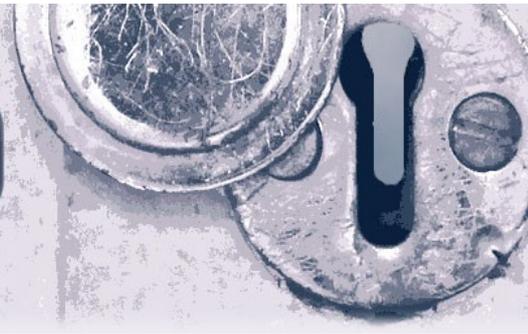


Personal Wealth

you've got it: unlock it



Archive of the Personal Wealth website

2014-2015

Table of Contents

who we are and what we do.....	4
our story.....	4
here we are.....	5
imagining the future.....	5
toasted.....	6
my estate.....	6
sing along.....	6
trust your breath.....	7
playing patience.....	7
something beautiful.....	8
the human touch.....	8
hard to say.....	9
making meaning.....	9
the merchant of oregon.....	9
perseverance.....	10
here comes the sun.....	10
a worthy cause.....	11
a social enterprise by any other name.....	11
success, a word which here means.....	12
the kindness of strangers.....	13
feeling foolish.....	14
in whose voice?.....	14
nothing to say?.....	15
speaking of craft.....	15
finding a fortune.....	16
investing for social profit.....	16
postcard from Govan.....	17
common wealth.....	18
lost your key?.....	19
you say you want an evolution.....	20
kulturkampf.....	21
better late than never.....	22
unmapping.....	22
seriously though.....	23
luck on your side.....	23

in development.....	24
a toast to the scholar.....	24
spin some Good Fortune on Friday 13 th	25
return of the grievous angel.....	25
stand straight and speak up.....	26
are you ready?.....	27
the inksplotched issue.....	28
radio radio.....	29
taking stock.....	29
on missing a take.....	30
on outputs and outcomes.....	30
what do you know?.....	31
the only thing that's constant.....	31
shut up and listen.....	32
voices in the #indyref.....	32
Social in the Square.....	34
referendum day.....	35
it's all in the mind.....	35
autumn almanac.....	36
two serious ladies.....	37
t is for trustees.....	37
the art of listening.....	38
early bird.....	38
site under reconstruction.....	39
out with the old, in with the new.....	39
why not?.....	39
don't talk to strangers?.....	40
sparks fly.....	40

who we are and what we do

Julia and Nina founded Personal Wealth social enterprise to help people recognise, realise and cultivate their individual and collective abundance through innovative approaches to learning and development.



- We create learning and development opportunities for individuals, organisations and communities.
- We help you to unlock personal and collective potential, allowing you or your organisation to contribute to better outcomes for society.
- We do what is needed, not necessarily what is easiest or most lucrative or most familiar and habitual.
- We do things differently and we help you to do things differently too.

our story

Nina and Julia have been friends and colleagues since 2009. We founded Personal Wealth with the aspiration and commitment to do things differently. We aim to help individuals and organisations to unlock personal and collective potential and to create social value.

People create social value when we play to our strengths and align our choices and participation to our potential wealth of skills, experience, ability and perspective. We create social value when we value ourselves and one another.

Personal Wealth: our vision

We envisage a society in which people value themselves and one another.

Personal Wealth: our mission

We work together with individuals and organisations to unlock potential and create opportunities for positive development. We contribute to the learning journey as trusted and well-respected creative peers. We help people to create social value.

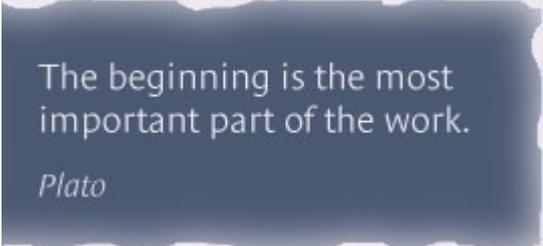
Personal Wealth: our values

Our values are embodied within our vision, our mission and our name itself:

- **personal** – our work is person-centred, as all human endeavours arise through individual connections and people's relationships with and respect for one another;
- **wealth** – we work from the belief that every person has worth; every person contains inner riches and may contribute to the common good.

here we are

April 7, 2014



The beginning is the most
important part of the work.

Plato

Well, here we are: Monday 7th April and a very exciting day it is for us. Welcome to the inaugural post of the Personal Wealth website. We've been working around the clock to prepare for this date, when we can unveil and share the vision embraced by our new social enterprise.

We are extremely lucky and grateful to have had immense help from two important volunteers. Our friend Ian created the visual design of the site and prepared the graphics for our logo, our banner and even the quote above. Val Saville is our volunteer Director of Film Production. Val referred to us most generously as "the talent" and she certainly kept us right: Personal Wealth today, Hollywood tomorrow.

Our work will begin in earnest following our launch event, Good Fortune, which takes place on Friday 13th June.

In the meantime, please enjoy exploring the website – and do get in touch if you have any queries.

We are:

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imagining the future

April 8, 2014

How serendipitous is this? Today IRISS (Institute of Research and Innovation in Social Services) published the programme for its fantastic *Imagining the Future* (ITF) project.

I had the great pleasure of attending one of the preliminary workshops for this project in Glasgow, as well as the launch event at the Scottish Parliament, back in February. The project is a wonderful opportunity to consider and explore different scenarios for social services in the future. What sort of imaginings will become reality in the coming years?

Our vision at Personal Wealth is a society in which people value themselves and one another. I'd very much like this vision to be part of our collective future, and part of the social service landscape that we create together. I'll be bringing that perspective to ITF as part of their project community.

toasted

April 9, 2014

Yesterday evening the Personal Wealth film crew and cast gathered to celebrate the launch of personalwealth.org.uk. We were treated to a delicious meal of Polish cuisine, prepared by Nina.

For starters: placki ziemniaczane, a seasoned potato pancake garnished with sweet relish; for main course: Gołąbki, which means little pigeons – though in this case, they were the vegetarian option: savoury parcels of rice and vegetables wrapped up in savoy cabbage leaves, in a spicy tomato sauce. We finished with my own contribution, a dessert of almond cake traybake. And of course, we were liberated by libation.

We offer this toast to our website viewers: to the future!



my estate

April 10, 2014

Someone once said to me, “I don’t come to work to make friends.” (And no, this person very clearly didn’t.) As for me, I have made some very dear friends during the past twenty-odd years of work life – it is unthinkable that I would compartmentalise my life in a way that forbids the potential of friendship among my peers. Personal Wealth would not exist if Nina and I had never become friends.

Nina and I met each other and worked together at Edinburgh Voluntary Organisations’ Council (EVOC.) We were both hired during the same round of recruitment, and she started her post only a week before I started mine. We were newbies there together, and were just short of our five-year anniversary when we departed to create Personal Wealth.

We are both really grateful to EVOC for all we learned during our time there. Thank you for hiring us, and for giving us the opportunity to become friends!

“My friends are my estate.” Emily Dickinson

sing along

April 11, 2014

Friday already – time flies when you’re having fun. And there’s always room for more. Here are a couple soundtracks for your listening pleasure – we’ve chosen youtube versions which include lyrics, so if you’re feeling really keen you can crank up the volume and sing along. My choice this Friday is REM’s Finest Worksong –you might call it my soundtrack over the past month or so. And here we have Nina’s choice for #funonfriday – because she’s so happy.

trust your breath

April 14, 2014

"As long as you're breathing, it's never too late to do some good." Maya Angelou

At our former workplace, there was a book sitting on my desk which had been gifted to the organisation in acknowledgment of a piece of work which Nina had done with an organisation called The Great Big Trust (of which the 'great' stands for Global Respiratory Educational Advancement Trust.) This lovely group promotes the benefits of correct breathing as a source of good health and mental wellbeing. The book was called Trust Your Breath and it elaborated on the premise that "Most people take breathing for granted and don't benefit from the full potential of their lungs."

It's true: sit or stand straight and take full, measured breaths and you feel ready for anything. So on this Monday morning, I am trusting my breath, and looking forward to the week ahead.

playing patience

April 15, 2014

This morning, before starting my day in earnest, I cleared a path through the clutter of my cupboard to reach the washing machine which sits at the back. The plan was to drag the machine out, gain access to the pump filter and unblock whatever has been interfering with the drain cycle. Just zoom in there and get it done, and crossed off my list. Of course nothing is so simple: the lid to the chamber is itself blocked. Okay. So what I'll do is, I'll try descaler, in case it's simply stuck and blocked with limescale. If that doesn't work, the hose will need to be dismantled so that I can reach the chamber from the other direction and try to clear it that way. Failing that, I'll call in the cavalry. Either way, what I'd hoped would be a bothersome but fairly quick fix has dug in its heels and turned into a not-so-quick-after-all job, with a merely tentative solution.

