

a TEUWB series

“NEW  
THINGS  
”.

THE ECONOMICS OF UNIVERSAL WELLBEING

Peng-Ean Khoo  
BILBERRIES BLUE



a TEUWB series

# “NEW THINGS”:

THE ECONOMICS OF UNIVERSAL WELLBEING

by Peng-Ean Khoo



a *Bilberries Blue* publication  
Singapore

a TEUWB series

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A GIFT FOR ALL.

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*for my parents, Albert & Nancy,  
my husband, Tat Jen,  
and our darling children, Beth & Keith*



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Bilberries Blue Sustainability Stewards

Bilberries Blue Sustainability Mentors

Bilberries Blue Sustainability Interns

One Love Council

One Love Volunteers

Collaborators

Friends

All errors are my own.





**Bilberries Blue Studio Door**

## PREAMBLE

Every book has to start somewhere and I couldn't write my first line.

But today, I wrote it down. Because I could finally do it.

I don't know what were the exact events that had led up to it. I didn't, I couldn't and I didn't.

Didn't was a very interesting repeat. I didn't for the first time because I had thought that it would matter to no one. I couldn't because it was too big. And I didn't the second time because I had wanted to be free.

I thought if I had simply lived in silence without much ado about anything, that I would be happy.

But then I saw that life isn't about stagnating, or cruising, or cycling, walking, running 3 hours in the sun to test the thresholds of socio-ecological culture in the tropics.

I had said to myself repeatedly: I can only live it.

*And interestingly, living it now requires me to write down this book....*

*I started with this Hope Board in 2016.*



Because, it is important, and it is significant, and it isn't just my work. The work is the result of the contributions of many. Many who have come into my life and came back into my life, and many who have departed, and whom I shall invite back into my life.

I didn't know that the quest had been about sustainable development, and I didn't know that the quest of my childhood had been about citizenry and participation, and I didn't know that all that does not matter, because my discovery has been about the mystery of life and the best joy and satisfaction for me, in walking this journey, is about living true love and friendship.

I also learnt there is such a thing as moral imperative to act in the direction of one's own conviction about the good direction, and this is why I am writing this book. I have made a choice to exercise my moral duty as a human person.

Between 2016 and 2020, I made many, many, many, many drawings, writings, dialogues, plans, formulations, iterations, spreadsheets, proposals, prototypes, meetings, due diligence work and rework, negotiations, transactions, mistakes, embarrassing moments, everything under the sun and on earth, cried real tears, endured much unbelief and accusations, walked many, many, many steps, and retraced equally many, many, many steps, continued to send out a lot, a lot, a lot of invites, such that one day, I have come to realise was making this one clarion call:

### **A Call To Love**









## ZERO: HEROES

### Mystery of life

I begin with *The Strange Order of Things* (Antonio Damasio, 2018) because I like Mr Damasio's formulation regarding homeostatis. His view of homeostatis understands the logical evolutionary pathways of the structure of our human functioning, and also microbiologically, at bacteria level. What fascinates me is the elegance of the neuroscientific link between the role of homeodynamic imperative of life, feelings, subjectivity, and cultural evolution. By culture, he means all the constructs which are by humans.

When I was surveying the framing of research by the *Stockholm Resilience Centre*, [www.stockholdresilience.org](http://www.stockholdresilience.org), what really caught my eye was that the Six SDG Transformations required by our civilisation is down to one singular action, yet so *a priori*-missed out in all our postulations and solutionings regarding our situation and survivability in the Anthropocene. **That singular paradigm shift is -- connection.**



## **The connection to living as a human person on earth.**

EF Schumacher in his 1973 text, *Small is Beautiful*, spoke about meta-economics. In his usage of meta, it isn't about the economics of economics but he had used it as the why of Economics, much like metaphysics is the philosophical inquiry regarding the origin of life. It is in the truth, goodness and beauty of life and humanity, that he had appealed to us to make the link back with, in our small and great efforts to provide for the continuity of our human civilisation. His urging is about the direction of Economics, that it goes beyond mathematical rationality and reductionism, and for us to make the theoretical postulations and applications back to an Economics of Life, namely back to the limits of our natural resources – renewable and non-renewable.

This brings us back to the “Planetary Boundaries” in the work of *Stockholm Resilience Centre*. These have been well charted by the scientists and they can easily be adopted in any decision-making that will now necessitate the incorporation of a biosphere sustainability that is habitable by human beings. This really is the baseline. No biosphere, no talk, as one would now begin to grasp, with a jolt to the heart.

## **Resilience**

Panic does no one any good. Fear tactics condition a very heightened arousal mechanism in ourselves that does not keep us healthy or think straight or behave well. So, resilience thinking really is a very good grounding as a commitment towards a sustainable and flourishing human civilisation evolution. I would point to *Stockholm Resilience Centre* as the best starting point for this body of work.

If anyone thinks that this is an Economics textbook, it isn't. It is my personal narrative regarding how I have come to understand something that had birthed itself as *The Economics of Universal Wellbeing* (“TEUWB”) throughout my endeavour to understand society and my choices and commitments in life to participate in our global world.

I can only point to these great works of those who have and are dedicating their lives to get us off the BAU (Business As Usual) trajectory, and I cried when I turned the last page of *Small is Beautiful*, because, the text was already published in 1973. I cried many times while investigating all these discoveries. I discovered that tears are necessary, because they are real. They are the expressions of one's connection to one's own heart, without which, we are lost – adrift in an existential vacuum of numbing our hearts and disconnect to the self, earth, others. In other words, life.

Tears are the truthful voice of one's communication – I hurt. And this validity of hurt cannot be denied, rejected, abandoned or ridiculed because life has tremendous suffering. Tears, after we are able to wipe them away, and somehow find the courage and meaning to understand and grow, becomes the clarity of a beautiful deep transcendence that makes us whole – complete - that we can live through life's heartbreaks, and come through shining and glowing. Provided that we have the support from loved ones, friends and strangers.

Tears remind us that we are humans. And that being human, isn't just a lovely matter, but that it is a very precious gift of life.

I tried many times to understand big words like humility. Or virtues. Or Prudentia, the bedrock of EF Schumacher's lifework. I think, for me, being a very simple Ipoh girl, who having had the fortunate blessing to experience a somewhat accidental global mobility, can only simply arrive here as I type this. I let my tears flow, when I am moved. And I do allow myself to weep when I still have to witness situations when things and circumstances are such that many still have to suffer so much.

I think we can do better. And I think a lot of suffering can be alleviated, and I think it is a duty to try and do better. Some people call this a calling, but my honest feeling and expression for this is simply – one's own self-determined moral duty.

## **Sustainable Development**

Much of the reasoning and data regarding sustainable development can be found in *The Age of Sustainable Development* (JD Sachs, 2015). It is very clearly explained that the definition of sustainable development has an analytical component and a normative component. We are now in the decade of looking at complex adaptive systems and setting as a collective global endeavour 17 SDG (Sustainable Development Goals), which are the ethical imperatives for the focus of government, civil society, businesses and individuals to cooperatively accomplish by 2030. Because the situation is already urgent.

When it comes to political governance, the question remaining is really, how do we keep everyone safe, and how do we nurture the wellbeing of nature, wildlife and people, such that we have a flourishing of potentialities and innovations to get us off the BAU and into the safe operating systems of Life on Earth.

In the *Economy for Well-being* (Mark Anielski, 2018), there are incredible Wellbeing Indices, that have been applied to nations, cities and communities. I feel these can begin the focus and efforts on the subjective and objective framing and accountability of delivering wellbeing for all.

## **Expanded Capital, Cashflow Cadence & SDG Delivery**

Transactions in businesses may be valued using expanded capital and wellbeing tracked and delivered. The work by Mark Anielski and ICAEW ([www.icaew.com](http://www.icaew.com)) on Rethinking Capital and the Natural Capital Coalition ([www.naturalcapitalcoalition.org](http://www.naturalcapitalcoalition.org)) is very good. This expands and brings to the fore the externalities that the market mechanism will necessarily need to price into the system, in order to re-equilibrate the global economy off the BAU tranjectory into the safety of SDG (Sustainable Development Goals) Transformations pathways and outcomes.

The question of money seems to remain unsolved in the above formulations. There are intangible and tangibles. While the formulations of expanded capital accounting protocols are being worked on, we need to accelerate the adoption of simpler valuation methodology for SDG (Sustainable Development Goals) transactions to take place sooner rather than later.

The existing Intangibles especially natural and intellectual capital that have built the evolutionary knowledge and ecosystems of emerging Sustainable Development economies

need to somehow be valued by the Capital (Financial) Market. Further work needs to simplify a robust way of booking and audit the assurance of Intangibles valuation. Insights from “Capitalism without Capital – The Rise of The Intangible Economy (Jonathan Haskel and Stian Westlake) are worthwhile to consider in understanding what has happened to our knowledge economy, and why the venture capital market mechanism might not deliver SDG Transformations.

The question of money perhaps can be seen as the price of risk, and transactions in time and investment into future outcomes are in essence - options. The sanctity of the cashflow cadence generated by businesses are necessary to keep the economic mechanism running in a way that allocates non-renewal and renewal resources in the production, consumption, distribution and exchange of goods and services, in a biosphere that is stable, and societies that are equitable, dynamic, creative and participatory in culture.

Sustainable Financial Investment actually isn't actually about *if* I am going to get my Principal + ROI (Return on Investment) back but how is the money generating the SDG Transformation outcomes, and when, and the flows of money can be cycled in the economic mechanism without crashing the financial markets. This means that money will need to visibly tangibilise in SDG valued businesses, with the expanded capital accounting framework, and collateralised by a joint undertaking by an SDG Transformation Investment mechanism. The burden of money and the burden of work cannot be borne by the entrepreneur nor by the existing capital market mechanisms. The divide is too high – the risk divide is too wide – and the necessary funding into SDG Businesses will be too slow, if we don't INNOVATE a financial intermediary intervention. The Governance of such a mechanism becomes paramount to construct and maintain.

What is an important trackable outcome are the SDG metrics, so the money flows (in and out of the business) has to be kept “visible”. Investment in SDG Projects need to be much more stable, with much less time spent on search and marketing hopes, and ideations of making the big one, but money going into the next available, workable SDG innovation, and iterate in small cycles of 3-5years. This means – APPLY, APPLY, APPLY the SDG ideas sooner rather than later. If we don't test drive them, we won't know what works and what doesn't, in the glocal situation, and we won't learn as a global society. And we NEED to LEARN FAST.

And if the venture capital mechanism isn't going to make this happen, then an SDG Transformation Capital Market needs to kick in, with established Businesses, Private Equity Funds, Sovereign Wealth Funds, Development Banks, and emerging Sustainability Funds with Treasuries trailblazing the path forward. Start-ups may not have the experience for scale, even though they are good with adaptive innovations, so corporate entrepreneurship, will now have to come into the SDG Transformation offerings. Covid-19 has already accelerated this necessary adaptation by businesses.

Situational and Glocal dynamism and creativity are very critical qualities to cultivate in highly adaptive complex adaptive systems when global society is facing and responding to unprecedented global challenges of the Covid-19 Global Pandemic in the Age of the Anthropocene.

The SDG (Sustainable Development Goals) Delivery are likely to be micro-clustered in communities that can adapt fast, at the same time, are not unplugged from the global economy. The mobility of the SDG delivery solutions will also be through culture – the

sustainable culture that is communicated, collaborated, cooperated and transacted, through global mobile communication networks that can be innovated to the local nuances, at the same time, be able to be universally resonating.

The SDG (Sustainable Development Goals) Transformation businesses are likely very exciting hybrid virtual and infrastructurally redeveloped gateways located in cities and also, in all the key highly critical biome pillars & fragmentation patches, for the observations, understanding, research and responses to biosphere stability work to be applied in response to climate adaptations work.

### **Sustainable Enterprises, 12 Archetypes & Cooperation**

Bilberries Blue has formulated 12 Sustainable Enterprises Archetypes, and have collaborated and/or incubated the early prototypes of such archetypes since 2000. The first journey has tracked the “what’s missing” in the evolution of our global economic system, and understood enough to formulate a visualisation of the 12 pillars of a sustainable economy, and how that can be economically developed through sustainable enterprises.

The next stage of the work is to figure how to share, apply and evolve the knowledge to build the ESG (Environmental, Social, Governance) Economy through a learning and adaptive Knowledge Development & Sharing platform that accelerates, empowers and enables GLOBAL SDG (Sustainable Development Goals) Transformation innovations, that retains the biodiversity of wild nature and authentic cultural evolutions, and stable peace and flourishing.

### **Sustainable Entrepreneurism, Meaningful Livelihood & Empowerment**

I think this book is about the heart of driving an endeavour, a venture, a practise, that you have developed and iterated, through family, community, marketplace, citizenry, and that you can find your own voice and articulation, and make your own world intelligible to yourself, and hopefully, you can help, inspire and encourage others to do the same.

The Chapters in this book tries to share the story of this adventure, which is just at its infancy, as we haven’t really materialised the dream fully yet, in terms of its sustainable tangibility. But I know I have crunched the heart, and tested it out, because I have discovered and made so many precious friendships. And we have not wavered despite the extremely challenging times and circumstances.

### **Joyful Birth to Lifelong Human Development - Narrative, Dialogue, Pedagogy of Possibilities & A Way Forward**

Back to Antonio Damasio and the relevance of subjective narratives and personhood. The understanding of narratives and the choice and commitment to positive contagions both in narratives and actions, has become the new economics driver.

*Narrative Economics* (Robert Shiller) maps this out really well, and is a valuable core reference book for any economics, politics, social, education work.

The connection and personal determination of socio-ecological identity, voice and meaningful participation in the belonging of a person in a global society in the Anthropocene is perhaps rooted in what we have formulated as *PoP*: a pedagogy of possibilities, which can provide the tools and the nourishing environment to offer personalised adaptive mentored workshop opportunities for personal and group engagement.

Tools, choices and decision-making in informed everyday researcher mindset and applications can be structured and made possible in small groups and communities.

The pedagogical documentation of such learnings can be shared and inform the next body of work, livelihood, living as a society.

The critical skill of listening and dialoguing in one's own heart and reasoning to arrive at solitude, solace and perspective, and to the heart and contributions of others in meeting the needs and wants of those whom we are daily encountering and relating.

Then we would truly learn that we don't need to be afraid, and that we can do many things that we set our hearts and minds to, and that we are not alone.

Flourishing will shine the way forward, and the way of joy can and must be the way forward for our humanity.

Way forwards are simply commitments that we undertake today, and every day.

### **World Peace & Beauty**

Perhaps beauty precedes world peace. I look at the sky every day to not take the biosphere for granted. I also look up to not take anything as beautiful as the big, blue sky for granted. To not take the natural beauty of life for granted. I look to the earth supporting my feet and I greet the wildflowers and mushrooms. I don't need to go into a forest to do this. I live in a tropical urban city of Singapore and beauty is everywhere.

Sociality or peace, is very human. They come from inner peace and social peace. If we can find a way to talk and be at ease, and give and take, perhaps, we can find some peace. If we continue to keep fighting and jostling, we hurt only ourselves and our future generations, but also, we in truth, end up disappointing our ancestors who have survived and sustained for as many as at least 12,000 years.

