branches on a regular basis, as also with the National Society.
12. The Branch will use its financial management to indemnify any party with which it associates.
13. Subject to (12), the Branch stands ready to share liquidity and in other ways undertake mutual co-financing with other Associated Branches, as also with the National Society.
14. Etc.

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<sup>36</sup> This clause is resisted by Eddie, but I think it is doable if (a) there is the concept of ‘paid up’ and ‘paused’ members and (b) simple administration allows for those members of an Associated Branch to be listed at ASA as covered by the Associate Branch. The importance of this is to take to the local level the culture of Statute 12.

Yet to be factored in are:

- concerns that volunteerism is not exported to the ASA staff.
- the status of unincorporated association does not assume tax exemption will be sought. Insofar as the ASA is a 501(c)(3), it is understood the members can get tax relief on their dues, but is this appropriate? Yes if they are giving to an organization, but surely not if they are benefiting from it. In addition, on the amount of 240 USD, what is the effective tax relief and is it worth the cost of having and maintaining it.
- the income of members national fees, unless treated as flow-throughs, will take the turnover to 5,000 USD, beyond which, up to 50,000 USD, no IRS reporting is required, but the books need to be well kept. Since this is the basis of Associated Branches, this is not a problem.
- The case of the Economics Group's bookkeeping might be of interest here. The Economics Group keeps its books at the ASA and the ASA charges by the transaction for this service. One of the terms set up by the ASA for the account of the EGA is that there is a minimum balance in the account of \$5,000. The EGA is in charge of managing its own liquidity in light of the ASA's bookkeeping terms. Eddie/the ASA also 'outsources' the management of small transactions to the EGA, thereby forcing the EGA to manage its total transactions into a few number. The EGA has to ensure its events and transactions are not trivial, since the ASA will not transact small amounts.

## Appendix 6: Chart of Accounts Template

INCOME	EXPENSES
SOCIETY	SOCIETY
<b>Dues / Contributions</b>	<b>General</b>
from direct members	Events, Lectures and Workshops
from branches	Internal Travel
- transferred to GAS	Foreign Travel
<b>Sub-total</b>	TE Fund
	Office costs
<b>AGM</b>	Rents and Premises costs
AGM	Social costs
- AGM costs	Council Costs
<b>Sub-total</b>	Honoraria & Remuneration
	Depreciation
<b>Journal, Website, Library</b>	Taxes
Subscriptions Journal	Website
Subscriptions Website	Journal, Library
Subscriptions Library	Telephone and Utilities
<b>Sub-total</b>	Publicity
	Bank charges, interest, etc.
<b>General</b>	Professional Fees
Events, Lectures and Workshops	Insurance
Book sales	Book Purchases
Rent received	Postage
Interest, Dividends, etc. received	Accounting
Other	Other
<b>Sub-total</b>	
<b>Total Society Income</b>	<b>Total Society Expenses</b>
<b>SCHOOL</b>	<b>SCHOOL</b>
Events, Lectures and Workshops	General Secretaries
From non-Anthroposophical sources	Class Holding
From anthroposophical institutions*	School & Section meetings
Free gifts*	<i>Projects and Initiatives</i>
Legacies*	Other
School & Section meetings	
<i>Projects, Initiatives and Research</i>	
Other	
<b>Total School Income</b>	<b>Total School Expenses</b>
* Not used for insufficient membership income.	
<b>Total Income</b>	<b>Total Expenses</b>

## Appendix 7: Statutes of the Goetheanum Fund Worldwide

GOETHEANUM FUND WORLDWIDE  
4143 DORNACH

### STATUTES

#### Article 1

The "Fonds Goetheanum" (also "Goetheanum Fund") is an association of Country Groups of the Anthroposophical Society (Country Societies) governed by articles 60 ff of the Swiss Civil Code and these statutes.

Its seat is at the Goetheanum in Dornach, Solothurn. Its duration is unlimited.

#### Article 2

At the heart of its efforts is the anthroposophical spiritual science as cultivated worldwide by the Goetheanum in Dornach with the results that flow from it for fellowship in social life, for moral life, as well as for the artistic and spiritual life of the human being in general.

To this end, the association may undertake and participate in all and any activities conducive to the achievement of its purpose whether directly or indirectly.

It is politically and religiously independent and does not pursue any profit-distributing aims.

#### Article 3

Membership is open to any Country Group of the Anthroposophical Society recognised as such by the Goetheanum that applies in writing. Resignation must also be given in writing.

Each Country Group shall be represented by its Country Representative, if not possible by an appropriate delegate. The General Anthroposophical Society shall have special observer status.

There is no membership fee.