So why am I writing about this? I suppose it has put me into mind of all the chores on my list these days, and the patience needed to take things a step at a time without becoming overwhelmed or discouraged. A broken washing machine seeks a very concrete result: that is, to become a fixed washing machine; but much of the good work in our world contributes to outcomes far less immediate or identifiable. How does one fix a broken economy, a broken social contract or a broken environment? Not easily, and not quickly. Here's what I think: start by clearing a path through the clutter, and don't forget to bring along some patience.

something beautiful

April 16, 2014

Nina shared something beautiful with me the other day: a film clip showing the work of a Ukrainian sand artist named Kseniya Simonova. A quick search on youtube will pull up some fascinating clips of this woman using sand on lighted glass to create stories in pictures. A flick of her wrist, the twitch of a few fingers – these tiny moves lead to stunningly delicate and evocative images. Each slight gesture contributes to the overall effect.

What would happen if we made it a habit to incorporate beautiful things every day into our work lives? Many workplaces are merely functional environments, with institutional fixtures and furnishings; many working days are spent looking at documents, spreadsheets and equipment of one sort or another. Getting the job done is our driving priority – but what if we instead made it a priority to create, share and appreciate beauty at our work?

the human touch

April 17, 2014

We went along to set up our bank account this morning. We had a very helpful meeting with the business accounts manager at our chosen branch. Most banks, we discovered while shopping around, don't have people in branch any longer to manage business accounts. Most banks deal with them solely online and by phone. It was utterly refreshing to be given the chance to chat with a human being, face to face, about our work and our plans; to be given the time and space to ask questions; to be given a seat at a desk rather than a dose of muzak.

Next we took a working lunch at Punjabi Junction on Leith Walk. This social enterprise community cafe is run by the women of Sikh Sanjog – they serve fabulous tasty curries from a very affordable menu. They are always happy to chat about what special ingredients they've got in the kitchen, or to recommend a favourite dish.

While lunching, we followed some loose ends, one of which involved an attempt to schedule an information-gathering appointment with an official body. The attempt failed, because the phone number merely offered a labyrinth of continual options and never connected us to an actual human being. The mechanical voice, with its impenetrable cheerfulness and irritating diction, droned on and on, leading us a merry dance in circles until we gave up.

So today on our #thankyouthursday, we offer our thanks to businesses and traders everywhere who remain committed to the human touch.

hard to say

April 21, 2014

What is there to say on this grey Monday morning? The past few days have been gloriously sunny and warm here in Edinburgh. Blossoms and green buds are appearing on the trees, crocuses and daffodils are in full swing. Holyrood Park has been crowded with ramblers, runners, dog-walkers, picnickers and ball-players. The Easter weekend was simply beautiful.

Now it is Monday, and the Scottish sky is a more familiar grey, the air contains its more familiar chilliness. I remember when I first moved here it was the peak of summer, mid-July; we'd walked into town and back again, through the park, on that grey, wet, chilly day. Back home, we put the kettle on and wrapped ourselves in blankets and slippers, sipping cocoa and warming ourselves. Ah yes, summer in Scotland.

Truth be told, it's hard to say which I prefer – warm spring sunshine or wet summer chill. They each have their charm!

making meaning

April 22, 2014

There was an interesting opinion article in the New York Times this weekend (2014/04/20/opinion/sunday/being-good-isnt-the-only-way-to-go), exploring the topic of meaningful work. "Finding meaning is about being engaged," suggests the author, Aaron Hurst. He goes on to propose that "It's possible to redesign your job to make it better align with your values, strengths and passions."

This of course resonates with our mission here at Personal Wealth. I would add the caveat that it is possible to redesign not just your job (if you have one) but to redesign your life in all its aspects: your daily work – both paid and unpaid, your leisure pursuits, your relationships with others and your relationship with yourself. Furthermore, this needn't be a grand overhaul with pages of blueprints; it occurs in minute degrees, one choice at a time, day by day. "Finding meaning is about being engaged," not about changing the world to fit one's own ideas of what it should be.

I agree wholeheartedly with Hurst's concluding observation: "we need to look to ourselves and cultivate self-awareness to take ownership for creating purpose in our work." The rest will then take care of itself.

the merchant of oregon

April 23, 2014

"The barber's man hath been seen with him; and the old ornament of his cheek hath already stuffed tennis-balls." Much Ado About Nothing

Yesterday Nina and I attended a meeting of the Edinburgh Social Enterprise Network, which we hope to join (application pending.) The guest speaker was Terry McDonald, Chief Executive of St Vincent de Paul Lane County in Eugene, Oregon – a collection of

workshops and charity shops that re-use waste material acquired in bulk from industries and spared from landfill.

Not only do they clean, fix and resell items that have been discarded, they also practice great ingenuity in upcycling projects – that is, creating new saleable objects using secondhand and waste materials. For example, old damaged vinyl LPs are laser-cut into decorative shapes for earrings and pendants; broken and stubs of candles are melted down to make firestarters and skateboard wax; old neckties are cut and re-sewn into pouches for phones and other small items. Appliances are fixed and woodwork is broken down and either reused in building projects or sold on to manufacturers. The various craft workshops and retail units provide employment for local people, and the income generated stays within the local community.

I think it is fair to say that everyone in the room was greatly inspired by the success of this organisation, and its deeply creative and experimental ethos. Do take a look at the breadth of recycling they have achieved, and the range of services they provide to those in need.

perseverance

April 24, 2014

When we've shared the news of our venture with others, we've received mixed reactions. Quite naturally so: the risk of leaving employment and starting up on one's own is daunting. Realists express their qualms, or point out the challenges which may floor us. Some short while ago, Nina shared an anecdote with me. She had been at an event where she met a man who has also set up his own business, and he had shared this advice with her: stay positive. Hold on to what you are trying to create, and don't let others' doubts creep into your vision.

He didn't mean that we should ignore the difficulties or dismiss the insights of other people, who may offer very valuable perspectives about our ideas and decisions. He simply meant to encourage us, and to remind us to hang on to our aspirations and to persevere. This was a lovely gift to us, his good wishes and his advice. So today on #thankyouthursday I'd like to thank him (I'm afraid I don't remember his name) – but hopefully my thanks will reach him in some other way.

here comes the sun

April 25, 2014

Friday again? How time flies!

Last weekend was glorious: sunshine and blue skies, trees in bloom and spring in the air. Now we're back to our regularly scheduled Scottish weather – much like winter in Portlandia.

Keep your picnic gear in the ready, you never know what the weekend may bring....

a worthy cause

April 28, 2014

"One man shall have one vote." John Cartwright

One of the real joys of my working life was the experience of job-sharing, something I did for three years. There is a fine art to job-sharing: one must share both power and responsibility, and it only succeeds when the two colleagues trust one another and communicate well. (It also helps immensely to use handover notes sprinkled heavily with in-jokes, travel anecdotes and web-sourced photos of giant teapots.)

My job-share partner Alasdair was (and still is) a dear friend and very important to me: he inspires me constantly with his enthusiastic approach to life, his engagement with the people around him and his commitment to helping others.

In recent years he has been involved with a local charity, the Edinburgh and Lothian Prostate Cancer Support Group (ELPCSG), which has just been named as a finalist in the SCVO Charity Awards for 2014. He says "We are very excited about this as it will help us to raise our profile and reach more individuals and their families affected by this disease." To win the award in their category, they need as many people as possible to vote for them, so if you would like to offer your support to a worthy cause, please click on this link and cast your vote for ELPCSG. (You'll see Alasdair there, second from the right.)

a social enterprise by any other name...

April 29, 2014



Yesterday Nina and I met up in one of Edinburgh's well-loved vegetarian cafes, the Engine Shed. The Engine Shed is a social enterprise which provides training and employment for people with learning disabilities. They also hire out rooms as a training and conference venue and participate in the local Farmers Market.

Apparently, ESEN recently did some market research around the concept of 'social enterprise' and found that many people were unfamiliar with this term or even held negative connotations around it, which surprised me. Having worked in the third sector, I regard social enterprise highly as an alternative to the traditional profit-prioritising business model.

It did make me wonder, though: what else could we call Personal Wealth? Our legal form is a community interest company. We're a non-profit organisation. In the USA we might be called a 'conscious business'. Do any of these offer more appeal than social enterprise?