People can have clever talk, but for me, at my age, I realise, talk or denial or skepticism, isn't going to cut it anymore. Either we take this work seriously, or others will jump in and do it.

Because - it is already urgent.

And I get up every morning, bouncing to do this work because – we are precious. Each and every one of us.

***This work is for Global Sustainability & Flourishing.***



***And I ended up here on March 10, 2020 with a TEUWB Board,  
with lots of real super folks onboarded.***



*Between two cities: Omalese and Orphalese*

**ONE.**  
**Drooz.**

When we think of freedom, we immediately think of pleasure. We think of “drooz”. A dear friend of 30 years who had spotted me struggling with utilitarianism dilemmas sent me through Whatsapp a pdf link of “The Ones Who Walk Away From Omelas, from The Wind’s Twelve Quarters: Short Stories” by Ursula Le Guin.

(Aside, another friend, also of 30 years, texted me – “You do know that CCB is used as vulgarity in the colloquial?”)

I find the above sweetnesses thoroughly kind and uplifting. My friends are watching out for me. During the times of Covid-19, not just from the virus, but from the potential social lynchings, cajoling and cruelty. And paranoia, fear intimidation, you know, subtle, social stuff. Because in a Whatsapp group chat, I would presumably be as naïve innocent as I am in a physical social arena.

(And they have grown up and become the ways of worldliness, and I still haven’t. I am prematurely and permanently under-developed.)

To which, I always seem to have this response these days: *I thought I would mellow by 50.* And to which, they would seem to reply in a chorus: *You have always been like this.*

**I guess, so why change? And why change during an emergency and undertake a crisis management that is asked of us, that seems to be like it is going to be a long, long, wild ride.**

We think of not having anything to do, not answering to anyone’s telling you, not giving in to the oppressive berating: you have to do this, do that – NOW, or else?!! – as, freedom. We think of a sense of being, who is free. Free from something. That something is the rules, the confinements, the lack of choices, the lack of thinking, the lack of the ability to make one’s own way. That something is that which does not allow us to roam, to mark our spots, to linger, to wander, to be curious, to be self-aware, to explore, to question, to experiment, to dissent, to challenge, to go a different way, to become. To be. To just be. To have some time and space to even compose ourselves a bit. To be still; to be feeling grand. To be making-sense of our wild selves, that which we call the elixir of freedom.

Ohhhh, the lament. “I Know Why the Caged Bird Sings”, Oh, Mistress Maya Angelou, please do not start your poetry in my head. NOW. It is not the right time. Or is it never?

*Perhaps everything does change in an emergency and prolonged crisis.*





*Hump, I forgot the next word is – Ahead.  
(On the other side of the hill.)*

## **Suburbia**

I was cycling in the estates yesterday. I don't know if you call it "Suburbia". Of course, *Pet Shop Boys* start to play in one's head and the jukebox of 1980s start to rock some cool adolescent anthem. But it wasn't really about being cool. I was being smart. And daring to make my own calculations. Of what? Risk.

You know this piece is going to lead to risk. Well, I didn't until now. Emergence is like this – you gotta dare let it arise, become, even before you can name it. If you can name it, then you make it - you are a planner. An engineer, a mechanical arm of something something. But if you are more like a mushroom on the rainforest floor of suburbia before it becomes a rainforest again, then you are emergence. You have no name, because the context isn't there yet, to be understood. Or you have a name – a brain out of place. Floored, out of funk, out of synch, out of stuff, old stuff to be precise.

### **Because you are free to roam.**

To roam in the madclap possibility of the mind, friendships, turmoils of the storms, feelings inarticulable, home "ois" of siblings yelling at each other after several tried and trying HBL (Home Based Learning) sessions with absent teachers and present friends. Tolerate these funks, tolerate the smooth upending of beautifully crafted plans that now have to be shelved, and face reality. What is reality?

Yesterday, reality came down to a choice between tea and outdoor exercise within my own prescribed timeslot.

So, space-time. I had chosen the estates because it has the least population density at 5pm. As I was finishing up my manuscript, I was running past my own exercise time, during the Circuit Breaker period in Singapore. My timeslots for myself are between 10am to 4.30pm. Given that I had traded up my 3.30pm-4.30pm timeslot, the space that remains is Suburbia.

I had a prior calculation of risks throughout the unfolding of Covid-19 since January 27, when Gabriel Leung and his team, bless their hearts, released the press release that had thankfully alerted the world about the novel coronavirus. I made calculations throughout and have been trading one thing consistently in my behavior choice sets since then - the risk of exposure of UV to exposure to high density traffic of humans.

Words put together in certain ways during certain times in certain contexts, sound provocative.

I suppose life is like that – provocative, until proven, mundane.

I am supposed to be writing about freedom today but I have meandered into risk. I have yet to risk my self-determined risk library book, and then ponder upon it and work it through the Economics model. But I am thinking now that risk is starting to sound mundane, and illusory. The title of the risk book, *An Economist Walks Into a Brother* (Allison Schrager, 2019), is super provocative, which caught my eye, which turned out to be very good, the book, I mean, which I shall share in the unfolding chapters. Or maybe in another book, depending on the flow of things.

## La Vie En Rose

I was listening to “La Vie En Rose by Laura Fygi” because my friend Susie had sent it to me. She is the *Q-K (“Queen-King”) of Songs*. She has a cool song for every season, every moment, every occasion. She feels the right song for you; she doesn’t think it. She knows it. She knows so many songs, and so many things. And that is why her jukebox is able to play you any song that would be able to bring that smile, that calm, that soothing of a friend who doesn’t judge, and who doesn’t mince her words, and who actually, will just *sayang*, if you are just in the dumps of the mind. Or emotions. Or life. Or whatever rotten things that just happens to you, it is validated to be rotten by a gesture, a message: of kindness. That confirms that life sucks, sometimes. And it is ok to call the suckiness right out in the bright blue day light of the carpet. The pits – as she calls it. There she said it, we claim it, and then, we have a good listen, a good cry, a good laugh, a good banter, a good rolling of the eyes, some foul words spat out in fiery darkness that makes the dark and fiery nutty and funny, and somehow funny and nutty again, and then we are getting delirious - swimming in the good, cool “drooz” again.

So, songs have become my “drooz”, or is it something else?

Can objects really sooth us, even if they are voices of human put into certain forms, flowing certain minor and major chords, with lyrics that resonate what’s in our heart or what’s yet to be articulated?

I thought so, and don’t think so now. I think it is what the music evokes in us that make the “drooz”.

And that reminiscing of a time that was good is the hope that times will be good again.

What is then considered good to us? For me, it is hitting home something that have not been taught in school or at work, or at home, in the post-amnesic-I-don’t-know-when-we-had forgotten-this-simple-simplicity – the delirious joy of plain friendship. Like good ole’ plain *roti prata* without eggs, or cheese, or *milo dinosaur*.

Yet, we would rather be naive intellectuals and do pre and post-Covid-19 examinations and cross-examinations.

I think I had some minor tiffs with some friends last night. I don’t know if it was after my WAW (“White After Wheels”) TGIF. I have begun to name my pleasure moments. This has emerged from Covid-19: truth.



*That terrible boobytrap of a virus and multiple perceptions.*

### **Heaven Marked with A Heart**

The reason I had missed by personal timeslot for exercise was because I had traded up half an hour for *milo & condensed milk on bread* – dipping into my so-called “war ration”. During my childhood, *milo & condensed milk on bread* was heaven. I marked it with a heart. I make all my food with heart these days. Actually, I have begun making everything and doing anything from this space. I have noticed that it gives me the most calm and pleasure – of what I reckon this fancy word means - wellbeing.

I suppose this word is starting to get twisted too. Some have it hyphenated it like this: well-being.

When I think of Covid-19 measures, I think that it is sensible. It is safe to socially distance, it is safe to have restricted community traffic - it is the sensible thing to do. Yet, if you really sit back and think about it, think about the tradeoffs, something inside starts to wonder – is this what I want, or is this what I understand to want, or is this what I agree with to cooperate a social behavior, that benefits me as well as the whole.

This is beginning to sound like a merit good, or is it a public good? So, I think people are generally happy or unhappy around an action of the self, that has impact on others, and an action of others, that has impact on the self.

The price of such good, I would say, is biospheric.

This isn't an essay. This is my mind meandering to make leaps.

## **A Batty Bat Theory**

I was chasing bats for a bit. Trying to understand why the coronavirus can have in vitro epidemics in bats, and what could have triggered a spillover. I gave it a name – “The Bat Theory.” It got me fascinated about bats, and then, that thing which happens when you become really fascinated about things – I fell in love with bats.

I just can't help loving them. They are so cute and adorable. And so strong. Resilient. This word is starting to cut the edge for me. They are the only flying mammals. They can fly to migrate or they can choose to hibernate. The female bats also store the semen of their summer mates all throughout winter and ovulate in spring to give life to offsprings, and nurture them over summer, and start to look for mates again in autumn. This really gives a new meaning and dimension to the phrase delayed gratification of “dooz” altogether.

I wonder if the bats are teaching us about how to wait for the arrival of hope in spring during the long and protracted awful winter of “I really, really, really wanna hangout with my friends”.

I was still thinking that maybe a vaccine would be found and then, everything will be alright again. Show's over, everybody back to where you were, and the old roles, nothing's changed – business as usual.

But BAU (“Business As Usual”) was already declared unsustainable, i.e. on the path of extinction, (if you want to understand what unsustainable means at an existential level), even before the Covid-19 pandemic. I will reference you to “The Age of Sustainable Development by Jeffrey D Sachs (2016)” and the splendid work of Stockholm Resilience Centre at [www.stockholmresilience.org](http://www.stockholmresilience.org).

It has taken me months to write about Covid-19, about the experience. I couldn't find a framing. I couldn't get into the life of it, and also, simultaneously, stand back and frame it.

But today, I can. Why?

It is because I think we have already factored in the risks. The risk patterns are already known. When that happens, what remains is choices. Decisions. There are no zero risks outcomes. These are usually illusory or places where there is no life. Life is not possible in zero risks outcomes.

So, plot your tradeoff curves, as the delayed gratification from the emergences from Covid-19 is going to be long. So long like it looks like a business cycle. Rip up your Business Plan. It doesn't exist anymore. At most, it is something that you can hang on to when you run out of “Dooz”. An illusory feel-good factor.



*Instead, I have something called “Listen to the Click of the Bicycle Wheels” to offer.*

## Clicking the Ooze: Make your own “Drooz”, Baby

This, I learnt from a bro. More about that bro later. But, it is a phenomenal “drooz”.

*The Economics of Universal Wellbeing*, interestingly, emerges out of adversity. I never in my life would have foreseen that coming. I suppose, things have to be this way for procrastinators to take actions.

What I did do in the moments when I didn't have framing – I acted from my deepest instinct. I learnt to trust my instinct, because the rulebook got tossed out, or that there was no time to call anyone for an answer or there was no answer to be found. I also found out, some people make decisions in crisis and some continue to defer necessary and vital decisions - for wants of cannots, for clingings of denials, for fear of fear of the masses, for terror of the complete convenience of all-or-nothing apocalyptic sieges or for some illusory battles of perceived nonsenses typically looking like ego-shoutouts, and for dream medals and trophies during an inner archetypal drama tension playouts of superheroes (human) versus villains (virus or other Zombie humans).

The virus is here, but life is also here. The virus is nature. Unless we can understand nature, we cannot understand the virus. Unless we can understand the ways we have treated each other, we cannot understand humanity. Unless we can understand humanity, we would still be – in vitro.

Be a premature and prolonged in vitro epidemic host. (Not that unlike a bat, and so, I am also falling in love with the human again.)

But what is the real dis-ease? The dis-ease that had hosted the emergence of Covid-19? The disruption to climate, the disruption to natural wildlife, the insistence of treating science and nature as a menace confined to a narrow and limited definition of economy to the mechanical production and consumption without the deep-factoring and pricing of the ecosystem services of sustainability? I am starting to nag, and that I am told, isn't cool, in this new age of freedom, and where everything goes, and every moment is experience flowing through space-time without any consequence, without any traction, all going to be ephemeral, and washed in the ebb and flow between the shores to shores of enlightenment of existential inconsequentialism, of Omalese and Orphalese and tralala.

And so, my writing becomes a noontide rant. “Noontide” being a nice season that the poet *Kahlil Gibran* had re-spoken and re-defined in his chapbook, “The Prophet”, as the time for work. He had addressed the “people of Orphalese”:

*“THEN a ploughman said, Speak to us of Work.*

*And he answered, saying:*

*You work that you may keep pace with the earth and the soul of the earth.*

*For to be idle is to become a stranger into the seasons, and to step out of life's processions that marches in majesty and proud submission towards the infinite.*

*When you work you are a flute through whose heart the whispering of the hour turns to music.”*

## **Where was I coming to this morning? Yes, it is about freedom.**

I woke up from my sleep, coolly, telling myself it was peri-menopausal hot flash, but confessionally, I did truly have a prolonged Social Distancing in a Zombie Chinese New Year Preparation nightmare chaotic confusion last night. And I woke up soaked in drenched white-striped-on-pink jailbird pajamas.

This morning, after a big tussle in my brain's communications channels and everything, I understood freedom to be the ability to make things safe and secure again. The other bits are forms of expressions in other contexts. Unless you know how to make decisions from first principles and drive that freedom in accordance to the circumstance, you will always be living out of a textbook of surety, that will not be a life of freedom, no matter how much you dream of it being one. Utopia, Suburbia, out of Omalese or in Orphalese, prostrating at words drinking imaginary and real pearls of droplets of liquid water from the sky or anything liquidity in the unsuspecting flow of surprising effervescence.

Life is raw. Life is real. Life is actually the simple freedom of being safe, healthy & happy, with simple things, like a lot of heart, cheer, and many sincere friends who truly care about you. About your joy, your laughter, your tears, your songs, your voice, your stories. Perhaps, I am what they call "old-fashioned".

But I like it this way. Much easier than all the other bits and bobs of fanciness in a grown-up society that doesn't make much sense beyond the fancy rules. Freedom for me is making sense of the everyday, every moment of my choices, every decision I make and take, and that I daringly and decisively, turn into concrete action. And that I eat whatever consequence that is the result of the informed and calculated risks, and quick thinking, of that choice set. Or the instinct of the impulsivity, and the deeper instinct, that I have discovered during Covid-19 emergency and crisis management, of holding others without breaking them down, or breaking them apart. There is no one to blame and shame in freedom, not even yourself, and certainly, stop nitpicking on the courage and daring of others. (Especially, frontliners. Scepticism, judgment and toxicity help much less than kindness in times of distress. Frontliners are trying and turning up day and night, to try, help and protect.)

## **No Sorries. Only Love.**

What I have learnt during my own BCP (Business Continuity Plan) Strategy that got emerged as Implementation under emergency situation and a crisis management that no one has given us heads up or can ever prepare us for, is that there is certainly no one to QC, or cross-examine, during the good intentions of bringing everyone home to safety and security – the true freedom of making the calls of responsibility and implementing them HUMANELY.

Nobody gets to look pretty in a crisis. That's seeking a poster leader during a real emergency – an illusion. We love the "drooz" of cool. It isn't real. My heart had pounded throughout the decision-making with the teams during amber alerts and I could only ask them – "What should we do? What is the right thing to do? What can we do today and today only?"