#### Article 4

The association's liabilities are covered by its own assets. ~~Any liability of the members is excluded.~~

*The members are without liability.*

#### Article 5

Its organs are:

- the General Meeting,
- the Board,
- the Circle of Treasurers,
- the Auditors.

#### Article 6

The **General Meeting** brings together preferably in-person the Representatives of the Country Groups. It is responsible for:

- approving the annual accounts and report,
- affirming the Board and appointing the Auditors,
- adopting and amending the statutes.

The General Meeting is validly constituted if more than

half of the members are represented. It shall be convened by the Board as often as necessary with four weeks prior written notice and at least once a year. Decisions are taken by consensus or, if this is not possible, by a two-thirds majority of the members represented.

Changes to the statutes as well as the dissolution of the association require the unanimity of the members represented and affirmed by the General Anthroposophical Society.

It shall decide on the admission and exclusion of members, without having to state the reasons.

#### Article 7

The **Board** shall consist of 5 to 9 members, who can only be currently serving treasurers from the Councils of actual or would-be Country Groups and who shall hold office for five years and be eligible for re-affirmation without limit of time.

It constitutes itself, represents the association in relation to third parties and manages all tasks which are not attributed to other organs.

#### Article 8

The **Circle of Treasurers** brings together the treasurers of actual or would-be Country Groups with whom the Board deliberates on a consultative basis as regards its understanding and conduct of its day-to-day activities.

#### Article 9

The **Auditors** are appointed every year. They shall audit the accounts and management and submit a written report.

#### Article 10

In the event of dissolution, any assets will be used in accordance with the association's purpose and its status as a tax-exempt organisation recognised as providing a public benefit.

#### Article 11

The publications of the association are made in the Swiss Official Gazette of Commerce.

*The founding meeting of the association took place on 30 March 2023 at the Goetheanum in Dornach attended by the following Country Groups:*

CH, DE, NL, IT, DK, BR, ~~BA~~, SF, EE, RO, CA, NO

*30 March 2023 | M.*

Appendix 8: Economics Conference Fund Bookkeeping Movements

SAQ				ECF Quito				ECF Goetheanum				SAQ Goetheanum			
Cash Account		Cash Account		Cash Account		Cash Account		Cash Account		Cash Account		Cash Account		Cash Account	
IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT
BAL.		BAL.		BAL.		BAL.		BAL.		BAL.		BAL.		BAL.	
Open Bal.		0		0		0		0		0		0		0	
Fees	1900														
To GAS		900	1000	Rec'd in Quito	900			Transf'd to Quito	900			Rec'd from SAQ	900		
					900				-900						900

## **Appendix 9: Treasurers Guidelines applied to Associated Branches**

*Initial draft by CHB*

1. The members of Associated Branches confirm that, since membership of the Society entails a contribution from each member, membership dues are not free donations.
2. The members will strive for a common awareness of the countrywide financial flows and balances of the ASA and other Associated Branches.
3. The members will collectively contribute to a travel equalization fund set up to enable every Associated Branch treasurer to meet in person at least once yearly.
- ~~4. The councils will not condition what should be done at the Goetheanum (= ?), or withhold membership dues because they disagree with what is happening at the Goetheanum (= ?) or consider their own needs more important.~~
- ~~5. The councils aim to transfer to the General Society a yearly minimum of CHF 90 per member or a minimum 50% of the membership dues income in their country.~~
- ~~6. The councils collectively aim to underwrite the needs of the General Society as identified by the Vorstand.~~
- ~~7. The councils agree that it is not for the Sections of the School of Spiritual Science to find alone the funds needed to carry out their work.~~
- ~~8. The councils will aim to include infrastructure when presenting the financing needs of the Sections.~~
9. On receiving legacies, the members will consider sharing this information with the General Society and/or other country societies.
10. Where practicable, the Branch will use the shared chart of accounts and budgeting methods of the ASA.
11. Etc.

## **Appendix 10: Steps towards an Associated Branch in link with Viroqua**

5 April 2024

*This memo has been co-written by Christopher Houghton Budd and Stephen Vallus and serves as a work-in-progress document. Comments invited.*

Further to some digging on IRS requirements that Stephen Vallus did, CHB responded as below:

The usual assumption is that one is minded to make a profit for oneself and that by ‘profit’ is meant a surplus that requires distribution. In my understanding, there are three things to consider: the technical facts, the role of egotism and the culture of limiting liability.