I've decided to do a little market research of my own. Which term do you prefer most?

- social enterprise 80%
- non-profit organisation 0%
- not-for-profit organisation 20%
- non-profit business 0%
- not-for-profit business 0%
- community interest company 0%
- conscious business 0%

success, a word which here means...

April 30, 2014

There were a few years in my life, not too long ago, during which the voice of Tim Curry provided a near-constant audio soundtrack. Curry provided brilliant narration for the audio book versions of Lemony Snicket's *A Series of Unfortunate Events*, which my daughter and I enjoyed together repeatedly, a word which here means "myriad times in succession for months on end."

The stories themselves are clever, bittersweet and full of black humour, but also packed with interesting miscellaneous facts and esoteric information. They also raise the bar on vocabulary learning, with a constant sprinkling of contextualisations signalled by the phrase "which here means..."

For example:

[Esme] was sitting in a fancy chair and gazing at Gunther as if he were the cat's pyjamas, a phrase which here means "a charming and handsome gentleman instead of a cruel and dishonest villain."

So anyway, there were Nina and I, chatting away about our work, bouncing ideas and aspirations and suggestions off one another. Somehow or other our conversation led to the matter of goals, and the fine art of using our goals rather than being used by our goals. Too often people become lost in a pursuit, and lose touch with whether or not it is fit for purpose; indeed, how often do we review our purposes, and allow them to grow and change with us? We invest in solidity, to the detriment of flexibility.

Organisations often invest in themselves as permanent structures, as an end in themselves, rather than investing in their structure as a platform or tool with which to pursue an end, ie the accomplishment of some type of social purpose or outcome. They become lost in the how, and lose touch with the why.

Perhaps we might take the pulse of our purposes more frequently, and try to exercise more agility, to explore more honestly the context in which we seek a particular outcome. We might ask ourselves why it is worth pursuing, and if achieving it really will lead to success, a word which here means...

the kindness of strangers

May 1, 2014



I've been taking an online course over the past several weeks – well, trying to do so, but struggling to fit it in when there are so many other demands upon my time just now. The course is offered by an international community of practitioners called the Art of Hosting network. The strapline captures well their mission: “hosting and harvesting conversations that matter.”

I'm not the only one feeling the strain. Course members live all over the globe, so finding appropriate conference call times is a challenge, and we all have our own schedules and other workloads to juggle on top of the coursework. However, a more gracious and generous gathering of people could not be found, and the practice itself invites participants to interact with attention and compassion for one another, far moreso than one finds in the usual social conventions for meetings and groupwork.

This international gathering of strangers is in fact a melting pot of potential friendships, collaborations and creative interactions. I will certainly be sharing more about it in future posts, but just now I want to finish my wee story. This week I missed one of the conference calls. I hadn't prepared for it, had just returned home from an afternoon out, my head was full of the tasks on my to-do list and I was in the kitchen, trying to pull something together for dinner, when I remembered that I was meant to join the call with others in my practice group. It felt beyond me, so I did the sensible thing: I sent my apologies, and carved out some space for myself into what would have otherwise been a stressful and draining evening of an already busy day. I put on my own oxygen mask first.

The next morning, I received an email from one of my fellow group members. What a warm, affirming and kind message it contained! Until a month ago I didn't know this individual existed, and we've never met in person – we were strangers, but are becoming friends. Thank you Nadine, for your lovely and supportive message – and thank you to strangers everywhere who reach out.

feeling foolish

May 2, 2014

What could be more fun on a Friday than feasting fully on foolishness?

I came across this notice recently, for a course taking place this weekend. Much as I would love to participate, there is too much else on my plate and too little cash in my pocket to allow me to do so. Definitely something to put on my wish list!!

Angela's website – The Fool Story – gives more information about her wonderful work. Here is a tasty sample of her wisely foolish way:

“As fools we are all new beginners, re born in every moment. Old limitations are transmuted as we experiment and become confident in this foolishness. We make mistakes, we laugh as we recognise the reactions we share, we begin again. We practice shifting out of stuck places, we open out, we notice, understand, reach for more. We do not need to have done anything like this before. We do not need to understand. We do not need to be extroverts. We only need to be curious and willing to experiment. The fool archetype will come and play with us wherever we are at.”



So fling your fears to the floor and befriend the fool inside you – it is Friday after all.

in whose voice?

May 5, 2014

*The people's voice is odd; it is, and it is not, the voice of God.
Alexander Pope*

Readers in Scotland will be familiar with the recent scandal played out by the Confederation of British Industry (CBI), which officially joined the Better Together election campaign with a claimed mandate from its Scottish members. When challenged to give evidence of this mandate, it could not do so.

Organisations with membership schemes often promote themselves as “the voice of” some segment or other. Do they always take the time to consult their members on relevant issues and positions taken? Of course not – membership itself is regarded as implied consent. If you don't want us to speak for you, the logic goes, then don't be a member. (Indeed, so it went with CBI.)

This week Nina and I are going to explore the topic of voice – both individual and collective. Voice and power often work symbiotically in the dynamics of groups and organisations – but are rarely examined. Can we use our voices to unpack some of the issues?

nothing to say?

May 7, 2014

I didn't write a blog post yesterday. One might put it that I didn't use my (online) voice. So did I have nothing to say? Of course not - I have as much to say as anyone else about what I'm observing, what I'm thinking or feeling, what information I've got to share, what opinions I hold.

How often is silence interpreted as non-participation? Unwillingness to participate? There are many reasons why voice might be withheld, but I'd be willing to bet that 'having nothing to say' is rarely one of them, for anyone, in reality.

In my own experience, silence sometimes speaks more loudly than voice. In groups and organisations, silence from some or other individuals may actually be reflecting an unhealthy imbalance of power, a hostile or dysfunctional environment, or a vote of no confidence.

As the Bangles sang it back in the 80s: "She says nothing, you've got to hear it now."

speaking of craft

May 9, 2014

This morning we're going to meet with Lynne of Greetings from Leith - a social enterprise which teaches craft skills and produces a range of lovely handmade and printed greeting cards. We'll be joined by Charlotte of Felt Lovely, an artist who uses felt to create beautiful jewellery, sculpture, and even clothing. Nina will be bringing her painting, and I will bring my embroidery.

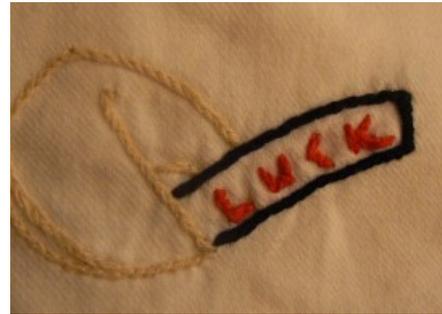


While we use our hands, we'll be using our voices, to explore the possibilities of collaboration. Who says work can't be fun?

finding a fortune

May 12, 2014

*Luck of my Grandfather,
Please eat and drink with me –
Eat bread and salt with me,
And all kinds of dishes.
“The Luck of a Tsarevna,” Ozarovskaya*



Have you seen the beautiful flier for our upcoming launch party? Take a look. It takes place on Friday 13th June at 3pm, at the Phoenix Centre. Yes, that's right: Friday the thirteenth. You make your own luck! That's why we've called this event Good Fortune: we will be spinning straw into gold, and we hope you can join us.

investing for social profit

May 14, 2014

We went along to yesterday's Great Social Enterprise Tour, a roadshow hosted by Social Investment Scotland.

SIS are offering a number of 'financial products' (ie loans) to social enterprises, with a really encouraging ethos and infrastructure of support for long-term planning and business growth.

During the Q&A, someone observed that not-for-profit is a term that does us no favours. Charities, community groups and social enterprises in trade do reap profits in their social impact. The profit may be less quantifiable than a figure in pounds sterling, but there is a profit of social value.

This chimes well with our mission: to help people create social value.

postcard from Govan

May 21, 2014

Our Personal Wealth blog has been very quiet the past week or so. Nina and I have been out and about at several interesting events and we simply haven't had time yet to reflect on them fairly.