And when team members started saying sorry, I said, “No sorries. Only Love.” And that became our new anthem. Love in action, not cool “Drooz”. Or perhaps it is true love that underlies real drooz.

A firefighter yelling at you to get out of the invisible wildfire, is calling out your name in love. In an emergency, you just go all out to create, make and take shelter, and protect. But in saving lives, don’t forget to keep intact your and our humanity. Because a breathing and eating host isn’t necessarily a living, thriving, throbbing life.

**You and I matter. It is because we matter. That is WHY we turn up for one another. (We do, eventually. So, don’t lose heart.)**

That’s freedom in an emergency for me. That suffices for me. That we are simply one giant in vitro liquid “drooz”. All we have and all we need is each other.

Wellbeing, as it is making itself visible for me this morning, is this simple joy of awkward happening making a nonsensical chatter of thoroughly, satisfying, absolute glib, that perhaps, lifts a heart or two, in an unprecedented time such as a global pandemic, that now has already happened for months, and we are already all factored in as thoroughly precedent.

And perhaps trials by fire are what we call “cool”.

For having responded. I think we did do a remarkable job as one humanity responding to the novel coronavirus.

In my books, anyway.

I don’t do perfection. Perfection doesn’t exist.

Kindness does, and sustains.

Because it is better.

And easier.

Kindness oozes.

Kindness flows the joy of infinity, and that continues as, eternity.

Bumpy as it often is.



*"Crow in the dark." – Eustacia Cutler*



## **TWO.** **Places of Possibilities (“PoP”)**

I feel like I am a scribe. Yet, I am assembling the materials, the body of work, which we have worked together, in development. Yet, in the assemblage, something new becomes, namely this book that I can't yet visualise how it is to be, except that I am trusting the integrity of trying to share a personal story, in the fruiting of “new things”.

**PoP** is the outcome of HES (“Human Engagement Studio”). It is the sustainable enterprise offering of HES. I will try to explain and communicate our emergence process and how it really did come together, so that we can capture the truthful texture of *PoP*.



**The truth about HES is that we couldn't let Himal walk out of our life.**

Her ten-year chapter in Singapore had come to a close, and on February 8, 2017, we threw her a farewell party. Manju had prepared for us a royal feast. Ken was trying not to cry and made a lot of jokes, but even he, could not make us the usual music of reconciliation. Vashima, being the brave joy warrior, made us a lot of e-posters of us, and even in the deepest art of joy, it contained the sorrow of departure. No matter how much intellect and comfort we had poured into the celebration, we felt a hole in our hearts. The next morning, by the time Himal was out of bed, we had already decided that we are co-founding HES. She was completely in awe. And I think that's how good things really come to be.



FRIEND

**GOOD FRIENDS**

*Friends are the gifts that we always need.*

On April 29,



FAMILY



TALK



LOVE

The co-founders of HES had come together in 2016 during a confluence of dark nights. We had each reached the edge of our quest, our professional paths, our search for the right thing to do, and everything had seemed broken. And in truth, we had nursed each of our broken hearts. And we met on Wednesday evenings, and we started to laugh, and we decided we don't do "pity parties". We dialogued. We said, we want this piece, we don't want that piece. We had nothing tangible to show for it. We have 100,000 Whatsapps of 3 years – we kept developing our ideas, challenge our own assumptions, we kept stripping our own conditionings to the core.

And we called this hanging out in the dark - **wildflowers**.

We learnt to become comfortable with discomfort, ambiguity and non-solutions, and talking and listening, across our own knowledge spaces, formulations and experiences.

And at that moment, when we needed to emergence HES, it came to be, overnight. That's rapid response, that didn't come overnight, but over many nights and days, years of what is to become – friendship.

I met Himal because she had turned up with my poetry book. She was the first person in Singapore who had held that book up with a glee of a child. And then, she had jumped into the full inclusion journey, because I had said, "I need help." That was in 2008, a year after my son bestowed with trisomy 21 arrived in all our lives with a cheeky "hello". Himal taught me about self-giving most of all. She taught me that the grace and pure joy in servitude. And she lives that. She is always giving, ever giving. I have never met a more giving person than Himal. She jumps in when you need help, and there is no question about the why. She doesn't need a why to gift an extra pair of hands, and heart. Especially, when your heart is all crushed, Himal is the mountain, lake and ocean that holds you back up, and together. And it is no wonder, she holds the biggest reservoir of my tears of my search. Both of sorrow and of joy. They can't be, without the other. Just like I can't be, without Himal.

Himal had introduced me to Vashima in 2008. We had met in charKOL's art studio, gallery & giftshop, an art enterprise that I had co-founded in 2008, in order to explore art & ideas in humanity. I will share about this story in the next chapter, because I am realising, the journey goes hand in hand – art and humanity. Much like clouds in blue skies, and the sun and the moon in days and nights. Vashima knows everything and anything about pedagogy and she never puts any of your ideas down. Every idea is precious and valuable. She has since patiently sat me through this process of teaching and learning about differences, and listening so deeply, I hear my own self, my own words, and my own validation. She taught me the Pedagogy of Possibilities. It is to her that I attribute this body of work the most.

Then Manju turned up in my life to invite me to give a talk as a parent. It was in a Wheelock programme that she was facilitating for early childhood educators regarding full inclusion. I think it was my second talk, and it was so raw, I didn't know if I could get through it. She got me through it. And then she and I had lunch. And I never forgot Manju, the one who turned up to give me a voice, on a platform of hope. At my most vulnerable. I could have been a thorough mess, but she helped me stand and speak with dignity. She taught me the dignity of a queen.

In 2010, I attended Ken's school musical, "Puss in Boots". I have never experienced a school musical like that before. Ken could support any genre. I said to my friend, "He is the one,"

who could take the kids through the musical journey. He has decoded music. Ken ran away for one year, saying he wasn't trained for special needs, and then he turned up and said, "OK, teach me." I said, "The children will teach you, not me. I don't know anything. I am in the dark as much as anyone."

Ken and I then went on to write music together, made a concert of full inclusion, did many stuff together, and at the beginning of this year, he still turned up, and said to me, "I am not trained." Then I gave him a sock in the stomach, "It's too late for that. It's now been 10 years." And we both gave it to each other, and then laughed, after a series of expletives spoken (ok, yelled) for real, like in a real fight, and then Manju, whom we had expected to play referee, simply and royally said, "It's rare and great to witness a friendship like that."

She was grinning from ear-to-ear while we nearly mauled each other to pieces. It also tends to happen when the musician in him meets the street poet in me. I have noticed that on many occasions when we both could not bridge that divide. Why? He needs the form, and I am breaking it. And when he asks a form of me, I would vehemently say, "No." And then he goes on and writes a bridge. He taught me about bridges. And he taught me about rhythm. And he taught me about harmony. And he taught me the importance of the strict discipline of – form.

And PEK, as this group tenderly calls me, I am the one who wouldn't give up. I am not afraid when I don't see any obvious way out. And I am not afraid when someone tells me to my face there is no way out. And I have learnt not to yell back, because my friends had stopped me from yelling back. Or maybe they don't. They let me yell. Oops. And then I see that yelling isn't very elegant, nor holding peace delicately. And so, in truth, I now have a new stance: I act back now. I simply just take the next step forward. If I can't explain it, then I just do it. Create that new dance step. I have found the care that powers the dare. Much of it is through years and years of grinding every falsity out of any arguments, challenges, of cannots. I echo *Maya Angelou*:

*"I care and I dare."*

Because "cannot to full inclusion" is not a reality for me since 2007. I will not accept the old world of exclusion, prejudices, discrimination of unbelief and less-than, and excuses of deprivations as it is not a world for my son. Plain and simple. And that's my deepest truth. I will always hold the space for the emergence of any possibility of full inclusion. The very last connecting dot, I will hold it. I have learnt that I can, by simply standing. Even when all else has fallen apart. And I have learnt that when things fall apart, sometimes, it is because it really needs to, for "new things" to emerge. Old values really have to dissolve, before a new framing is understood.

And that is why I think I can stay in this space of unknown so well, until a place of possibilities, happens.

I used to call it simply – guts. I think the fancy scientific word for the heart of resilience is – GRIT. Ya, grit your teeth and go for it. When someone is unsure, I used to just say, Whack It. And then everyone used to think I am being aggressive. It is because I play badminton. The shuttlecock is coming at you already, just whack it back. Just whack it. Keep the play going. Now, when I am stuck and unsure, everyone just grins, and says, "Whack It, PEK." And this is what this book is about. It is to keep us going. Keep going. Especially, in the dark.



Some of us had decided to travel.

Travel to test our untested investigations. Go to different experiences, to test out the ideals. Of full inclusion. The raison d'être of our coming together.

**Meherbani** is an ongoing investigation. What is meher? We studied compassion. We tracked through the sciences, we challenged the blindspots. We kept putting it up, and then tearing it



down. What is compassionate communication? Gentleness? Sweetness? Plain gaming my brains into a state of good mood before delivering me the bad news of I cannot or I am out or it isn't you but...? Or is it plain searing honesty? I have found sanguine talks sometimes are more tiring than the situation at hand. I don't do tralala that well. I do tralala only after we have really given the situation at hand a good go and put in grand efforts to alleviate the suffering that we are seeing right in front of us. The other tralalas to me is simply a looking away. I don't do looking away well either, and so many people don't look into my eyes anymore, because, I don't do why so well now too. It is now very obvious to me that the why of we need ESG (Environmental, Social, Governance) Economy and full inclusion is the same as saying, "I cannot, you ask too much of me." A bit like Ken running away for a year, and circling back, and after 10 years still saying, "I don't qualify." If you don't qualify, who does? If you don't begin the first step, how do you participate, and hence qualify? If not you, then who? Who is going to imagine, write, make prototypes and build for real that bridge that can become a real dream come true for many? I have learnt that compassion sometimes require this very plain and open truthfulness.

We looked at IB, at **School Administration**. We know many places of learning are organised as a "school" by administration of inherited forms. Many tried many other forms, such as "home schools", "alternative schools", "mainstream schools", "special schools", "creative schools", "village schools", "community schools", "small schools", "public schools", "private schools". I am not sure we have gotten around the divide between administrators, teachers, students and parents, in these forms of pedagogical applications of hierarchy. What is education? I think this got missed. And it needs a very thorough re-examination by those whose lives and vocations are about serving children and lifelong learning. The old model of academic learning may no longer hold anything, if the values underlying the education endeavour and the first principles of thinking are crowded out by the chase of quantity of content through multimedia publication, templatising of skills without deep understanding, and the confusion between media amplification and voice – the participation of having something valid and fruitful to contribute in society.

We looked at **Schools of Full Inclusion**; at the camps from birth to lifelong that we have prototyped, and the recurring woundednesses that this inquiry surfaces. And we are unable to go through this pain and longing. The bridging is much, much farther and exhausting than we each cared to admit. That is in all honesty, we simply did. Not in defeat, but in knowing. We recognised and acknowledged the distance, and it is ok. And we learnt to – forgive - mostly in this journey. I have. And it took me a long time. Too long, yet it still did. Took me too long. I am not sure why. The woundedness was not trivial. It is a woundedness of betrayal and abandonment. Forgiveness requires that decision to no longer be ruled by another person's condition for loving you. It requires you to get past disgust. The negative emotion of that truth of realising you had been loved because of something other than being yourself, is this – I am not worthy enough for you. It makes you feel awful. It makes you feel so small, you no longer have the power to do anything. And worse still, the person who has put a condition on you, when you are most down and out, asks of you to uplift yourself. Get up, because I have just socked you. Over and over, because you can't fulfil my destiny of you. And then, one day, you do get up, and you walk out, and away from that toxic relationship, that you now have a word and recognition for that toxicity - oppression. And then one day, you circle back. You either give the other person a sock in the face, or you forgive. You keep going in circles, everytime that knock comes, until, your own destiny is no longer determined by that person. And then, when that door knocks again, you say, It's ok. We had a good run. But, I may not run again with you. Because, our values are not aligned. You may think that

our values and purpose are aligned, but we are not. And until they are, we only have forgivenesses between us. Better than disgust. Far better, and cleaner.

We looked at **Workplaces of Dignity**. We worked this very deeply. We dialogued, and we bonded. But everyone is still waiting for a plan, and mistakenly calls that strategy. The idea of a singular leader is still too embedded in the culture of working together. We couldn't self-organise, in order to meet market. And I am not about to do a top-down gig of any sort. It's got to be self-determined and self-informed. There are no workplaces of dignity, if adults can't understand why they are the ones to motivate themselves so that each gets out of bed in the morning to do the work that they have crafted out for themselves to participate in. I don't understand why it is that all the people-related stuff at workplaces seem to miss this point. And we write so many management theories that essentially isn't addressing that dignity requires complete honesty, respect, admiration and gratitude in communication and exchange.

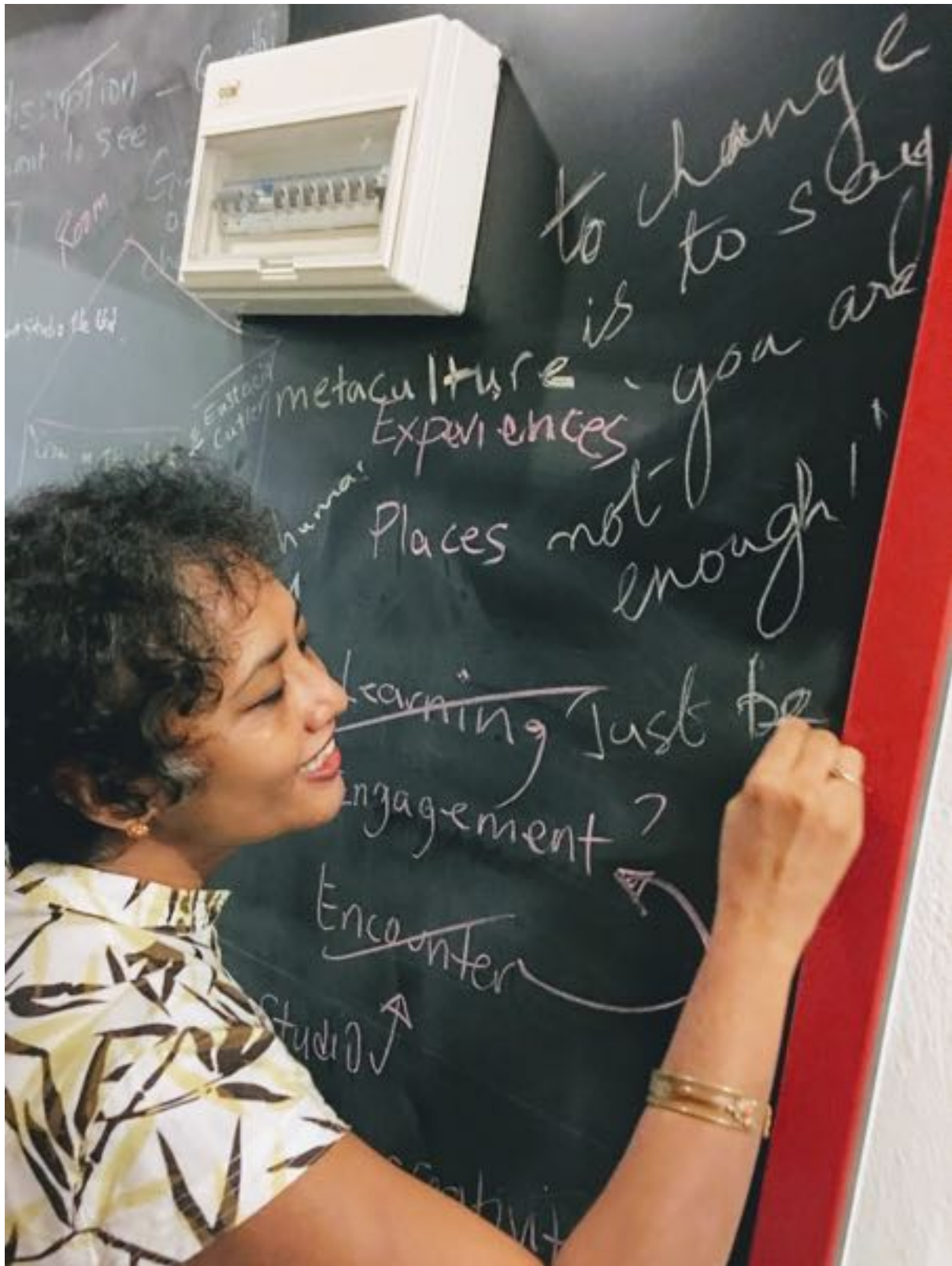
We looked at **Pedagogy of Alterity**. Alterity is also nuanced. Yet, it is this Other tension that keeps us related, and apart. And so, I had kept it as a reminder and watchman of hubris. I think I still don't really know what this means, and had included it because it sounded fancy. For me, alterity is simply: I am incomplete, without you. I cannot be, if not for you. That's alterity for me. This Other business, I find it quite alienating. It already starts to politicise the differences into inside-outside. Which really is a waste of time, for me. Maybe for some it is interesting, but for me, life is too short to draw boxes like this, and I would rather drink up a glass of sunlight than waste my time debating why it is that some people get to draw boxes, while others are in hunger, deprivation and suffering for all the types of overt and subtle toxicity of relationals, that we keep dressing up as research theories.