### **The technical facts**

Before there was the IRS, there was God and the Mysteries and the fact that being human entails a surplus of will forces, that one then devotes to Christ. To wit: ‘when a group of people get together and decide to perform some task...’ In accounting terms, when they do this they cannot but receive income above expenses, for without a ‘profit’ there is no activity. Indeed, per Steiner, ‘profit’ is a metric on one’s social intent and accomplishment. Better described as a surplus, it can also be seen as internally generated capital, which is why it is transferred to the balance sheet as Own Capital or Equity. As ‘profit’ it is subject to income tax if the purpose of the activity that gave rise to it is to distribute its income privately; if not, there is no incidence of income taxation, hence, no need to report when flying low.

### **The role of egotism**

Conversely, ‘when a group of people get together and decide to perform some task’ in His name, their intention is to serve and benefit others, not themselves and so egotism is not the active force, nor, therefore, are the constraints on egotism relevant, for there is none to regulate. The more so if the beneficiary of this purpose is not ‘others’ but humanity as a whole, which is the aim of the Anthroposophical Society and any part of it, as evidenced by Statute 1: ‘The Anthroposophical Society is to be an association of people whose will it is to nurture the life of the soul, both in the individual and in human society, on the basis of a true knowledge of the spiritual world.’ (Hence, the importance of simple statutes that incorporate those of the Christmas Conference.)

### **Limiting liability**

As Stephen points out, there are liabilities which one should cover, such as indemnity and insurance for risks run that it is unreasonable for those conducting an activity to carry privately, such as renting a hall for an event. But one cannot be active without incurring risk; conversely, to seek no risk is to not be truly active. What Stephen’s research makes clear is what we discussed in Ann Arbor, namely, the ‘need’ to limit liability begins when one receives real or financial property. Therefore, the best way to limit such liability is not to receive or acquire any such property beyond the optimal cash needed to operate. And to keep clear and up-to-date accounts and work to a budget. I would add that it can often be cheaper and less cumbersome to not allow oneself to be driven by tax exemption – in itself an aspect of egotism – for how, other than by taxation, are we to share the cost of those things we need together? In any event, keeping small obviates this problem. As Ghandi observed, keeping oneself in need of regular smaller cash contributions keeps an organisation alive; any larger scale of finance can be better addressed, in our case, by the ASA.

### **Groups and branches**

For me, this highlights a defining matter between groups and branches. A group is a number of members who ‘merely’ meet to study, for example. They do not put anything on or have objects or activity wider than that. They can meet privately, for example, which they also do when they meet, for example, in Steiner House in Ann Arbor, although there they shelter under the liability covers of the ASA. It is different if one invites the public in or does something for the public. This becomes a branch and those involved should be aware they are undertaking public activity: i.e. they are acting as an unincorporated association. This means they are *de facto* jointly and severally liable, which is something they should welcome and not seek to avoid. This in itself

will ensure they do not seek ‘serious’ assets of any kind (like owning their own space), for that is how their liability is limited; by being awake and responsible. (BTW, in the 1980s I wrote an article once about the ‘absolved liability organisation’.)

### **Serving Anthroposophia not oneself**

In my view, precisely through the Anthroposophical Society one can (and even should) demonstrate that egotism, or narrow egoism, can be widened to include the whole (i.e. non blood-based) human family by deliberately not serving oneself but Anthroposophia. Here it matters enormously whether as a member of the AS one acts with others in the sense of a group (private activity) or a branch (public activity); and then how deeply one incarnates and so incorporates one’s activity. This in turn will lead to the wider question of how large does a branch become and whether serious assets become necessary, along with the need to become ‘incorporate’, avoid taxation, and so on – by, for example, sheltering under the ASA qua 501(c)(3). (Although at this point, I tend to see the ASA as a sister organisation to the ‘real’ Anthroposophical Society, the more so if the council but not the members are those that vote.)

I think there is every reason for a branch to work to the 50K limit, but not to become larger than that allows. One should think rather of creating another branch; increasing the units of activity, not the size of an organisation or its balance sheet. This will also enforce proper bookkeeping, which is the foundation of what we have in mind with an Associated Branch. Indeed, everything begins there, in the adoption – not the avoidance – of money as bookkeeping. This in itself makes of finance a distributed thing, even Christian in the sense that it stays close to three or more gathered in His name, rather than three hundred or three thousand or more.

*The above comments were followed by this discussion:*

### **Considerations for founding an Associated Branch (made in link with the Viroqua Branch).**

- 1) Agree upon **name**. For example, ‘Anthroposophical Society in America in Viroqua’.
- 2) Identify **purpose** as educational, namely ‘to be an association of people whose will it is to nurture the life of the soul, both in the individual and in human society, on the basis of a true knowledge of the spiritual world.’<sup>37</sup>
- 3) Opt to be an **entity**, specifically an **unincorporated association**, the minimal entity for a group of individuals to undertake educational activities other than in a for-profit business, partnership mode.
- 4) Establish a simple set of **Bylaws** (Statutes), necessarily linked to the Anthroposophical Society and not in contradiction to them.<sup>38</sup>

The Bylaws should make clear that the Branch will not engage in any activity that results in excessive cash accumulation or the acquisition of real property. Nor will any of its activities result in a financial benefit to its members (as will be demonstrated in its chart of accounts and proven by its operation).