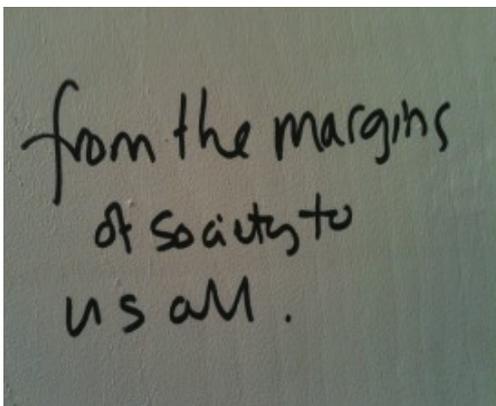
This week I'm in Govan, helping Rob of IRISS with the Imagining the Future programme. At the moment I'm sitting with my cup of coffee, getting comfortable, but really must shortly rise and get myself ready and over to Glasgow. So I'll just share a couple wee gems from my phone:

It's blurry I'm afraid, but here is a snap of the second panel of speakers at the public talk on Social Justice which took place on Monday evening. We have Gehan MacLeod and Alasdair McIntosh, both of whom have contributed to the creation of the amazing GalGael Trust and also Lesley Riddoch, journalist and author of Blossom, "an account of Scotland at the grassroots through the stories of people... the most stubborn, talented and resilient people on the planet."



During the evening's discussion, someone offered a quote (attribution unknown):

"There's no justice, there's just us."



This is an emerging theme that has echoed repeatedly through all of the discussions so far: connection. How do we create and sustain a civic society in which we together nurture and care for ourselves and others – that is, everybody? There is no 'them and us' – there's just us.

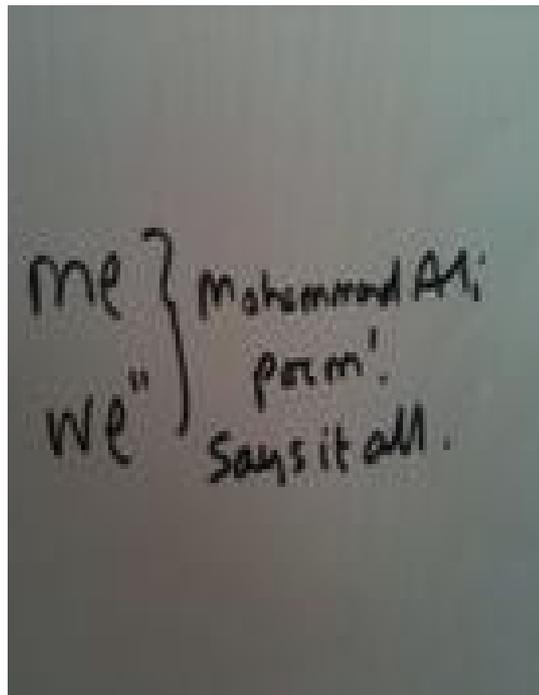
common wealth

May 23, 2014

I've had a fantastic time this week in Govan at the Imagining the Future events. Two words keep echoing in my mind, an indelible impression of the week summed up for me: "always learning." Up, down, around and through - every moment offering its own opportunity to discover the riches that are quite simply always there for the taking. The highlights of the week for me personally were the lovely people I met: Margaret and the ladies of the Nifty Fifties in Coatbridge; Maggie Anne, Gehan, Scott and all those in the warm and welcoming community at Galgael Trust; Amreeta who organises the Bridges out of Poverty project; Jenni of Vie for Life here in Edinburgh; and Liz of Neighbourhood Networks.

I met Liz at yesterday's final workshop at the Pearce Institute. She looked so familiar to me but I couldn't remember how I knew her, and we puzzled it over together. But a few minutes into the discussion at our table she suddenly turned to me with "it was at that big church in Edinburgh." So it was: she had been at the Starter for Ten event held by Big Lottery Scotland, back in March, sharing her experiences as a participant in this amazing Angels and Aeroplanes fashion show. I'm so delighted that she has invited me to come along to their next big project, the Festival of Common Wealth.

Oh yes, Personal Wealth and Common Wealth. Poetry to my ears:



lost your key?

May 26, 2014

In oneself lies the whole world and if you know how to look and learn, the door is there and the key is in your hand. Nobody on earth can give you either the key or the door to open, except yourself. Krishnamurti

I'm casting my mind all the way back to last Monday, to the Museum of 3rd Horizons event which took place at the Pearce Institute as part of the Imagining the Future programme. From the promotional text, this was: "A creative participative event about achieving social justice where delegates are transported to the future and look back at community support in 2014."

The culmination of the event was a mock-up museum of the future, displaying items with some practical or symbolic significance to the delivery of social services in our current-day Scotland. Is it any surprise that the group I joined chose to submit a set of keys as our museum piece?



Yet the keys in this case attracted a negative spin: "This piece symbolises the power, responsibility and supposed 'knowledge' owned by a small number of 'professionals' who can access resources. The keys are prized objects of control and those who have them are reluctant to give them up to others in the community, who they do not see as 'knowledgable or capable of looking after resources for themselves.'

The description goes on: "The keys are also illustrative of the fact that such 'top down' control was once shiny, and accepted by all, but have now lost their sheen over the years and are no longer fit-for-purpose."

Interesting.

The key in our Personal Wealth logo also symbolises power, responsibility and knowledge – yet in our vision, every individual holds their own key. Every individual must unlock their own power and their own potential, in order to claim their birthright and contribute to the future.

Have you lost your key? Check your pocket, you'll see it's still there.

you say you want an evolution

May 27, 2014

So how does change happen, on a social scale?

Do we rip up the blueprints and start all over? Storm the Bastille? Smash the televisions? Or do we work with what we've got? Cut and paste? Pluck the edges of the web and wait for the ripple effect?

This morning I was typing up some notes from last week's Imagining the Future events. Here's something I found scribbled down, something that had been said in the flow of discussion: "Compassion is a radical act."

It was said as one observation among many imploring the need for more resourced and person-centred social services in Scotland, and more mutually supportive local communities. The same things came up over and over throughout the course of the week: issues of trust and responsibility, issues of empowerment and justice.

One young man came along to the session focusing on carers in the community. He described how much he cared about people older and younger than himself (people at more vulnerable stages of life) and put it like this, "I don't care about myself but I do care about other people."

I approached him later, to share my thoughts: "Care about yourself too. You matter just as much as anyone else. Include yourself in that love list you carry around inside you." I'm happy that he understood my point immediately. "It's hard to do," he replied. Oh yes, that it is.

So now I'm thinking about a book I read once by David Edwards, called *The Compassionate Revolution*. From the blurb on the back cover :

[We] need to recognise the truly revolutionary potential of the Buddhist conviction that compassion is the basis of all happiness. The antidote to exploitative social systems is rational awareness rooted in unconditional kindness and compassion for all. To the extent that we hate the architects of exploitation, we promote the very forces on which exploitation depends.

My own view is that social evolution won't happen without an inner revolution, a compassionate revolution, for ourselves in the first instance and from there to all others. The internal revolution will inevitably pluck that web in which we are all connected to one another. Change for the better on a social scale is possible, but it begins within.

Viva la revolution!

kulturkampf

May 28, 2014

In *Decline of the Public* (2004), David Marquand examines the concept of the public domain operating in nascent 21st century Britain. The public domain he defines as “the domain of citizenship, equity and service whose integrity is essential to democratic governance and social well-being.”

Today my post offers a selection at length from the prologue of the book, to season the debate around the common weal and the future of social services in Scotland. Here it goes:

I start from three interconnected propositions. The first is that the public domain has its own distinctive culture and decision rules. In it citizenship rights trump both market power and the bonds of clan or kinship. Professional pride in a job well done or a sense of civic duty or a mixture of both replaces the hope of gain and the fear of loss (and, for that matter, loyalty to family, friends or dependants) as the spur to action. The second proposition is that the public domain is both priceless and precarious – a gift of history, which is always at risk. It can take shape only in a society in which the notion of a public interest, distinct from private interests, has taken root; and, historically speaking, such societies are rare breeds. Its values and practices do not come naturally, and have to be learned. Whereas the private domain of love, friendship and personal connection and the market domain of buying and selling are the products of nature, the public domain depends on careful and continuing nurture. The third proposition is that, in Britain, the last twenty years [now thirty] have seen an aggressively interventionist state systematically enfeebling the institutions and practices that nurtured it, and that it is now in crisis.

It's been that long since I read Marquand's book in full; I must go back and look at it again to reacquaint myself with his full arguments. However, as I consider the above propositions, together with the multitude of feedback from the Imagining the Future events in which themes such as connection, trust, risk, responsibility and belonging emerged repeatedly, I just keep thinking of that old feminist chestnut, “the personal is political.” Can we really separate a public, common domain from our private selves and our personal lives?