We looked at **Making Art, Music and Theatre** under **Project UnSpoken**. When we try to make this into a tool, it goes sideways and explodes into sing-song propaganda. And immediately, we understood art cannot be used as a tool, not even as a pedagogical tool, but is to be kept intact in its own sanctity as a precious record of a mirror of truth arising for us to examine and critically, hear ourselves. Hear our laments. Laments are vital voices of truth, that if we tuck it conveniently into a corner, will soon be denied. And that which makes us rough on the edge, raw and real, will soon be scrubbed clean and plastic. Without this mirror and lovely jukebox of raw life, we get trapped in a bubble. A bubble of disconnect, and non-existence, really. And that would defeat all our commendable effort of continuously deep-discovering, questioning and engaging with life, and with others.



We tested out **EdCamp**. The inquiry: can we have a teachers' training that is self-organised in the content of learning to teach? That lasted two rounds, and we attended a third which didn't really want to have anything to do with us as we have included children and pretty anyone who isn't typically identified as a "teacher". Many are still thinking of career

development, while perhaps we are seeking to offer a lifelong opportunity to discover and self-determine.



**And so, it may simply be Perhaps**

We tore it all down. They don't satisfy us as forms for us to introduce going forward. We couldn't find a collective place out of which all 5 co-founders are able to flow comfortably, or were we able to bring ourselves to self-condition ourselves as a mono-culture, as a group of professionals, as an identifiable new professional career.

Some take and offer all kinds of certification to signal to the market that this is the offering that is being serviced by these group of professionals, who are now "re-invented" as (fill in the blanks).

Perhaps as we keep trying to figure what is this (fill in the blanks), we end up chasing our own tail, like how an elusive self-identity interoceptive process tends to make us go into a deep inner spiral, and we end up tearing everything down, or we keep reinforcing a conditioned narrative that we don't dare depart from, as it is so comfortable.

Perhaps, the process requires us to be artists, but even that have been "choaped". If art isn't allowed to not be defined, then there is no longer any space, any canvas, any openness, for us to dare to explore, and expand, contract, double erase, define and re-craft.

When we tighten our grips on stuff, that stuff gets squashed. I realised this during the Covid-19 emergency and crisis management. Something good, like a good intent, can be very good, but, sometimes, people need space and time, to process. Yet, sometimes, there isn't time. And then we find ourselves largely at home, safe, but deadly, in each of our mind spaces, that keeps spooling Netflix. Or consuming more and more media, and other people's stories. We keep living them, 2-D, flat, and deliriously happy. Or we soak in the drama of the entrapped so willingly, and we choose to imprison ourselves in narratives of thrills and shrills, and justified self-indulgence. In an unprecedented crisis.

Perhaps, we are all simply coping, and all we need is some simple kindness. And sparkles of joy from nowhere. That's my fairy self - appearing every time I get cynical about life and human nature. When I feel a streak of meanness arising, I now zap it.

Perhaps, we go through 10,000 characters in one day. And that is ok. It is emotions personified. It happens a lot to people who like and have a flair for writing theatre. I have learnt not to be afraid of writing without editing the voices that surface, that need to be spoken. That is much better than being a repressed grown-up in my second half of life. This the risk that I have really opened myself to – discover the mad chaotic nuttiness in myself or be a self-assured poster woman in her midlife, looking very assured and together, but completely, disconnected and alienated from herself and others, in reality. We can become the poster child of a grown-up that everyone has determined for us during our formative years, and think – Wow, I have arrived. When in fact, we have arrived nowhere, because we have simply lived a textbook map that others have pre-destined for us, and that is not living. That is not growth. That is simply being a human being conditioned to be a poster person, and still chasing after all the medals and trophies, which have been programmed in our neurotransmitters of rewards and punishments during our formative years.

We have so many thoughts. So many possibilities. Who gets the airtime, inside our brains? What are the communication channels saying to one another? If there are so much heightened social tensions now, and in relation to a virus, a part of nature, how is our brain cohering? Who is making the executive function call? How is the signal going to help us make

informed choices, and make the necessary, very rapid decisions, personally and collectively, that is asked of us.

“It’s too complex, you have lost us,” a constant response. Almost a chorus.

So, this is the bridge:



*For its simplicity.*

**Places of Possibilities require engagement.** Human engagement. Real dynamics. Real dialogues. Real perspectives. Honesty keeps us sane. Sanity keeps us beating our heads against limitations of rationality and emotionalities. The limitations of emotionality are even more tangly than rationality. Both are mushy and messy. Add in sensory, and we are all in for a real, jaunty ride. Life is the Real push and pull. It is tensions, interestingly, that stores the latency of possibilities. We are afraid that if we leave it too open, it wouldn't cohere. We are too tentative that if we nudge it too much, that we would shape it into our own mirror of oneself, and it wouldn't be the materialisation of the authentic response to what is needed.

To me, creativity is a need. Something is missing – big, huge gaps and bridges between the self and life, the self and others, the self and self. How is the self and self, possible? Sometimes, an inner dialogue seems like you are in looney tunes, when in fact, this is reflection and contemplation.

And so, we pulled out something we collectively agreed as **Personal Atelier**. This space is designated for this purpose: go find what makes you excited about stuff. Keep going until you find the intrinsic joy of activities and in your own words and in your own media. And during this process, you may choose your mentors, or your mentors might just appear from nowhere.

We debated about **Mentors**. We debated about accompaniment. We debated about this hangup, this veneration of Gurus. We debated, and then, we agreed upon this word, and this role. And so, we kept this piece.

**Library.** We kept this idea as a collection of resources that one can build and contribute towards. Where we can also generate our own sharing of our insights, learnings, any story that we fancy sharing. A library suddenly becomes a place of wonder and awe, sharing and caring. It most resembles the old classroom.

**Working Together.** Collaboration becomes too tangly. We kept this simple. Work together. Come to the table and work together. As you are. Turn up. Turning up is working together. If you don't turn up, how can you participate? So, simply, turn up. Keep turning up, and the space-time stitching together already is the fabric of your story of simply turning up and participating daringly.

**Emergence it To Market Already.** Teach us, the team has asked this of me. The Market is what we create. All I know is if one sincerely offers a goods or service to meet a need, a market emergences. The price of that offering is what is tricky, but if one follows the market costing, and prices a reasonable margin, and communicates that offering, and delivery, openly, transparently, someone will be able to access the offering, in whatever shape, form, size, and the bridge will be built. Don't be afraid of the bargaining, and pushbacks. Don't listen to the nos. Listen to the needs, the calls for what is missing, and offer your all. Don't give in to the circular narratives of heroes and villains which self-justifies your own fear of engaging with the market; just scope and offer. Scope and offer, craft and re-craft, until someone says – Oh, this fits me perfectly! And then you have a perfect authentic match! And that's the secret of my joy. That's what keeps me going. The surprises, and the heartwarming encounters of tradesmen and tradeswomen, who dialogue in bids. Straight-up. I like straight talks. At least the bargaining is out in the open. Not subtle and toxic, like conditional love. I love trades because they are trades. I frame the goods and service, and you buy or don't buy.

I love the ups and downs in the brave sailing of the tradeboats at seas, that are sometimes leaky and sometimes spectacular, like a new turbo engine, that becomes during the journey of trying to patch up “leaky buckets” that tries to scoop out the water from a boat half-built, yet daring to go onto the unchartered waters of hope.

Anyone who has sailed in a boat like that and seeing a panicked face of a new sailor looks on compassionately to the stranger, to greet, Welcome Aboard.

The price of offering can also be zero-fee, but the valuation, if you are able to account for it, measure it, and articulate it, certainly isn't zero. If you are able to extend your pricing tools for access, then you are able to serve the for-profits, social/impact markets, as well as philanthropy. You might even extend to a public-private partnership and quasi-government institutions, which you will eventually have to do, otherwise, the completeness isn't quite there. Because the economy isn't complete without addressing the biosphere and global sustainability and flourishing.

**And the business world would have been shaped by you.** Audaciously and tenaciously having a good go at wholesome fun and seriousness.

That's the thing. You do have to know the business and corporate world concretely, and you will have to learn this, and validate the markets, even if you are a demi-god in your fields of prior possibilities. Because the new possibilities are about coming together with all the grand knowledge of the old, in the old forms, and cohere, a new. Because it is now the age of complex-adaptive-systems. The problems are interlocked. You can't tear one piece apart and attempt to just solve a small part of it, and then hope that the bandaid will hold up as sustainability. The piecemeal patching may hold for a bit, but when a big stretch comes – humans need to be able to respond situationally. And we need to have the ability to do so. And maybe at that time, the resources that matter most may just very well be from within – to not go insane or be influenced by propaganda of mass hysteria violence - in a crisis.

**Can we hold calm, serenity and peace in a crisis?** Covid-19 has gifted us this necessity. It brought to the forefront, what is most required in the unfolding decade where we have still not yet addressed the root challenges of biosphere stability in the Anthropocene. We still think things will get better once there is a vaccine. Things relating to Covid-19 will get better after the vaccine, but our resource renewability, production and consumption and equitable distribution, the relationship between money, risk, investment, derivatives and tangibility, and the archaic mindset underlying geopolitics of powerplay, is still largely unaddressed. The point is still missed – the biosphere cannot sustain if our renewability, and production and consumption patterns that are not coordinated towards biosphere sustainability have not been SDG (Sustainable Development Goals) transformed.

The neuroplasticity that I am alluding to requires a process of education that cannot be based on risks, or templates, or academics, or predicting the future, anymore. It is a neuroplasticity of being able to unfold. Unfold as life unfolds. And the future can no longer be predicted by the past knowledge. And adults who are using the paradigms and tools of the past essentially can't teach from a future they don't know, and that nobody can know. And children and young adults don't have enough experience to lead the way. So, the education of the future is more like – we're emergencing it together. Much like how we responded to Covid-19. Do the best we can, bit by bit. Try it here and there, and everyone communicates, and gets into action, together. It's quite terrible of me to say this, but the truth has hit home – petty mud-

slinging is childish, not child-like, and not at all, play. And anyone at any age, can still be petty and small, and any child of any age, can be pretty big and magnanimous.

This as you can see, is a note to self. A note that I had experienced, and so I can authentically share it with you. If I didn't experience the above, I would have no story to tell you, and no possibility of a dialogue, because I would be staring at you, staring at me, with a manual of instructions, or a memo from above, that makes no sense, no head or tail, no nothing.

### **No nothing is also ok.**

It begins that way.

Come with no nothing. It isn't possible anyway that anyone turns up with no nothing. The intent is already there. The heart-stirring, the curiosity. So, knock on the door of the unknown, open it, and enter it.

### **Playground for life.**

We realise after 3 years, that HES is a *School of Pedagogy* and its mechanism is *PoP*. This is the pedagogy underlying *The Economics of Universal Wellbeing*.

“New things” cannot be seen, or recognised, precisely because it is new, unnamed. It seems strange. It seems scary. It seems intimidating. We can't enter the space because we feel so under-prepared. We can't sit in a space where everyone arounds us says things that we don't get. We haven't figured the language, the culture, the movements and layout of stuff. We have figured out the structure of social-relational. We haven't figured the point of it all. The purpose of the meeting. The expectations of the instructions. We look for a blueprint, but it's been recycled. We look for a teacher, but the teacher is having his or her own preparation time, trying to download the latest app that has been hacked and has become too exhausted with all the reams of materials and content that he or she is grasping with. As everything has become real time. “Work From Home” has become WFH. School has become HBL (Home Based Learning). Is it a parenthesis that we use, or double clicks in the air for quotes, or italics, or bold? Do you quote-unquote – who is circulating all the materials on the internet. Are they kosher? Can we even say kosher anymore?

Where is the structure? What is the structure of learning? Of knowledge? Of knowledge transmission. The construction and deconstruction, how can it be a 24-hour cycle now? Or is it going to be 12-18 months of facing the unknown of the Global Pandemic. Is it known now? Can we see the virus? How long can we bear to watch helplessly the social distancing of space between two humans, and what does that mean? What does that mean for intimacy? What does that mean for friendship? What does that mean for work? What does that mean for community?

Are we confused? Will things go back to normal again? What is normal for a child born in 2020, entering into a world that has been changed by a single virus. How do we “crow in the dark” indeed? What does that even mean? Why do I type furiously on my MacBook Air on a Sunday afternoon with word after word that does not seem to lead anywhere except to a door that has a heart for its handle, and many other hearts sticking out of its window, a seeming secret portal to nowhere. What if I turn that door handle? What if I turn it to find that I am



inside a room, and I am actually not entering, but exiting. Exiting my old world that actually has dissolved and all that remains is that mysterious door that seemingly goes nowhere.



*Shrug. And continue to Play.*

Maybe there is a simpler simplicity. When you ask children questions, they are very good, they are simply very clear about grown-ups: they just give a shrug. And continue to play.

And so, we did. We eventually discovered after 3 years, that our kids are growing up, and we are growing older, and time and life has passed us by. And I am none the wiser, yet maturing. That all my own mad exasperation was really the investigations of hope that have been authentically explored. Sometimes play gets exasperating and frustrating, because it is an iteration of workability and acceptability. It is a social iteration. Social iterations aren't tangible. If they are tangible, I don't know what they are called, because then friendship has been objectified.