- 5) Establish its **bookkeeping** based on the ‘Associated Chart of Accounts’ so as to reflect and facilitate its Purpose(s) and Bylaws.

- 6) Opt for **50,000 annual income** reporting requirement (Form 990-N (postcard)) and therefore file a 1023 application.

This is usually for approval of 501(c)(3) tax-exempt status, although our paradigm is not predicated on tax avoidance, but on profitably serving our purposes. The ultimate and basic ‘proof’ of this will be

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<sup>37</sup> Statute 1 of the Anthroposophical Society (distinct from the General Anthroposophical Society).

<sup>38</sup> Statute 13. Each working group formulates its own statutes, but these must not be incompatible with the Statutes of the Anthroposophical Society.



shown in the bookkeeping, which will show how any profits generated or capital received is used for the Branch's stated purpose(s).

50,000 (rather than 5,000) to indicate an intention to be active, but not to grow in the abstract. Imagine how it would be if in every major city in the US there as a Branch active enough to reach 50,000. In the image of a Branch as being a focal point for such activities – rather than being an activity itself – that number would imply a lot of anthroposophical things going on.

Not 5,000 because if one imagines a budget of 5,000 (easily arrived at with rent, administration and incidental expenses) divided by, say, 50 members, that would easily be met by an annual contribution of 100 each.

Beyond 50,000 suggests receipts of substantial capital amounts, which one's Bylaws prohibit; so such amounts would be sent to the ASinA. This in the image also of the ASiA having an overall purview for the activities and assets of Branches, even if they are all individually incorporated.

This filing requirement may be thought to be onerous because it will typically ask who are the Board of Directors? (In our case, those carrying the tasks associated with president, secretary and treasurer.) Are they compensated? (In our case, presumably no.) Do they use a professional fundraiser? (No, but also we are not thinking in terms of fund-raising, but of revenue covering expenses and modest profitable operation.) What are the finances of their fundraising activities? (Not applicable.) Do they fund (political) lobbying expenses and if so, how much? (Not applicable.) How much of their (donated) income stream is from the general public and government, compared to private sources? Etc., etc.

7) Request **Federal Employer Identification Number** (FEIN), to avoid any one member using their individual Social Security number.

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### **IRS: Who May File Form 990-N to Satisfy Their Annual Reporting Requirement?**

Most small tax-exempt organizations that have an annual reporting requirement can satisfy the requirements by submitting Form 990-N, Electronic Notice (e-Postcard) for Tax-Exempt Organizations Not Required to File Form 990 or Form 990-EZ. Form 990-N is submitted electronically, there are **no paper forms**.

An organization eligible to submit Form 990-N can instead choose to file Form 990 or Form 990-EZ to satisfy its annual reporting requirement.

Small tax-exempt organizations generally are eligible to file Form 990-N to satisfy their annual reporting requirement if their annual gross receipts are normally \$50,000 or less.

Gross receipts are the total amounts the organization received from all sources during its annual accounting period, without subtracting any costs or expenses.

Gross receipts are considered to be normally \$50,000 or less if the organization:

- Has been in existence for 1 year or less and received, or donors have pledged to give, \$75,000 or less during its first tax year;

- Has been in existence between 1 and 3 years and averaged \$60,000 or less in gross receipts during each of its first two tax years; and
- Is at least 3 years old and averaged \$50,000 or less in gross receipts for the immediately preceding 3 tax years (including the year for which calculations are being made).

### **Ready to File?**

Form 990-N is easy to complete. You'll need only eight items of basic information about your organization.

- [Employer identification number \(EIN\)](#), also known as a Taxpayer Identification Number (TIN)
- [Tax year](#) (calendar or fiscal filer)
- Legal name and mailing address
- Any other names the organization uses
- Name and address of a principal officer
- Website address if the organization has one
- Confirmation that the organization's annual gross receipts are \$50,000 or less
- If applicable, a statement that the organization has terminated or is terminating (going out of business)

### **Filing Due Date**

**Form 990-N is due** every year by the 15th day of the 5th month **after the close of your [tax year](#)**. You cannot file the e-Postcard until after your tax year ends.

**Example:** If your tax year ended on December 31, the e-Postcard is due May 15 of the following year. If the due date falls on a Saturday, Sunday or a legal holiday, the due date is the next business day.