Public and private are mental constructs, and systems which we together choose to create. Personal power manifests in public good, or in public ill. If a tree falls in the forest where no one can hear it, scientists in the future will register its sound as feedback in the electro-magnetic spectrum.

So, food for thought: bon appetit.

better late than never

May 29, 2014

Look at the time! What am I doing posting so late?

Well it's better late than never. Never too late to start. Start while you still can.

You'll do it later? Really? When?

It doesn't matter? Are you sure?

Will you feel that way about it when you're looking back?

You don't have time? You have all the time there is. You won't live forever.

Start while you still can. It's never too late to start. Better late than never.

unmapping

June 2, 2014

"Leave the door open for the unknown, the door into the dark. That's where the most important things come from, where you yourself came from, and where you will go...."

Rebecca Solnit in *A Field Guide to Getting Lost*

We spend a lot of time – a lot of time and a lot of energy and a whole helluva lot of peace of mind – trying to plot our roadmap into the future. If only we could pin down the ideal destination. If only we could locate the best route, with the fewest obstacles, the finest scenery. We're pressed by the urgency to understand, to find the way forward, to minimise the risks and to contain the repercussions and to mend the self-inflicted damage.

We surrender the very best of ourselves to the imperative of the future: figure it out! Find the answer! And then, of course – by all means – tell everyone else: here is the map, and this is the way to go. Follow the leader.

Over the past couple weeks I've been imagining the future of social services, and business planning for the sustainability and growth of my social enterprise, and considering these proposals for the common weal of my adopted country Scotland. But today I am taking a step back from it all and letting go. Just letting go, and relaxing into the unknown.

At first, it is uncomfortable. It makes me tense. So I take deep breaths, focus my attention onto the inhalations and exhalations which tell me I'm alive. I have no map, no future, I'm just here and it's just now. No matter which path I take, the Reaper stands patiently at its end, waiting for me to turn my breath over to his care. Do we really need to figure out the future? Or do we maybe just need to let go – to unmap and to unknow and to focus on our breaths telling us we're alive? Do we maybe all just need to spend a little time getting lost?

seriously though

June 3, 2014

"Indeed her face was very serious, like that of someone contemplating not the clown in herself but the phantom." Elspeth Davie in *The Night of Funny Hats*

I've been playing on Twitter this morning, with increasingly merriness and nonsense. I should get to work. I don't really want to. I don't really want to dig into the accounts and cash flow spreadsheets that beckon. I think of one of my dad's favourite quips, "that's why they call it 'work'!" Not really so different from his other quip I recalled at the weekend, post-dentist: "love that pain!" (You're getting a sense of what my dad was like, yeah?)

But this is a serious question: why do we accept misery in our work lives? Surviving Work is facing that question head on, and their website is a fantastic resource. I am reminded of Nina's observation: "There is no work/life balance. There is only your life, and your work is a part of it." We can't turn ourselves off, or shut ourselves down, while at work. Well, we can – but turning yourself off = depression. So it's not really a solution, just a false and temporary measure.

Then there's Bob Black's grand essay, *The Abolition of Work*, in which he lays it down quite plainly: "In order to stop suffering, we have to stop working." Working here means pursuing activities in which your heart does not motivate you. He calls for "festivity, creativity, conviviality, commensality, and maybe even art." Ha! Maybe even art! C'mon, let's go!! Really, isn't life just too short to spend it being miserable?

Well, here's the thing: I love our work at Personal Wealth – it is most definitely motivated from our hearts. So I guess I can go play with those spreadsheets now, and do my best to make them a work of art.

luck on your side

June 4, 2014

Okay it's time once again to shout from the rooftops: our launch event takes place in 9 days and you are invited.

Will you be in Edinburgh on the afternoon of Friday 13th June? Please come along and join us at Good Fortune, our celebration and official launch of Personal Wealth. The party will start at 3pm and will run as long as it likes. You can come along in the afternoon to say hello, have a drink and a laugh and hear about our plans for the future, and/or settle in with us for full Friday-evening conviviality.

Here's the flier – please share with anyone you know who may wish to come along: [download your invitation here](#). You can also add your name to the RSVP to help us work out expected numbers.

in development

June 5, 2014

Sitting with my cup of coffee this morning, and scrolling aimlessly through my Twitter feed, I came across this:

“What is meant by “development?” What are the true costs and who really benefits?”
<http://truth-out.org/news/item/24036-capitalism-by-blowtorch-climate-change-meets-economic-growth-in-vietnam> ...

The article it references is really interesting: a juxtapositioning of the industrial development of Vietnam with the increasing impacts of climate change upon its ecosystems.

But its question lingers with me. What is meant by “development?” I’m reminded of an observation made by a participant in one of the events I attended the other week: cancer develops; its cells divide and increase without regard to the overall health of the system in which it exists. Cancer is ultimately self-destructive, for when its host dies from illness, so do the cancerous cells within.

So what is meant by “development?” What do Nina and I mean when we offer ‘learning and development opportunities for individuals and organisations?’ Ah – well I suppose the clue is in that other word, “learning.” Learning puts development into context. It allows one to reflect about one’s impact, to consider the web of relationships in which one operates. Learning takes responsibility for the outcomes of development, both positive and negative. If cancer cells could learn, they might recognise the futility of developing beyond the capacity of their host.

The true costs of learning and development? Self-examination, patience, courage, perseverance...

And who really benefits? All of us, of course. All of us.

a toast to the scholar

June 6, 2014

Yesterday we met up with Alexa Anderson, the woman behind a new charity called Equal Scotland. Over the past several months, setting up the charity has taken a back seat to finishing her MSc dissertation on the topic of human trafficking in Scotland.

Personal Wealth will be working with Equal Scotland in the future as project partners, so we were delighted to catch up with her yesterday and to toast our congratulations to her master’s scholarship with a bottle of fizz. Watch this space for news about our work with Equal Scotland.



spin some Good Fortune on Friday 13th

June 10, 2014

hello hello friends and colleagues

Nina and I are knee-deep in party plans and looking forward immensely to seeing you all on Friday if you're still able to join us at our launch event. Many delicious foods will be served. Many delicious beverages will be uncorked. For those of you preferring not to imbibe there will be tea, coffee & juice.

Oh yeah and just to say: kids are most welcome to come along with you, and friends/spouses/partners too. There are games and a garden at the Phoenix Centre, as well as Harrison Park right beside it.

The official launch bit of the event will be circa 3 to 5 – we'll be sharing what we've been up to and telling you all about our plans for Personal Wealth social enterprise. After this we'll kick off our heels and settle in for an evening of summertime festivity. If weather permits we may even crack open the BBQ.

You are all welcome to join us for either/both parts of the event. Also if you want to bring along any pot-luck offerings of food and/or drink, please by all means do so – the more the merrier.

"I call for a collective adventure in generalized joy and freely interdependent exuberance."
Bob Black, *The Abolition of Work*

return of the grievous angel

June 23, 2014

A long, long overdue hello again from Julia here at Personal Wealth.

Nina and I have been away from our website for nearly a fortnight, swept up in a constant swirl of activity. We held our lucky launch event on Friday 13th. Many thanks to everyone who came to share in the celebration.



Since then we have both had family members visiting from abroad as well as a weeklong full plate of commitments. Nina has been working with various clients and I have been participating in a residential leadership programme hosted by IRISS as part of its Imagining the Future project.

It feels a bit like we've been down twenty thousand roads or so during the past several weeks, out with the truckers and the kickers and the cowboy angels, and just now returning to where it all began. It's good to be back.

stand straight and speak up

June 23, 2014

Really, I should have got it out of my system by now, having freaked out about it thoroughly at the weekend on my personal blog. But I'm still not quite finished responding to the experience, which provided the undisputed cortisone overdose of last week's Imagining the Future leadership programme.

Theatre professional Amanda Wilsher taught our group of potential leaders a collection of tips and techniques to do with personal presentation. She was entirely on the ball, and I totally recommend her as a performance coach.

But what keeps nagging at me is this: why should I have to adapt myself to fit the stereotypical model of the effective leader as a commanding presence? Why should anyone? If anything, Amanda made it rather explicit that the appearance of confidence is in many cases no more than a confidence trick. So why buy into this? Why try to keep up with playing that game?

In another session, we learned from Allison Trimble about systems paradigms, and about the living and networked systems from which contemporary analysts draw lessons. Margaret Wheatley has been pioneering this for decades as an organisational model: her book *Leadership and the New Science* is a good place to start. Other scholars have been building on her work and these ideas are finally trickling into mainstream settings (like the ITF leadership programme!)