That's where the slippery slope is about human engagement. You can't templatise it, or turn it into a self-learning algorithm. The second you do it, the engagement is already being prescribed. There is something human about human engagement and it can only be experienced by a human, with human, with nature, with wildlife, with life. It's about being human, living with others.

It isn't about the what or the how. For me, I have understood it as about the state of being – safety and security – to discover; namely, play.

In Chapter One: Drooz, I had shared my discovery about freedom. Being safe and secure is the foundational irreducible that holds the ground for freedom to be. And today, I have arrived at the next aha - what does freedom look like?

For me, this afternoon, right in the midst of Covid-19 Global Pandemic, after explaining to my son who has asked me about going to places, I said as honestly and as a matter-of-factly to him, "Well, everything is kinda closed," and then, I simply turn on the TV for him, and continue to type, "Well, freedom looks a bit like - a playground for life!"

Freedom is enjoying the safety and security to engage the playground for life TODAY.

When we keep chasing the future, the butterfly keeps flitting away.

When we keep running away from the past that keeps haunting us, all we need is to delete that annoying recurring, limiting, entrapping horrendous narrative, and turn on the light. And say, "Hah!"

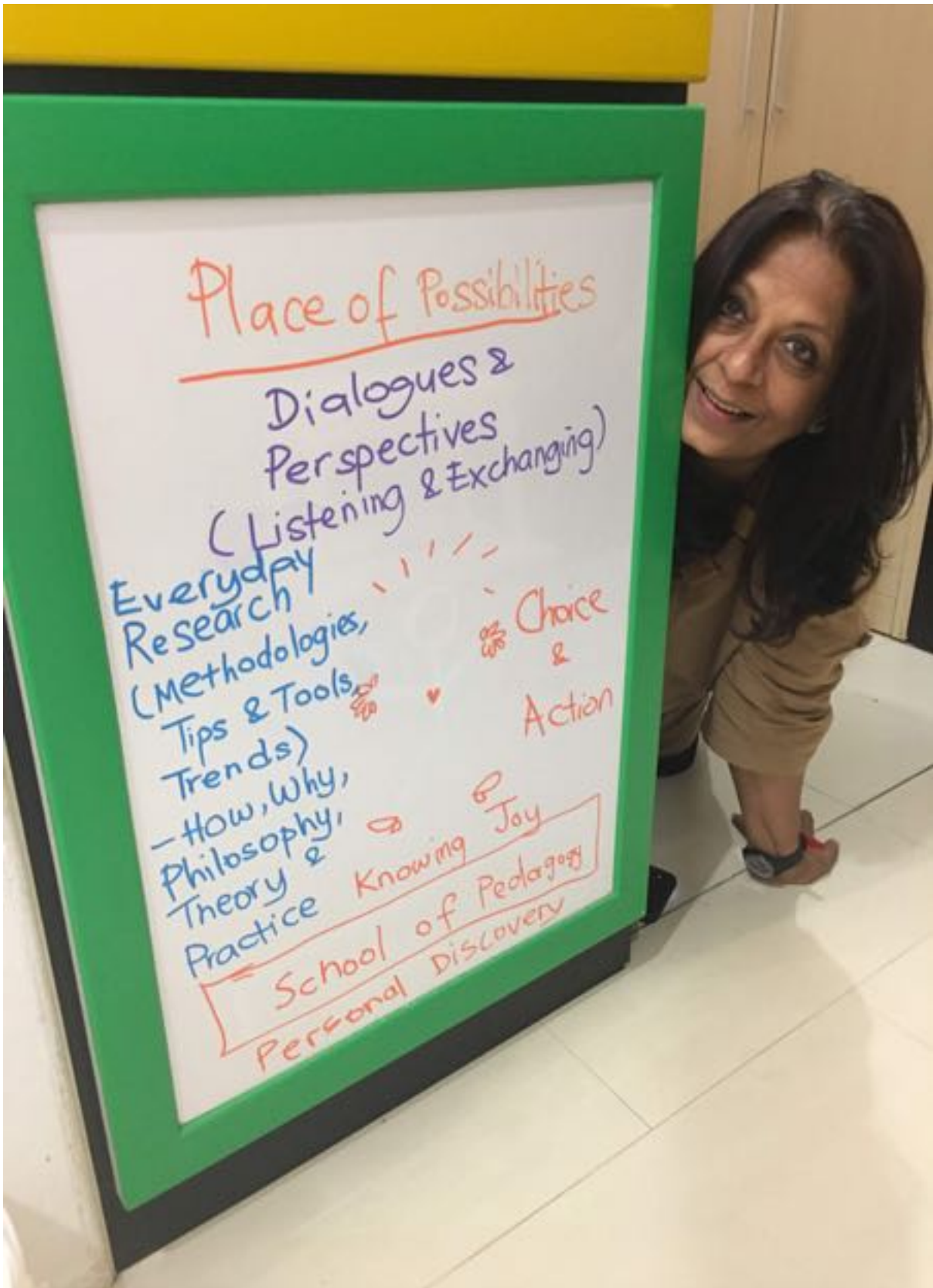
When we just stay, and meet the truth of today, maybe, from perhaps, we can finally see, that our own veils of minds may be thicker than the shroud that we say others are trying to put on us.

### **Why is PoP different?**

PoP is about places of possibilities. It is about places. Places are spaces of belonging. You can't have a belonging with ideologies. It is then the ideology that subsists, not the community of people and their authentic living expressions and choices of the way they would like to live life. So, PoP is this framing for a personal discovery in the playground for life.

There is no organisation, save for its legal form, if there are no people who are coming together and turning up together, for a shared context and/or purpose.

*The difference, I have found, is JOY.*



## **How does PoP whirr in *The Economics of Universal Wellbeing* to make “new things”?**

So dreams. They take a long time to materialise. I understand that now. You can't sew this part and that part together, and think a plan (however detailed) or a hope of abstract imagination or two great ideas will become something new, like how you see it so clearly in your mind's eyes. A dream involving choices of others isn't a drama script. It isn't a piece of abstract colours splashed together on a canvas that only you understand and enjoy. It isn't words strung together in a manifesto that you read out loud to others who put their hands together to clap and then go home.

When a dream that you have is about social change, and about global sustainability and flourishing requiring a transformation of one's life, it requires others to similarly feel and commit to the same – something. That something, if it becomes objectified, gets traded up and mistaken as the goal and purpose of the coming together. What I have found out in my honest walking in search of that something is that a place of possibilities happens, turns up suddenly, usually unexpected, when I least expect it.

A place of possibilities looks like this – I am having a sincere, heart-to-heart, happy interaction with another person, whom, after a series of committed engagement, where both turn up for one another, without a need for a material something to hold on to that bonding, is the moment, when my dream has come true. We are typically glowing and grinning from ear-to-ear like kids.

If freedom is a place of possibilities, then this moment which we call “place of possibilities” (PoP) - friendship – is my newfound freedom.

I have also learnt that there is no possibility of friendship, without true love. The definition of friendship, I have found is – true love.

The rest of it is the gift of the playground.

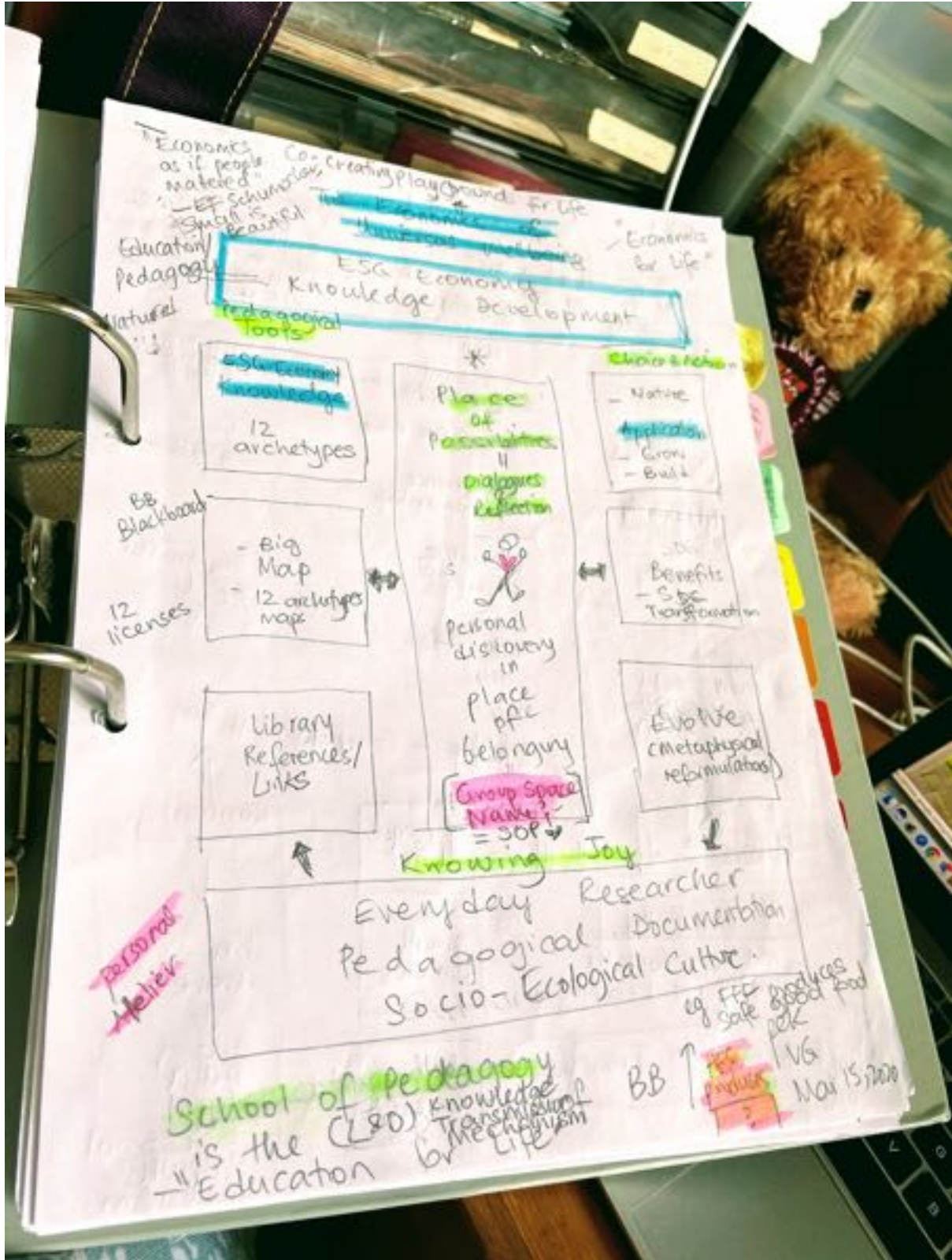
When we find ourselves immersed in full joy through the simple presence and gaze of the other and we find the other through our eyes that see and embrace wholeheartedly the other person fully, and somehow still find it within ourselves to continue participating in the friendship, regardless of the trying circumstances and differences, then maybe, we have truly found the secret of secrets: the elixir of life.

### **And so, this becomes our conversation and continuous narrative reformulations.**

If we insert PoP into the economy of possibilities, i.e. the “economy for life”, as astutely observed by E.F. Schumacher in his 1973 text, “Small is Beautiful”, what I have found is that the pedagogy of *The Economics of Universal Wellbeing*, looks a bit like this (see overleaf).

ESG Economy Knowledge Development is about engaging in dialogues and perspectives, meaning listening and exchanging, in the personal discovery of possibilities, in a small group or a big group. **The Silent Dancer** now has a framing for her tangibility of knowledge development, and **The Kind Weaver** is the platform for choices and actions of “new things” to emergence in the ESG (Environmental, Social, Governance) Economy, which has the following three aspects:

1. Nature - Grow and Build ESG Economy applications
2. Benefits - SDG (Sustainable Development Goals) Transformations
3. Evolve – Socio-ecological Reformulations in contemporary languages and understanding



HES produces ?

In my notes of formulating the organisation of ideas that I had discussed with Vashima, I had noted this: what does HES produce? If we were to apply the rigour of bringing that something to market, it is about production and consumption, and if we can't package and sell – friendship – so what it is that HES produces?

Is education about trading knowledge?

Is knowledge about distributing packaged content?

Is lifelong learning relevant as labour market skills development for an economy that is already dissolving as fast as it is made?

What is HES producing?

No human can produce another archetypal human.

No human is an archetypal human.

**So, what is HES producing?**

HES, I think is the bridge.

The place of possibilities is where we hold the divides. Where we learn to hold and uphold, articulate, organise, formulate, re-formulate the multiple perspectives and applications of insights, knowledge, possibilities together.

Divides that are seen as healthy differences. Peace is a flower; it is fragile. One can only hold peace delicately. If you try to get a grip on peace, it breaks.

The one thing I have learnt in all these years of co-founding HES is one very critical and vital ingredient – my own heart. I have learnt to hold my own heart. I have learnt to heal my own heart. I have learnt to grow it back together again. I have learnt that when my heart grows cold, hard and judgmental, it becomes brittle. And I have learnt that when a friend turns up to water my hard earth within, I let that kindness, and my own tears water my own dried, parched inner grounds, back into softness. Into earth again. Earth where new things can grow out of. And it is until whatever seeds of hope that I dare plant in my own heart, can sprout from inside my own heart without bitterness, no dreams can bear fruit.

And I have learnt that emotions are as natural as breathing, and fear is another word for entering the unknown. The dark isn't frightening. It is the narratives we tell ourselves, and that we spin and share into a contagion, that is more of a negative epidemic, than a Global Pandemic. If we track all the amplified media, and cybersecurity hacks, we might think this world isn't so friendly. But if we look out of the window, and look up at the sky, and observe how many people really do care about us, and who are nurturing our lives, and how all the languages of love make a wonderful cacophony of music of delight, then we would, finally, come to terms with, and homecome to an age that is no longer textbook.

Because life is now real time, as always. For us who love to read, there is this place we call books. Most of it are words put together. Yet we go into that world. And we come out refreshed. Maybe, the secret and mystery of HES is about daring to enter that kind of world.

**So, what is HES producing, again?**

It is silence.

**Meherbani** is about silence.

I take back what I had just spoken, out of turn, but I don't erase it. It's my learning. There is no erasing. There is only forgiveness – which is the true bridge – between divides.



*Peace is a flower; it is fragile.*







### **THREE. Effervescence**

I texted a very, very dear friend, Jaq, last night, “I think you are appearing in my book.” She texted back and said, “Please don’t if not necessary.”



*Privacy and effervescence, intimacy and sanctity.*

We spoke about how beautiful our journey has been together. She texted, “Our journeys met to strengthen something in us. Something maybe you can define.”

I texted back, “You protect innocence. So many times I think I would have fallen.”

Is anonymity a protection of innocence? I recall another dialogue with yet another dear friend.

In this day and age of instant ownership of our own media, with the instant communication and sharing of personal media, social media, and cybersecurity matters, what is the protection of innocence?

If we don’t voice out our views, and participate daringly, we would always hide behind the protection, presumably of innocence, but then, how will we grow?

Yet, if we allow ourselves to be authentically seen, what happens? What happens to us – will we be influenced to such a degree that we don’t know who we are anymore. That who we are

becomes playing to the crowd. Will who we have become a caricature of who we are? Can we really be ourselves in a social setting, say the things we really feel and mean, yet remain innocent?



*I didn't know effervescence will lead to the topic of innocence.*

Writing is perhaps a protection. Because I can explore in my own space, for a very long time. I can explore my ideas without them being laughed at, for being foolish and naïve.

So why is innocence to be protected? What is the mindset that protects innocence?

What is innocence?

Is innocence the intent of goodness?

Is innocence the unshakeable believing that innately everyone has a good intent towards the other?

Is innocence about not giving up?

Is innocence like the wildflower continuously springing out of the earth as is, and then when all others call it plain or don't even give it a name or simply does not give value to something so unassumingly blossoming on its own regardless of what society regards it?

If that is so, then the work of *The Economics of Universal Wellbeing* is about blossoming innocence.

Perhaps “new things” is about this. “New things” can’t emerge forth if we keep judging it. If we keep trying to define it, form it, with existing sophisticated social-relational expectations and norms. “New things” that emerge is a growth; it isn’t manufactured from an a priori. It is something something unseen before. To be new, it has to be willing to be encountered. It cannot be falling into known risk patterns, and managed.

When a person is profiled, this is what happens. You become a risk pattern, to be managed. There is a relationship, but that relationship is that of the mind, the mental risk pattern, and you don’t really exist (for that person processing you through his or her own mentalisation). When your existence is about fitting into the other person’s perceptions and expectations of you, you have effectively stopped blossoming. You have actually stopped existing as a human flowering. You have lost your freedom to be. You have actually given it up. In order to fit in, in order to grow up. In order, not to be seen as unsophisticated or naïve. In other words, you have lost your innocence. You have traded up your innocence for a club membership.



***A human flowering, or blossoming, requires the space of innocence. Perhaps “The Age of Sustainable Development” (JD Sachs, 2016) is actually The Age of Innocence. Perhaps “Development as Freedom” (Sen, 1999) is actually Development as Innocence.***

Back to friendship, if I had already conditioned an expectation of that friendship, I don’t think it would have blossomed. Friendship takes a long time to come into being. It takes a lot

of trust. It takes a lot of encounters – serendipities. Things unplanned. Many challenges of each other's views put on the table. It takes a lot of courage to stay in a friendship.

Many things have been written and shared about relationships and engagement. So many that they have become like a library of being human. Some are personal, some are archetypal, some are scientific, some are statistical data, some are plain laments.

But when once written down, being pinned down, being defined – it is lost. That sparkle, that magic, is lost.

I reckon innocence is like that. The effervescence of mystery. It remains bubbly precisely because it remains unknown.

When I get into this effervescence space, I think most of “The Little Prince” by Antoine de Saint-Exupéry and all the stories by Roald Dahl. The former is tender, expansive, permitting, exuding an elixir of sweetness. The latter is simply hilariously cheeky and funny, intelligent, reckless and witty. Seemingly irreverent and irresponsible, but actually highly caring and truthful to what life really is – something that we have tried to frame as a society, and how we keep trying to normalise ourselves into manageable archetypal personas, and roles.

In an organisation, what happens when our relational is set within such roles of hierarchy and delivery of tasks? I think that's where everything really breaks down – right here. And that is the root of many of the management studies and the reason for the management industry.

That if I know what management is, the structure, the regulations, the norms, the code of governance, then those who don't have to learn it, keep up with it, practise it, be good about it - or else?! And you are innocent, until you learn these rules of relating in the marketplace, in the business world, in the arenas of research intellectuals, in the world of sophisticated networking, in the world where high society has mastered the code of belonging. What is the price of this belonging? This price of belonging in sophistication?

I think many people of big heart and having survived it will tell you – it is politics.

I never really understood this word. I still don't. I have a dear friend of 30 years who have been teaching me about politics. I call him Tok Saif, who is the Grandest Village Chief in my books, as he is dialoguing with me extensively about Humans and Governance. We have a dream about accompanying global engagement, village development and public-private partnerships but I am at odds as to what the rightful framework and model ought to be. He gets exasperated with me sometimes. Because I challenge his definition of it. He holds on to his worldview, as do I. And then we clash when we clash and we make up when we make up. We have this beautiful openness and we don't have to be afraid that we would be rejected, abandoned, unloved, normalised, by the other – just because we are in a relational.

We still both get to grow and be intelligent, and be “wicked” smart and funny, or not. Be obnoxious and loud, rude and demanding, terribly petty and childish, simplistic and naïve, - be horribly insecure, innocent and grand. All at the same time. It is like being on a stage of being a queen-king stardom, when we are with each other.

We get to shine, and not be afraid of being called “stupid”.

Aside:

*The one thing I know is that he will stand in for me is when he turns up and stands in for me, and he will always get me home safe and secure, wherever it is that I have meandered.*

*In short, he's got my six. Scene from Mission Impossible flashes in from nowhere, "Go on, get into the zone of innocence, I've got your back."*

**This message will self-destruct in 5 seconds.**

Sometimes I think innocence is another word that others tell me that I am when they really want to say to my face: you are being foolish, naïve, uncompromising, high, exasperating, idealistic, and stupid.

Perhaps politics is about this effervescence. Never knowing when someone will spit on your face, and then never knowing when, you step up and finally dare to spit back and say, "And so, what?" That moment for me, when I stand up to the crowd, and say, call me stupid for all I care – this is my innocence, and this is my grandstand.

I love that moment. It is my effervescence.

Perhaps, it has always been down to "Drooz" (back to Chapter One) for me.



***What is my shield and do I need one?***

I love discoveries. I make a programme for myself, and then I go about testing it. And then I find that my programme is faulty, it does not stand up to life, and the incredible people that I

keep making friends with – old and young, old and new – are my buried treasure – my true discoveries.

Yet I keep going, with this hope. With this hope that the flower of the 12 sustainable enterprise archetypes of *The Economics of Universal Wellbeing*, will eventually flower. And everyone asks me, “When? And How? And How Much?” And then I break into cold sweats and hot flashes. And it is either I am peri-menopausal or I am blushing. I take whichever is the most convenient reconciliation of my truth: the quest of innocence.

Yet I get to write them down, in print. I get to make my ideas visible, and I get to own that writing. I get to claim that space for my own becoming. For my own reflections to be spoken out loud, for my own complexities to be unraveled by myself, and I know somehow that there is an audience.

And the audience isn’t so much for applause or validation or affirmation, but for something, yet another recent friend, Susie, had wisely taught me, it is about witnessing.

Witnessing is a presence of another human being who understands and loves your antic. Growth, I reckon requires a lot of cheek.

I grow because I can be me. And loved for who I am. The whole silliness and seriousness, the whole safety and security. The whole non *a priori*.

If I am already perfect, there is no more growth. And if I am already perfect, you are in the presence of a plastic doll. And if I am a doll, there would be no more effervescence.

And if there is no more effervescence, there is no more glee. And if there is no more glee, there is no more fun. And if there is no more fun, there is no more “new things”. And if there is no more “new things”, we have stopped evolving. And if we have stopped evolving as a human species, not only that we have erased our innate curiosity, we have also scrubbed out creativity, which seems to be hidden under perplexing, unpredictable effervescent non-stop chatter and iterations of all sorts of stuff, that which we call - possibilities. And if we have lost this, then we would not be human, we would have lost our grandest core: innocence. And if we lose our innocence, then I think we are on the BAU (“Business As Usual”) path to extinction.

And so, to get off that trajectory, we have to stop simulating, and predicting to risk manage, and instead, simply start living.

By meeting the other.



*Through the gaze of the other*

Jaq, as my art mentor, gave me the permission to be. I did not have confidence to be. I did not have enough confidence to build my own grammar, my own language. I couldn't format. I couldn't materialise my inner universe in the outer society. I couldn't dialogue with the world. So, she helped scaffold a studio space for me, for me to discover my own voice, and write and then sing my own song. And she does not require an agency from me, a participation. She does not need me to be political. She does not need me to perform to the role expectations of a student. She does not need me to be "clever". She does not need me to do anything, except to focus on the clay, enjoy her treats of cookies, chocolates, milo, and all the treats that we had enjoyed chomping down at the local eateries, like wantan mee, deep fried chicken, kaya paus. We wander here and there, yakking all the time, of everything under the sun. We don't know where intimacy begins and where a simple sunshine of yellow transpires between us.

We know that it is through the colours, through the broken glass that we fired back into beauty, and through the hours and days of claywork, that became memories and my personal happy place - astounding peace, joy, serenity, contemplation, bliss. And the clay got made into forms, and the forms speak the accidental innocences of hope, and there is no need for an audience, nor witnessing even, when you are in the good company of a – friend.

That to me, is the sweetest nectar of life.

Which makes me see that the heart of a flower is nectar, and we are all flower-bees to each other.





### *Happy Birthday, Sweetcakes*

I did make a series of art that I had made with my daughter, when I was co-founding charKOL and learning about galleries, and social art. Art-in-education and art-in-community, to be specific. This chapter somehow is the introduction to charKOL.

For me, making art with my daughter and journeying life with her, is a bit like she riding on my back, and I singing to tell her every day, “Happy Birthday, Sweetcakes.” I had bought this mother and doll, handsewn by an 80 year old native Alaskan. We had lugged the mobile kitchen stove so that I could prepare baby food for my son, who was nine months old then, when we had travelled to Alaska in 2008.

In 2008, I had also co-founded charKOL with Peng Keat, Leng and Vincent. I had read about social enterprises, and then I said to myself, OK, let’s make one. And so, we made a social artist enterprise – explore art, conscience and commerce. We bravely took on a space at Mandai Orchid Garden, and set up a café, art gallery, art studio and ran many amazing projects. We also had several studios that we have collaborated with various preschools and ran many wonderful art classes. There was a wholesome innocence to that effervescence. We were not that clever with many things, but we did follow our hearts, and we did learn. And we did make memories. And we ended up with friendship for life.

This is the thing that has been one constant about Bilberries Blue. We have not always have been so “clever” but we have not lost our innocence. And now, there is a whole lot of us who would attest to that. And that it wasn’t manufactured. You can’t brain and blueprint innocence, effervescence and magic. It creeps up from under what you think is your most

embarrassing defeats (of ego or thinking models). And lurking under what you think is your most amazing victories, you will often find, it is empty. And lonely. There is also an awful third space which you have to endure and agonise through as a sustainable entrepreneur – being in defeat and fully alone, in that defeat, and there is nothing that remains, including the friendship that was.

And so, between having lots of worldliness that comes with decrepit emptiness and loneliness, and having lots of bumbly mistakes and unending defeats, I have learnt that I prefer the rough and tumble. I prefer feeling alive and in the company of real friends, rather than being alone and parched of the sweetness of dreams and longing.

I have learnt never to trade up friendship for worldliness. Period. There is no price to friendship. Never. Double period. Friendship is my non-negotiable. Friendship is my baseline. I cross it every time.



*I would rather be a human person than a plastic doll.*

Art, for me, I think comes down to this.

I think we stop making art when we think we can define it. Or that we know better. Art-making is like a love affair. You can't choke it. Nor can you really free it. It gets you right at your core. It grips you. Art possesses you like life has to possess you. And you have to dare to be possessed. If you don't dare to allow yourself to be loved, you won't be able to be loved, and be part of being, in love.

Being in love, is like being a flower.

Much like peace; love is also a flower: it, too, is fragile. But while peace is silent, love is bubbling effervescence.

And love makes you smile, while peace really can only give you meaning and freedom in silence.

That is why, I do still choose love. Abundantly. It makes me wild, and chaotic, and alive!



*The unpredictability of unsuspecting delight peeking out as a purple origami mouse.*

## **If I could be possessed**

I would possess you  
I would have it that I could  
possess you

You were absent for many weeks  
I wondered if you had left me

I looked to the skies  
I looked for you

amongst the grass -  
the wildflowers of the sun

Yet I couldn't find you  
The eternity that somehow

had run away  
The daring of all sorts

The mixing up of everything  
Got scrambled in the midst

Of suppose.  
Of supposing we could be  
and could not be -

possessible.

At the end of the day  
There is still the light of tomorrow

Actually, it is all the same,  
isn't it?

One bright daring at every moment  
And that's all and everything we get to be.

The moon is nearly full  
The dusk sky today is crystal blue

On the side of the moon.

April 4, 2020



## **FOUR.**

### **Shapes of Trades**

To construct something, we need to deconstruct that something first, play with it in *xyz* number of ways, and then we can see clearly what our options are, and hence our choices, and decisions to be made.

First, we need an open piece of paper, to lay it all out, and then to think through the possibilities.

#### **Goods**

This is when you make something, and offer a something. You can use your knowhow, add the materials that are needed to make the something, and then make it, and wrap it up, and then offer it to the market.

The goods can be small or big, like a cake or a house.

#### **Service**

You can offer your services – this can be a straightforward activity, for example, delivering a letter, or it can be complex-knowledge-based, such as providing legal advisory for a client. It is usually the person, doing some activity, which then is billable.

#### **Programme**

You can come up with a programme, which has a bundle of goods and services, and you can offer this as a programme to be offered for a duration of time, say, over a year.

#### **Platform**

You can build a marketplace where products, services and programmes are being offered, and exchanged, and you can charge a subscription for the members of the platform, to enter your marketplace of trust to coordinate their demand and supply of offerings. The platform is considered safe by the market players to transact amongst themselves. You essentially become the Auctioneer – you call out bids – and you are also the Regulator – you make sure the bids are honoured.

You speed up the market conversations and emergences. You book and make the market.

#### **Medium of Exchange**

This is typically money, but it can be time, or knowledge, or any of the above – goods, service, programme, platform, as long as the other person who is buying your offering, accepts your offer and gives you a “consideration” (meaning a payment of sorts) that you accept.

So, if say you enter through the door into the universe of **TEUWB** (Chapter Zero), and you find a **Pop** (Chapter Two) whirring in the middle, and you have all these resources available to you, and you have all these offerings of dialogues and reflections, and you have your everyday research going on, and you are tinkering in your Personal Atelier and you feel like you'd like to bring something to market, what is the process?

So, you ask yourself,

- 1) What can I make for whom?
- 2) What time can I offer to whom?
- 3) What narrative can I frame for a longer duration of meaningful experience by whom?
- 4) What place can I organise together for exchanges to happen?
- 5) What forms of considerations will I accept for the various parts of the above possibilities?

### **First, you need the whom.**

You need to find the whoms to have a dialogue with. And then you need the whoms, whom you can reflect with. And then you need a space, to turn into a place, with other whoms. And then, you have to decide what it is that you are bringing into the place of possibilities, for whom, at what time, and for how long, and the medium of exchange that you will accept.

That's when the place of possibilities also facilitates a market emergence.

Otherwise, it is simply just whirring. And you are in a deep contemplative dialogue, by yourself.

So, you have to define. Scope the ideas, write an implementable plan, write a blueprint to coordinate the making of the offering, and find the whoms, who will accept your offerings, and give you a satisfactory medium of exchange that you can accept, in return.

Then, you have your first trade. And then, you keep doing it, and then you have a sustainable trade.

So, how do you find the whoms for your new offerings?