In living systems, change occurs when new information is introduced, creating a disturbance. The disturbance creates a ripple, to which the system responds, adapts, realigns.

Well, I don't know about you, but I am the most disturbed and inspired when I connect with another person on a sincere and personal level – not as a bedazzled and impressed audience member but as a genuine and ordinary human being. I find the most courage to change when I am reaching out with my own voice and from my own heart – a far more vulnerable undertaking than any 2-minute stint of public speaking. I am most disturbed when I take it upon myself to step outside the rules of the game, and start asking the questions I'm actually thinking, such as: WHY are we playing like this? Why are we trying to create confident leaders? Stop right now and take a good look at the world around us. Do these confident and presentable and charismatic leaders you want me to be like – do they actually know what the hell they're doing?

Maybe, instead of trying to imitate the smart and the chic and the self-assured, we could instead try tuning into the meek and the quiet and the discouraged-but-still-trying. Instead of throwing back our shoulders and projecting our voices, we might go sit small and quiet in that darkish corner, beside the excluded child or the teenage mum or the ex-convict or the mental patient or the recovering addict, and hear what they have to say about this world we're all in together.

Instead of standing straight and speaking up, trying so hard to get somewhere so confidently, we might slow down... in fact we might stop altogether, just stop and sit down and listen to one another. When you really listen, it can be quite disturbing.

are you ready?

June 25, 2014

Don't cling to any certainty. Life is uncertain – its very nature is uncertain. And an intelligent man always remains uncertain. This very readiness to remain in uncertainty is courage. This very readiness to be in uncertainty is trust. (Osho)

There's a lot of talk these days about regaining trust – in our public institutions, in our communities, within professions, in the democratic process.... It comes up again and again: the need for more trust.

At *Starter for Ten* – an event hosted by Scottish Funders Forum and Big Lottery, back in March – we heard about the need for regaining trust between funders and funded service-providers.

At *Good Lives and Decent Societies*, we heard about trust as an ingredient of wellbeing and resilience.

At *Imagining the Future*, both Govan week and leadership programme, the need for trust sounded from every perspective and in every discussion. Last week, at Ardoch, it jumped out at me in the form of a memory:

Middle school, I'm about 12 years old; my classmates and I have been bussed away for a 3-day 'outdoor education' trip at a distant nature reserve. We're there to learn about ecosystems and extreme sports, about independence and cooperation and team-building – but I'm so homesick and miserable I feel unceasing nausea. Do these adults really believe they can break through the vicious and barbaric realities of adolescent social dynamics, with their ridiculous 'planned activities' and 'cabin buddy' assignments?

We're lined up outside in a leafy glen, and the teacher describes our next challenge, which is all about building trust. We're to link hands with one another and form a human safety net, then one by one we will take turns to stand on a chair and fall backwards into the net, where we will be held in the warm and trusted embrace of our peers.

Are.

You.

SERIOUS???

It's not the physical challenge which alarms me, it is the symbolic one. I don't trust my peers because I have reason not to, through personal experience built up over years. Who the hell does this teacher think she is, to put me through this farce?

So I refuse. I point-blank refuse. The teacher argues with me and I argue back. I create a scene. My classmates smirk, knowing full well why I don't trust them. But I trust myself, and my own judgment – far more than I trust the teacher's. I stand my ground, my own ground, and I ruin the lesson. The teacher shakes her head, and blanks me for the rest of the trip – I'm a troublemaker who won't join in, and I'm a disappointment to her, a failure and a disappointment to the world at large.

I'm sharing this memory, not for the pleasure it gives me to tell you about it, but because it raises a question: what exactly do we mean by trust, when we deplore its absence? Trust is complex, and inseparable from our experiences of power and relationship. There was a different lesson in my refusal to join in; unfortunately the teacher wasn't intelligent or sensitive enough to recognise or explore it. She saw only the threat to her authority by a rebellious and cowardly outlier, and a disruption to the meaning with which she had invested the proposed activity. You will trust, she had demanded – and when I didn't, she felt thwarted and offended. How different the experience would have been if she had taken the trouble instead to find out my motivation, to shine a light on our sixth grade hearts of darkness. Clearly she had never read *Lord of the Flies*.

From the safe distance of 33 years, I understand in hindsight that I did miss out in that lesson. Trust involves risk and I opted instead for the certainty of self-protection, rather than opening myself up to the chance that my classmates might not fail me. The chance was there – of course it was – that if I fell backwards into their symbolic net, my classmates wouldn't allow me to drop to the ground and then beat me senseless with hostility or ridicule or rejection.

All these calls for more trust, for the mending of our frazzled social safety nets, they're sincere and well-meaning. But they seem a bit flippant to me, a bit like that teacher expecting my trust to be available on request and on tap. Can we legislate for trust? Can we build it into policies and systems?

Sure we can. But only if we face up to the reasons that trust has eroded. And even then, the outcome is uncertain. Are you ready?

the inksplotched issue

June 26, 2014

I buy the *Big Issue* whenever I pass a vendor and have change on hand. What a great publication it is, and what an even greater social enterprise.

The Big Issue is a kindred spirit to Personal Wealth, with a similar mission that involves finding the gifts within each individual and unblocking the barriers that prevent them from sharing those gifts with others. Homelessness is a barrier – a life crisis demanding a person's full attention on their mere survival. Working as a vendor for the Big Issue allows a person to step into a better situation with their dignity intact, and to create conditions whereby their personal wealth becomes more readily apparent and accessible, to themselves and others.

So I was delighted to learn that I've won their recent Ralph Steadman cover competition. The Big Issue commissioned an incredible inksplotched illustration by Steadman and have raffled off signed copies of the original print. I've been a fan of Steadman for years. I love the dribbles, the drops, the messy mayhem of his demented visions. I am so happy to be one of the lucky winners.

Thank you Ralph Steadman and thank you Big Issue!!

radio radio

June 30, 2014

Back in early May, Nina was working with clients at Rowan Alba's CARDS service. Their office is based in the same building as Edinburgh Napier University's student radio station, Radio ENRG.

So there she was, standing in a corridor waiting for the ladies' restroom to be free, when someone stepped out of a nearby office and asked her if she'd like to be interviewed on a live radio show.

These kinds of things happen to Nina.

Incidentally, when George heard the name Personal Wealth, he naturally thought first of the financial connotations. Radio crew had prepared to finish the set with Abba's *Money Money Money*, but Nina set them straight: it's not about the money.

taking stock

July 4, 2014

So Personal Wealth has been constituted for three months now, and our official launch is already three weeks into the past. Nina and I have sustained a challenging pace, and we're keeping up well.

We've accomplished so much already – but certainly not everything for which we've aimed. Venturing out on our own to pursue our mission, like any newly-established enterprise we are learning tremendously as we take forward and backward and sideways steps along this unforged path.

This weekend we are going to stop to catch our breaths, and to take stock. We'll go through our packs and see what we've got to work with: we'll be reviewing this website, and our business plan, and our finances, and all the ideas and conversations and connections and commitments which we've collected since we embarked.

At the moment however, we just offer our thanks to everyone with whom we have been working over the past three months. We feel so fortunate and grateful for all the help and encouragement and interest and involvement we have met along our way.

on missing a take

July 14, 2014

“A person who never made a mistake never tried anything new.” Albert Einstein

So why start off Monday with a muse about mistakes?

Truth is, I’m feeling a bit guilty that my attention to our website has become so sporadic. And the Personal Wealth weekly e-zine? Publication has stalled in a lay-by, as other pieces of work have demanded our energy and focus, diverting me from the routine I had established at the outset.

As Director of our communications, I cannot deny that this turn of events constitutes what may traditionally be regarded as a mistake – that is, missing a take, rather than catching one. It’s a common one, I think: biting off a bit more than can be chewed. So here I am, swallowing my pride instead and announcing the first of several rethinks. The Key will now be a monthly publication. I’m going to try a different tack as regards content. Curiouser and curiouser? Sign up here to add your name to the mailing list.

Elvis Costello reassures me that “It was a fine idea at the time, now it’s a brilliant mistake.” Let’s try something new, shall we? Let’s try Personal Wealth e-zine take two, and see what happens.

on outputs and outcomes

July 15, 2014

Last week I met up with Alex, whose Ragged Project brings people together to share knowledge and ideas in informal and convivial settings. Months ago I’d promised Alex a blog post for the Ragged website, but that promise had got lost in the shuffle. Our conversation last week, however, sparked a reflection and a response – which you can read here.

It was a great opportunity to start unpicking something that I’ve been wrestling with, regarding the work we are doing here at Personal Wealth. I find that I very easily conflate the notions of output and outcome. I expect many people do.

Is it just a pedantic desire for precision that leads me to examine these words? Or do they actually imply two very different phenomena? To my mind:

- output is something we can manipulate; it is a product that results from activity (whether planned or not);
- outcome is beyond our control; we may aspire toward it, and our activities may logically lead to it, but it is subject to a complex web of relationships between myriad other outputs and therefore uncontainable, and ultimately unpredictable.

What do you think?

what do you know?

July 16, 2014

"Vision sometimes arises from confusion." Mary Catherine Bateson

One of the most difficult aspects of starting a business has been the challenge of sifting through all the aspirations, ambitions, ideas, assignments, tasks, communications, interruptions and digressions in order to distil an identifiable purpose that can be explained succinctly. We have been finding that people are not so much interested in what we're about and what principles and values guide our work; people mostly just want to know what it is we do.

So what do you do? What is your pitch? How will you take it to scale? How will it impact upon the bottom line?

So what do you do? Is this perhaps the most common question asked, ever? There's a tremendous expectation to justify oneself somehow, by whatever invisible measures mean most to one's interrogator. After all, it does often feel like an interrogation. Beneath the query one often senses a faintly ominous undercurrent: prove to me that you are worth my time and the effort I must make to interact with you.

A friend once mused about this, suggesting that instead of asking one another "so what do you do?" we might instead try "so tell me about yourself." When we take the time to relax, explore ideas and listen to one another, we may discover that what we do isn't nearly as important as what we know, what we care about, and what inspires us. We may discover that what we do isn't nearly as important as how and why we go about doing things.

the only thing that's constant

July 25, 2014

If you're reading this post, you'll be reading it from a new place on the Personal Wealth website.

I've been changing the look of things here. Some pages have disappeared, others have been created. Text has been revised. The navigation menu has been condensed. We've been listening to feedback. I wrote about some of it last week. We realised that while we understand intuitively what it is we do, not everyone else does.

So we've been sitting with this for awhile, permitting ourselves to take the time needed, to let things gel. We didn't want to react; we wanted to respond. Accordingly, dear reader, we offer you the following: what we do.

Websites are never finished, and neither are the dynamics and flow of information shaping change within an organisation. Personal Wealth is very new, very young, still finding its feet and discovering its own parameters. We will continue to change and grow, and without a doubt you will see it reflected here on our website.

And as ever, we most sincerely welcome your feedback.

shut up and listen

August 6, 2014

Nina and I recently watched a clip from TED talks, courtesy of Alex over at Ragged University. He flagged this up to us on the back of a conversation I'd been having with him about our work here at Personal Wealth. Our mission, I'd pointed out, is not to teach but rather to work together with others in order to create learning opportunities. The title of the talk is Shut Up and Listen:

We agree with much of what Sirolli says here – and a couple things jumped out at us. First: his remark about planning. He says that one must set one's plans and ideas to the side when entering into dialogue with others. I want to unpack that a wee bit. I don't think setting one's plans and ideas aside is the same as abandoning them. We all have ideas, and we all need plans to help us move through activities and projects. But they have their time and place – they belong at a later stage in the process of collaboration – not at the beginning.

The prior stage is relationship building, as equals – getting to know one another as people, establishing trust, sharing information. Only then will the collective pool of ideas be a healthy resource, in which all may dip their toes. We all have ideas about what we can do together, but they're only useful when not monopolised by the loudest voices, or hijacked by the powerful to line their own reputation. And ideas are only relevant once those in a collaborative relationship have together identified their mutual goals. Plans too are worthwhile – but only if they are flexible, only if they're written in pencil and can be rubbed out and revised. Plans become problematic when they have been invested in and depended upon so heavily that they're no longer responsive to individual needs and circumstances. Plans only serve us well if they include wiggle room and space in which to learn and grow, without retribution.

The second bit of the clip worth noting is Sirolli's observation about public forums: community meetings, and so forth. He suggests that they are incomplete and ultimately ineffectual, because they traditionally exclude the entrepreneurial class. Wow – he's got a good point there, and it opens up a whole can of worms about the private, the public and the commons. I won't pursue it just here – but watch for future posts as I explore these concepts within the context of Personal Wealth's mission and vision.

voices in the #indyref

August 7, 2014

This morning I came across an interesting article by Gerry Hassan: "What does it take to be a good man in Scotland?"

He raises the issue of gender, within the context of the debate for Scottish independence. Nina and I take different positions on the upcoming referendum: I am pro-independence, Nina is pro-Union. We shall save our perspectives-in-detail for later posts. Nina is away this week and I have no right to speak on her behalf. However, one thing we both wholeheartedly agree on: whatever happens in September, the opportunity to change things for the better lies within each of us, every day, and in every choice we make. Whether or not Scotland is independent, the opportunity is never limited to a single circumstance taking place on a single day, no matter how historic. Opportunity is there for us in every moment of our lives.

So back to the article above. I've replied to it in the comments section (copied below) and I invite and encourage you to read his article and consider also my response. I heard an interesting podcast a few days ago, featuring Mary Beard and Laurie Penny, via the New Statesman. The title of the event at which they spoke was Outspoken Women. (I recently saw a great quote, by Dorothy Parker when told that she was outspoken: "Outspoken by whom?")

I think it may be fair to say that Nina and I have both at various times been labelled as outspoken women. By which this means: speaking up. Asserting oneself and one's right to have and to use one's voice. At Personal Wealth, this might be described as removing a barrier to the fulfillment of one's potential. And as we've said: barriers can be internal and external. People frequently silence themselves, as much as being silenced by others. Anyway here's my comment to Gerry's article – and I welcome you to share your own voice on this issue.

Thank you for addressing this – just, thank you. We all have so much to learn about how to create a better society *together* (and yes, I'm enjoying the irony of that particular choice of words.) Whatever happens in the referendum, the opportunity is with us every day and in every interaction, to choose new ways of being and doing.

There is a new book worth mentioning: *Scottish Independence, a Feminist Response* by Cat Boyd and Jenny Morrison.

Feminism is a contentious label – for a reason. The more discord created about what it means, the less attention paid to the arguments made on its behalf. My own understanding of feminism is: women are human beings, and patriarchy hurts *everyone*.

I've written a lot about the capacities of both men and women to exercise both voice and relationship. Voice – expressing one's own truth, taking ownership of one's experience and perspective; relationship – expressing one's vulnerability and emotional experience with others in order to connect. I think these aspects of ourselves have become badly out of balance in regard to gender, eg women denied voice, men denied relationship. (that's a very shorthand recap!)

I've also recently come across the work of Robert Fuller, who has written about a phenomenon he calls rankism, which is the abuse of rank, and the absence of according dignity to others. He proposes that beneath sexism, racism, discrimination and oppression lies the dynamic of rankism. He invites us to imagine a Dignitarian Society. You can read about his ideas on his website, [Breaking Ranks](#).

Social in the Square

September 15, 2014

What a fabulous weekend in St. Andrew's Square: the first ever social enterprise festival, hosted by Edinburgh Social Enterprise Network (ESEN.) Here's ESEN's wonder woman Linsay Chalmers with mascot Doogie Goodstuff and with members of her dedicated event team, Katy and Jennifer. (Sorry Ian isn't in the picture - he was the fourth cornerstone of this impressive group.)



As recently-joined members of ESEN, Personal Wealth was delighted to participate in the weekend. I was there as a volunteer, and Nina came along both days to support social enterprise in between preparing a birthday party for a friend and getting herself packed and ready for a family trip. Here's me taking a break in the sunshine:



I was really proud to be part of this event - it was so well-run and all the staff and volunteers were treated with respect, care and inclusion. I truly hope that this is the first of many future Social in the Square festivals celebrating the city's thriving social enterprise sector. The weekend ended on a high with a flashmob dance routine led by Jennifer. Lots of fun had by all!!

referendum day

September 18, 2014

Well, here it is. 18th September 2014. Referendum day.

When Nina and I set out to establish Personal Wealth, we did so at great personal risk, leaving steady employment in order to venture into the new land of social entrepreneurship. We've been guided by our experience, our principles and our hopes for the future.

It hasn't been a simple process – we are most definitely learning as we go, every single day. We are entirely responsible for ourselves and our livelihoods, for our calendars and our communications and our tax returns. We don't agree on everything, so we are responsible for ensuring a fair partnership grounded in mutual respect. We both make occasional mistakes, and must see these through with patience, compassion and resourcefulness.