### **You make a market. MAKE the marketplace.**

Define it, and then, put the offerings on the table. Make it transparent, open and deliverable. Craft it with joy. Enjoy the process. Be true to the sincerity and authenticity of your offerings.

This is what they call – knowing your why.

You can't sustain without knowing why it is that you turn up to do what you do, and why it is that it gives you deep joy. And why it is that you don't whine and cringe at any of the challenges that come up against you. And you simply get doing what it is that you need to do.

**Then, you would have truly built it – the playground for life.**



*“If you build it, they will come.” – Field of Dreams*

And you suddenly find, in that contemplative dialogue by yourself, that there is only joy in being focused in overcoming whatever obstacles there are ahead. Because you can already see that the road ahead isn't going to be smooth, yet you now know you can ride through it.

You type this, “Love is like a flower; it blossoms under your ~~wateh~~ quiet gaze.” And you post it on your Whatsapp profile, together with this photo, where no one can identify you. You are finally anonymous, by law, and by choice. Even your iPhone can't face-recognise you.

And you no longer need to name your identity. You have finally freed yourself, from your own past narratives and fears, to craft and keep crafting the future. Because you dare to keep going so as to shape the future.

And you understand why it is that Covid-19 will never defeat any of us. Because we are humans. We can flow and we can shape. We can create our future, through anything, and we shall always sustain. No matter what.





## FIVE.

### Listen to the sound of the clicking on your bicycle

People. Organising people.

Is this a book about management? Is this a book about pedagogy? Is this a book about stewardship? Is this a book about economics? Is this a book about governance? Is this a book about knowledge development and technology transfer? Is this a book about creativity? Is this a book about innovation? Or is this a book about love and happiness?

Another dear friend had said to me, “You are trying to boil the ocean.” I think he is right. I had spent many, many days and nights, and years, thinking about this. Thinking why it is that I don’t do the simple, do whatever is the status quo, accept the inherited frameworks, and marketplaces, and simply prosper and “succeed”.

I don’t think I could. “Succeed” even if I did prosper. That’s been my moral dilemma. It’s not good enough for me. Something isn’t right in the system. And now I am failing miserably in the adult world. I am neither prospering nor succeeding. I am a sustainable entrepreneur who has not clicked market with my “new things”. I am risking being an eternal dreamer. This book and endeavour cannot stop at dreaming elusive cycles of possibilities. I intend it and I goal it that the myriads of possibilities tangibilise.

So how do I do it? I am still in my one-person universe mindset. Chapter Four had the entrepreneur trying to do everything. And then, when she involves others, it is defined as a marketplace, a platform.

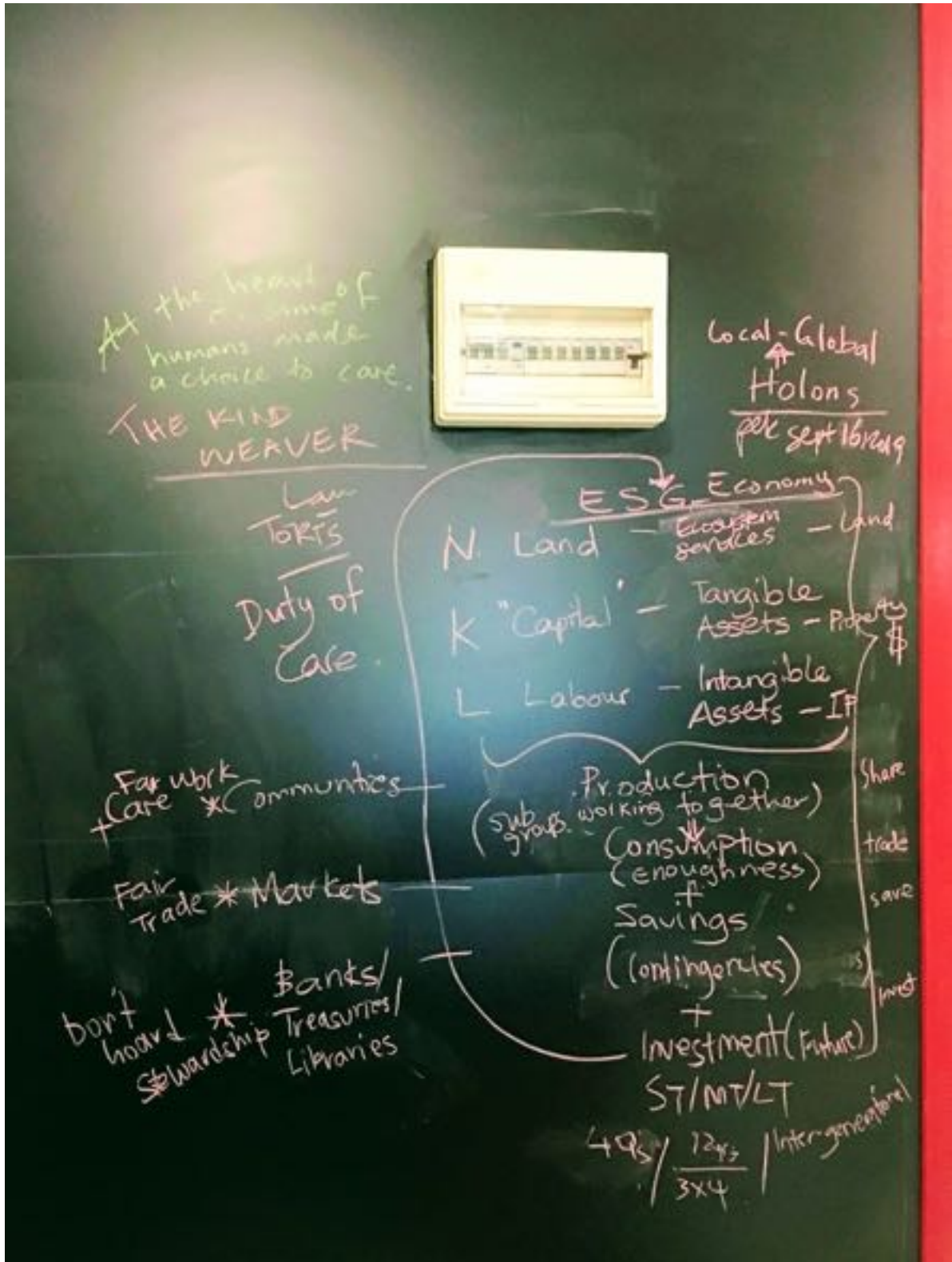
Right or Wrong?

### Answer the Question, Please

Yesterday, my 16 year old niece had a school homework assignment regarding capital intensive and labour intensive production choices for an economy, namely South Korea and Myanmar. I don’t know how the same thinking of 30 years ago, is still being taught, as if, the world and the economy, is still 30 years ago.

The same thinking being factors of production, and they had forgotten to ask about land. Land, labour, capital.

Her gut responses were far more interesting for me, than the perspective of capital and labour intensitivity. I suppose I am impatient. I think if we don’t learn all those thinking that *crowdout* people, maybe we have a chance of thinking about new solutions that *crowdin* people.



*100% neoclassical. In fact, I did draw up such a neoclassical conundrum myself, when I was re-thinking things during the last 4 years.*

The question of people, the core of culture, the core of the raison d'etre of being, has systemic-ly been missed. I think this book is to simplify. Cut right through to the chase. What is a marketplace, what is on offer and exchange? What is the medium of exchange? We sort out the rudiments of renewable resources, production and consumption, and equitable

distribution with clarity. Make sure this system works. Make sure it is there. Otherwise, we can't even get food, shelter, healthcare, and basic decency, not to mention safety and security going. We cannot eat thinking, no matter how elegant, and we certainly cannot eat money.

And now, the biosphere stability, which used to be able to regulate naturally, has become a collective human endeavour. Do we look up to the sky and ask, "What is the ecosystem services of the sky?" And I think, we do now. Except that it isn't the sky, but the whole earth whirring in the cosmos?

So, are we still doing work assignments of afterthoughts, or are we going to really address the new challenges? And if learning the old stuff is taking too long, maybe we just need to shortcut the learning of the old framings and start from just asking the immediate needs, and respond from there. Am I saying this morning that we need to cut the theory?

Keep the thinking, but cut the theory.

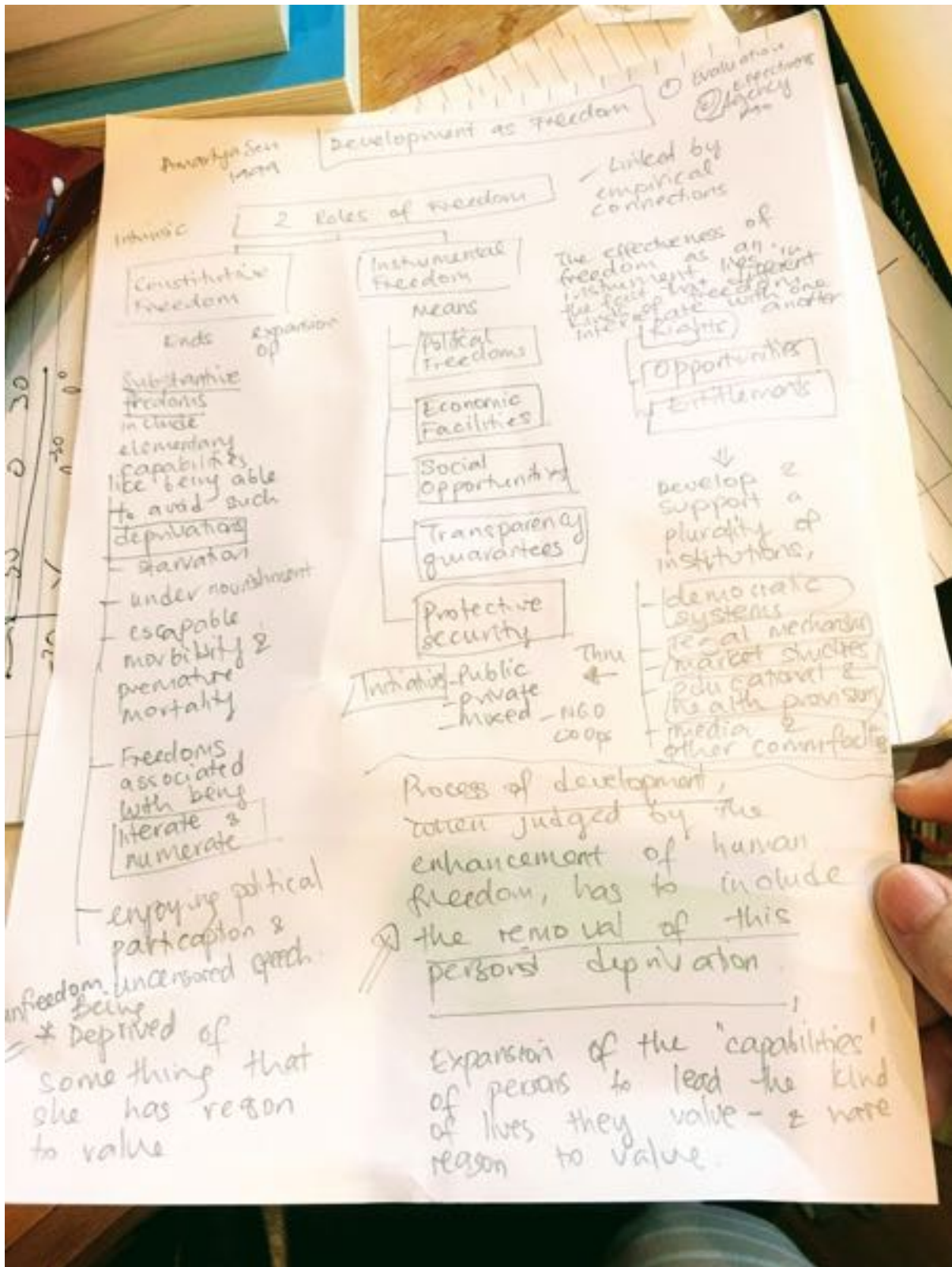
It's wrong.

I make the call today. I had dialogued with my niece on the family Whatsapp channel. Inside me is a sense of joy and happiness. It was that moment of inquiry and learning which fascinates me, not so much if she has learnt the content, the supposed knowledge. The process was about her and I, both, re-examining societies and the sustainability of earth, wildlife and people.

So, the framing became something like:

- 1) Write down the *Easy Answers* (clarify and answer the question that your teachers have asked of you);
- 2) Write down the *But Then...* (all those bits where the easy answers that don't fit life, or have missed out the real "good stuff" that you objectively and subjectively know to be correct and true);
- 3) Weave in *Biosphere Sustainability and SDG* (Sustainable Development Goals) (let your teachers know about complex adaptive systems and reference *The Age of Sustainable Development* by Jeffrey Sachs, 2016, but make sure you understand it first); and
- 4) *Conclude* (about your dissatisfaction by challenging and satisfaction by expanding upon the framework underlying the question and propose a new way out of the framework and forward).

Ace your essays and let your teachers in on the new way. Which means you would have to learn the old and the new, at the same time. And you would have to learn to communicate your answers, as authentically as you can, and as coherently, as you can.



**Cheat Sheet to "Development as Freedom" (Sen, 1999)**

Now that sounds like a lot of work. Do two lots of work, when one is required only to master the old stuff to get an "A". But life isn't about that "A". Life is about global sustainability and flourishing. It is about the earth and people, and the humanity of people, and how society is organised in order that wellbeing is being delivered, equitably.

*The Economics of Universal Wellbeing* is a hope. It hopes to renew, produce, consume, distribute, i.e. deliver wellbeing.

If I have a dream of a “product” or a “something”, it would be this. It is not just the ocean, or the sky, or land and forests, that I hope to deliver back to people. Even if we had “succeeded” to achieve paradise, if something is missing in the way we relate to each other, as fellow human persons, I think we would have still missed the point. But, I will take a happier earth and wildlife, even if humans can’t learn to find happiness in life.



***We don't do well, if our stomachs are all mushed up with our brains,  
and our hearts have become all gushy and our best dish has become  
prison food gone wrong  
on a fine morning where we find our hearts are in our stomachs  
because we had spoken or acted out of turn.***

## **It looks a bit like straightup foolhardy honesty**

My bro, who had taught me about “Listening to the sound of the clicks of the bicycle” texted me this morning. The first thing I get is a lovely text which says, “Life is too short... What else you dare not try and experience? **Go and talk about love and happiness.**”

This is the thing, wellbeing isn't just this one thing. This one moment of eternity. It's a lot of “Drooz” (Chapter One). It requires massive human architecture, precisely, of the brain. And then when you brain the brain, you lose the humanity, and then you become a Borg (Startrek), trying to wellbeing everyone as “Resistance is futile,” or you try to resilience everyone into “Organisational Resilience” and give it a fancy acronym like OR, and start to think that behavioural science in behavioural economics is fancy.

Maybe it is ok. Maybe if there is no measure, if there is no clarity, nor visibility, we are all eternally in the swamp anyway, and can't break ground. The summary of wellbeing is well captured in “An Economy of Well-Being” (Anielski, 2018). There is the bit about debt-traps and accounting proposals that accompany the objective and subjective indices that have already been implemented in villages and cities.