As far as the referendum is concerned, we will be happy to work with whatever result Scotland chooses. As ever, real change will boil down to us all as individual people taking risks to make our world better.

Luke Devlin of the Centre for Human Ecology has written a wonderful post about the unique space in which we are dwelling today. He calls it Liminal Scotland, “the experience of having crossed a threshold but not having reached the other side.”

Whichever way Scotland ultimately votes, Personal Wealth will continue to work toward our vision of a society in which people value themselves and others.

it's all in the mind

September 24, 2014

Last week I had coffee with Maria of Minds Well, a social enterprise that focuses on the prevention of self-harm and suicide. I met Maria at Social in the Square, where we were both volunteering.

We had a really great chat about physics, metaphysics and the holistic approach to mental health and wellbeing. I was reminded of Erich Fromm's *The Sane Society*, in which he writes that “mental health cannot be defined in terms of the ‘adjustment’ of the individual to his society, but, on the contrary, that it must be defined in terms of the adjustment of society to the needs of man, of its role in furthering or hindering the development of mental health.”



An hour over a cuppa barely scratched the surface of a conversation about how the missions of Minds Well and Personal Wealth coincide. Nina and I are both looking forward greatly to finding ways to work with Maria in the future.

Meanwhile I will be travelling down to Wales tomorrow to participate in the *Soulmakers Gathering*, an event hosted by 21soul. I'll be sharing the following session:
Voice, relationship and the gender dimension

How does our gendered identity shape our human capacities for voice (autonomy, agency) and relationship (vulnerability, emotional engagement)? Julia Macintosh presents a model for exploring this issue within the context of personal and political activism, drawing on the work of Carol Gilligan, Erich Fromm, Hannah Arendt and Simone Weil.

Mental health goes hand in hand with the flourishing of one's personal wealth. When people value themselves and one another, they together create a mentally healthy society that responds and adjusts to the needs of the person.

autumn almanac

November 3, 2014

The days are drawing in, leaves litter the pavement, and Nina and I have been meeting in graveyards. Greyfriars churchyard, actually, in Saturday's glorious and crisp midday sunshine:



We have both been away in various overlapping absences over the past couple months, but we are now returned to full capacity. Is it really November already?? We are delighted to be working this autumn on two large projects, one with Scottish Women's Aid and the other with Rowan Alba. As always we will be promoting the Personal Wealth ethos which values the individual and collective wealth within organisations.

two serious ladies

November 4, 2014

We didn't plan to both be decked out in black today, but we were nonetheless. We met up this morning with our photographer friend Val to hatch some plans – as always we're grateful for the knowledge, skill and artistic flair which she shares with us so generously.

Here's a quick snapshot she took of Nina and myself, at the coffee shop where we had parked ourselves.



Personal Wealth has been on the go for six months now, and we're doing well – in fact, we're back in the black. Hoorah!

t is for trustees

November 10, 2014

On Saturday Nina and I attended SCVO's conference, *Putting Our Trust in Trustees*, an event which launched Trustees Week 2014. Nina and Paul White (SCVO) delivered a session on the A to Z of being a trustee, a whistle-stop tour through the alphabetics of trusteeship. A few highlights:

- A is for accountability – trustees are obligated to comply with the Charities and Trustee Investment (Scotland) Act 2005
- B is for board members – a board is the sum of its parts: a collective body with shared power and shared responsibility over every decision taken. No lone wolves!
- C is for care – as it is the duty of trustees to act with due care and diligence over the affairs of the charity: that's a big responsibility!
- I won't go through them all, but there's one last very important point which came up over and over throughout the day: a trustees' mantra, if you will. It is this:
- G is for governing documents – always, always, always refer back to the charity's constitution or articles of association. Nina refers to governing documents as litmus paper: they may be dipped into any decision on the table to test the validity and legality of the trustees' choices and actions. Don't leave them rotting in a file cabinet; take them out, dust them off, and use them vigorously to guide you – they will keep you right.

Fancy reading more? Here is the handout: A to Z Charity trustees 8Nov

the art of listening

November 17, 2014

*Speak out on behalf of the voiceless, and for the rights of all who are vulnerable.
Proverbs 31:8*

Is anyone really voiceless?

Couldn't we more accurately say that the majority of voices are simply disregarded?
Spoken over by others who are louder and more insistent?

In our world, voice is synonymous with power, with the advancement of a particular point of view that trumps all others. Billboard hoardings scream their vulgar images and slogans; electronic screens blare out their clashing colours and frantic tempo; cars roar past in desperate haste; offices buzz with the white noise of particleboard and fluorescent lights. What about the deafening sound of silence? The silence of a spring morning without birdsong; the silence of beached fishes bloated with plastic debris; the silence of mangled tree stumps in logged forests; the stubborn, lifeless silence of cement and tarmac?

And what about the lost art of listening? Opening oneself to what may be learned from others? Listening to what is being said, and also to what is not being said? Listening to the subtle tones of worry or distress, the gentle tones of patience or affection?

Voice may be power, but listening is strength and endurance and fellowship and adaptability.

Do you think this has nothing to do with your day job? Nothing to do with your work or your organisation or your campaign or your team or your sector? If so, then you're not listening.

early bird

December 15, 2014

Time flies – here it is mid-December already.



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The festive season approaches, and with it the turn of the year. What will 2015 bring to us all? Perhaps it will bring you a day at one of our courses: take a look at our *Course Programme for January – March 2015*.

Early bird discounts apply until 31st December 2014.

Book your place now and we'll see you in the new year.

site under reconstruction

August 10, 2015

Please excuse us while we update our website.

out with the old, in with the new

August 21, 2015

Here at Personal Wealth we have weathered a storm or two or even three, over the past several months, and our public-facing website has born the brunt of it: sadly neglected, it's been.

However, I am pleased to say that Nina and I both are back on our feet and ready to dance. We're enjoying the August sunshine and the happy mayhem of Edinburgh's festival season, and looking forward to our upcoming autumn projects.

I've given the website a little refreshment and streamlining – unfortunately some older posts have been lost in the process. Having said that, here is an archive of saved blog posts 2014.

Out with the old and in with the new!

why not?

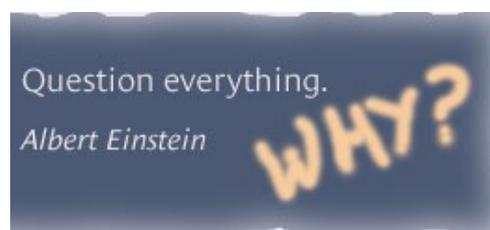
August 24, 2015

Nina and I have been talking about questions: what makes them so important? And how does one shape a good question? Why are questions sometimes more worthwhile than answers? Is it because they open up possibilities? Allow us to consider things from different perspectives? Or are they a waste of time?

We try to build questioning into our work, as a matter of course. Questions are like seeds planted in one's mind; sometimes they take root immediately and other times they grow quietly in the dark before sprouting new shoots.

I've recently come across the work of the Right Question Institute, a non-profit organisation in the USA which promotes questioning as a foundation skill of education and democracy. In particular, on their website I stumbled across an interesting new term: microdemocracy, referring to the idea that "ordinary encounters with public agencies are opportunities for individual citizens to 'act democratically' and participate effectively in decisions that affect them."

How might we engage with our world if we were to hone the skill of forming and articulating good questions? Might we inspire more dialogue and sharing of ideas? Might we create subtle shifts of mindset which grow into greater flexibility and agility? Who knows? Why don't we try it?



don't talk to strangers?

August 26, 2015

This year's festival mayhem is nearly over. Saint Columba by the Castle has been serving its time as Venue 4, and this weekend I was there enjoying a musical production called Departures.

Set on a railway platform, the cast of passengers await their delayed train in patient isolation. Slowly, one by one, they begin to speak with one another and share their stories; by the end of the show they have formed a temporary community of friends.

What a simple but profound message the play delivers: the world is full of potential friends if we'd only drop our collective guard and reach out to one another. As true in the workplace as out on the street – our colleagues are people with hearts and minds and stories they live by.

Let's all talk to strangers and find new friends.

sparks fly

October 12, 2015

Today Nina and I burned through our to do list, and the sparks flew as we worked some partnership magic together. Two heads are better than one, and Nina and I make a good team. We're both very happy with what we've achieved today.

What about you, dear reader? Do you connect well with any particular work colleagues? Do you find yourselves sparking off ideas together, or having a laugh just when you need it?

Take a moment, why don't you, to appreciate those good connections, and to thank those around you who inspire them. We all need a few sparks in our lives to keep things light.