But I won't go into debt-traps and I won't go into accounting in this chapter. I think it is too soon. I think if the thinking isn't clarified, we end up spending time building something that is so detailed, that it *crowdsout* our energy, and we would still miss the point.

I noticed myself writing essays in exams, towards the end of my exams season, which still gives me nightmares way into adulthood. I hate answering questions, because, my answer is always, but then, and by the way, your question isn't quite correct.

I would take 15 mins out of the allocated 45mins, to think. To map the pathways, and my conclusion, and then I write it all backwards. It becomes a story. A storytelling of my journey of observation. And then, I write furiously for 30 minutes for each essay. It takes a lot of guts to not start writing when all the others in the exam hall have started writing reams, and have already aced the question, while you are still seemingly sketching out the skeletal structure, not of arguments, but of your story. Your meandering. Your not answering the question. Your refusal to conform, to be confined and constraint by the question which was incorrect. Well, some bits of it are good, but it does not satisfy your views, your conclusion, your choice of what is satisfaction.

That's wellbeing for me.

Provided, I don't choke, and crash it all, and in my mad, desperate confusion, my essay, which is not an essay, becomes like wanting to fit into an essay, and then something of a scrubby-zesty-zingzong loses itself, scrubs itself clean, and comes up sparkly but has lost - the very essence of its own drive – the heart of it all: the story.

# The Economics of Universal Wellbeing

- ① Personal Inner Freedom → Personal Atelier
- ② Economics Expanded
  - "Development As Freedom" - Amartya Sen
  - "Small is Beautiful" - E.F. Schumacher
  - "The Nature of Order" - Christopher Alexander
  - "The Strange Order of Things" Antonio Damasio
- ③ Build the ESG Economy → ESG Flower
  - necessary
  - sufficient
  - sustainable
  - outcomes
  - organisation
- ④ Sustainable Enterprise → OD  
L2D
  - of renewability
  - of resources
- ⑤ Enterprise Value Creation → Comprehensive Capital
- ⑥ Investment asset (Monetary Capital)  
The Capital Conversation
  - Flow of money
  - Development-based Purpose & Returns & Outcomes
  - with inflation
  - management of uncertainty → risk
- ⑦ Silence / Reflection / Contemplation / Beauty  
⇒ Wild life
  - pek
  - Nov 13, 2016

*It is subjective. It finishes with a subjective.*





***I could argue the objective with you, and the objectives, but I cannot conclude with an objective, because, I am human, and not labour, and certainly not capital, even if you algorithmise my ideas and pathways, and machine learning, I am still human.***

I think the reading list that I had picked in Chapter Zero, is really about this. I thought that I would bravely unpack the reading list for you in the subsequent chapters, but I realise, I am too lazy. And I don't desire to regurgitate. The expressions of thinking in the books by the various authors are already the perfection of beauty of their observations – it is already a work of art, and I cannot add one more mark to works of art. I can only share my admiration and share with you the look of my gaze upon great works of art.

I realise sharing amounts to that. You see a lot of glee on my face, and you want some of that. And I want to share it with you, but you see, the way to my glee, I cannot unpack it for you. It's become me. I can't pull it apart and said, you do the same as I did, pull this piece out, pull that piece out, reassemble them.

I am not a machine, and neither are you, nor nature, wildlife and humans. So, that makes earth, not a machine, and the biosphere also not a machine.



*Girl in Blue, Grey & White with her Rabbit Friend  
(with a Broken Ear That Thankfully Got Fixed)*

That is now a wee bit problematic as we do machines so well. I love machines, don't get me wrong, I loooooove machines. I love tinkering, and I love making things efficient, including human beings. I am like the master of templates. I have attempted to templatise and algorithmise the sustainable enterprise and the economy of everything under the sun, and in the ocean. Reminds me a bit of my mom's medicinal soup. Throw in a bit of ginseng, and everything becomes herbal, and therefore, good.

No, we still have to test the properties of the soup.

Having said that, the soup is good because mom boiled it.

Mom boiled it because she wants us to be good.

Is the intent of mom's hope for us being good and in wellbeing making us good and in wellbeing?

Thing is, we can't run away from being loved.

And loving people, animal, machines, the sun, the sky, the moon, the night, earth and the cosmos.

We have this cultural mind (Damasio, 2018), which is perplexing. It's us, it makes us, it becomes us. First, me. Without a me, I think we are a mushy Borg, although Borgs (like Seven of Nine) can be very attractive.

I waffle in and out of Science Fiction, and I love Spock, by the way, and some people will start to twitch, and give me the "look" – get to the point!

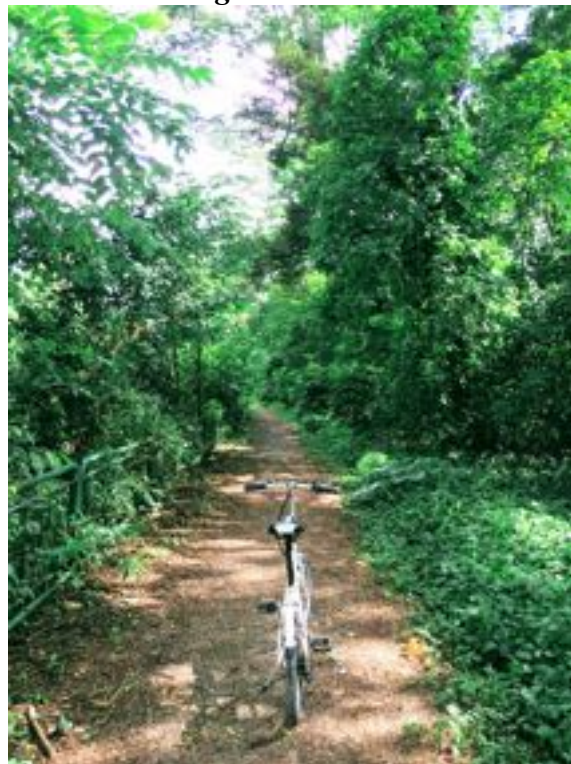
The point is, what floats my boat, may just very well sink yours. So, you gotta know what floats your boat, for real.

### **The Legendary OEM**

My bro, his legendary one move in his school, that uplifted the spirit rising of the whole school, to the point of two school principals having to be disciplined at the Ministry of Education, all probably chuckling behind closed doors, was to raise the flag of his school, and run into the grounds of the other school, after a rugby match, where history was made. The story is legendary, if you find it, I will bake you a free muffin.

He calls me bro, by the way. He never "sis" me. Most people who end up hanging out or working with me, calls me some nicknames they make up along the way. I call him OEM. He calls me APP. That's our engine names. We identify ourselves as engines. It is funny, it reminds me of my dialogues with my son, we are cars.

*Or whatever something with wheels. And we are racing.*





*I love driving, and OEM told me, “Don’t drink and drive.” Nobody could cure my workaholism, until OEM came and explained to me in cars language. In boy talk. He said to me, “You are speeding. You have a Porsche engine, but you are speeding. Cruise.”*

I am like, “Gosh, you are right.” And the don’t drink and drive piece? He said, “Don’t work while you are relaxing.” I had attempted to bring my laptop to the fields during my lying on the grass with ants and wildflowers sessions, in the intervening months between Gabriel

Leung Alert and Circuit Breaker Playfield Shutdown. I name my events, and my life, and I amuse myself with stories. Some I share with others, some, they just pop up and self-delete in 5 seconds, like Mission Impossible top secret messages.

*He turned up for me. He turned up to check in on my bike.  
And then, he installed a necessary missing part.  
He showed me the work of immediate action –  
head, hands and heart.*

*Action is the integrator.*





*I have a Tern.*

And then I went and kitted it up FULLY for the risk contingency of no gasoline, except that we are now in a gasoline glut, which I anticipate will overshoot, and then we will be out of gasoline, and then I would justify kitting up my Tern, and all the 5 other bicycles of my household. I imagine myself weaving in and out of traffic jams during supermarket runs, except that somehow, they still beat me to it.

(Aside: I love riding. And I am also prototyping urban living in a socio-ecological culture, right!)

Covid-19 has thrown up fantastic contagion studies. It's like living in a surreal Apocalypse, and Zombie dreams, woven together, very much like living in a movie. Because, everything is really at a standstill. It is all so clean and nice, and walking outside is like a stroll in the park. Yet your heart is heavy thinking about those who are ill and the healthcare people who are working round the clock, and all the heroes who keep going, risking their lives and wellbeing daily. And all you have to, and can, contend with is your mind. Your inner stories.

And your heart. All that is left of you to hold up, is your own courage. Your own brave heart that cannot crumble, in what you know where the world has completely changed. Altered in its destiny. And there is no need for analysis, nor blame, nor high smarts, but sheer preparedness. And a lot of heart. A lot. A whole big bucket of - Kindness.

The inner and outer, this is the buggy divide. The integration, which I think is the love and happiness, a.k.a., wellbeing.

“Listen to the click of your bicycle.” Where? OEM turns the wheels on his bike to show me. “You need a rack,” he said to me after examining my bike. “Come round to my house tomorrow,” and I did. I turned up, and he installed it for me.



***Engine to engine. That’s how OEM-APP stitching happened.  
We showed each other old photos. Of ourselves.***

In case you are wondering who OEM is, he really is my bro. He is my beloved cousin bro. We have hardly spoken for 50 years, and then suddenly, we are texting each other every day. But we did when we were young, we played endlessly, without words. All I remember was the joy of play – I don’t know what we played. I remember our mothers yelling at us, but I don’t remember about what.

Now I remember to listen to the sound of the clicking of the wheels of my bicycle. I take off my earphone. I listen to the sound of my bicycle.



*I have learnt to cruise.*

“What’s your core? Mine’s, yakkety yak. Jabber, chatter, natter, tok kok, keng kai, sembang, talk nonsense non-stop, talk until nights become day and back into being night, and I think people start to feel very happy after I chit-chat with them about everything under the sun and on land and in the ocean. I think it makes them happy,” OEM listened to me texting all these words in multifarious zaps of enlightenment, and texted back, “My power source is - be

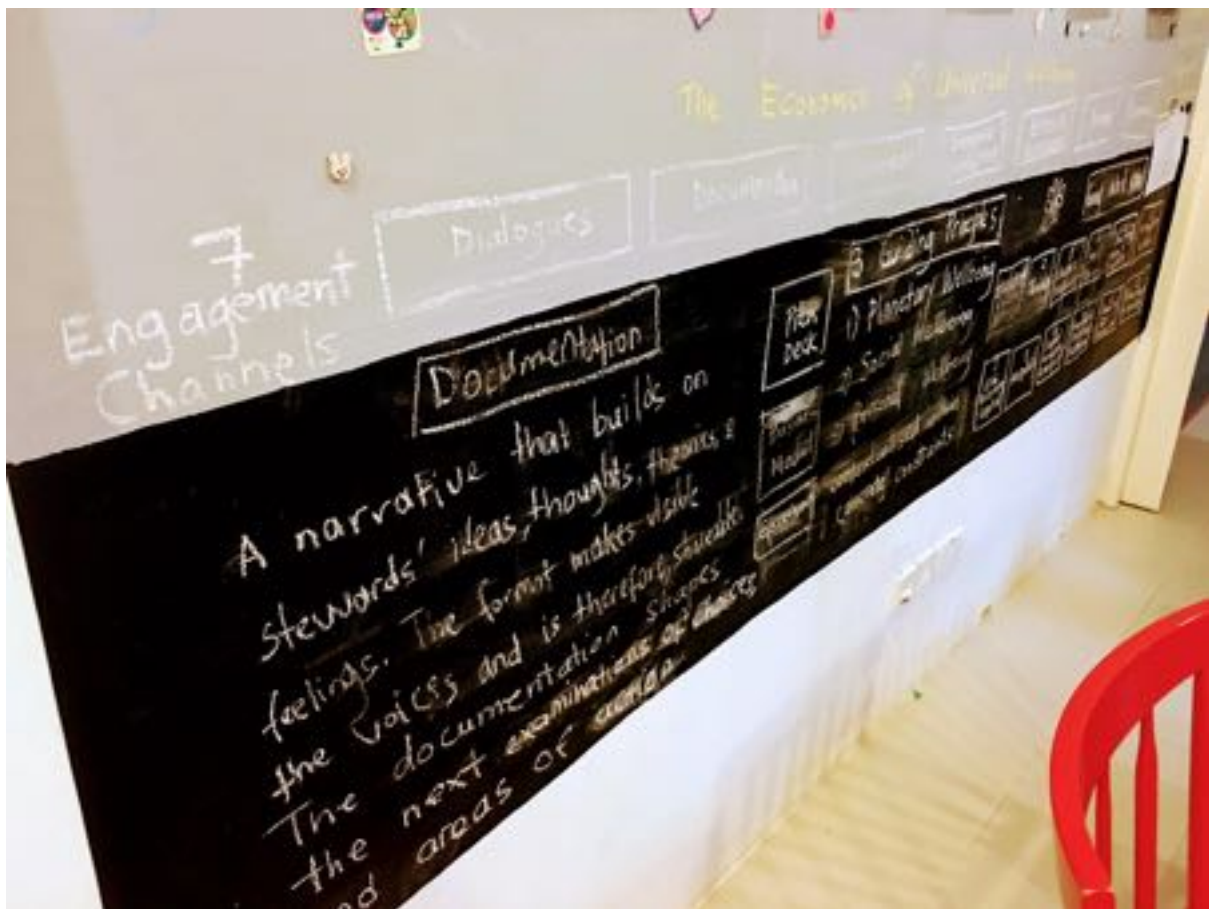


myself. Do what you are happy...don't bother what other people says. (sometimes is still weakness, I still care what people say on you)."

Then, he paused and said, "What language are you using?"

I think my power source right about charged up like Iron Man and Ultraman put together, I virtual grinned through this zap, "Chapalang."

It means mixmatch. I can do the village because I can walk a whole mile and won't be lonely, because I can chatter all day, about everything under the sun. And now, I have a foldie, and I can ride on the bus or MRT, with a mask, and ride out this Covid-19, and study love and happiness, or perhaps, I am ready to do the delivery as well. If the contagion rate is higher than the recovery rate, according to the science of epidemiology, you have a contagion.



*What if our contagion is positive? This is my transdisciplinary gambit.*

What if we can emergence a flower, the complex adaptive sort, where subsidiarity, where the smallest grouping of community can take care of its own wellbeing, where the self can be a personal steward, where through just sharing to sharing, we can bring joy, build friendship. There is no friendship without love, so when you make and keep a true friend, you are in fact, building love.

The very substrate which, whether you like it or not, delivers wellbeing.



*Yoda and Darty deliberating: "Shall we split the chips?"*

So, the simplest doable for me, is found. The rest of it, I point here, point there. Turn up with this screw, or this muffin, or a plan, or a work schedule, or this elusive flower. This is what this book is about. It is about being yourself. You are the joy of the universe. You just have to see that for yourself. If you can gaze at yourself quietly, with great intent, and still love who you meet, you are home. It means you like who you have become.

That's your power source.

You.

And that you like your quirky self.

What is the sound of the bicycle wheels clicking? Sublime.

But, you gotta try it - to know it.

The trick is to click it. Click your inner and outer. And then, cruise it.

There, I've done it, the final stitch. In the delivery of The Economics of Universal Wellbeing.

And this is my answer, and you have to go find your own answers, and live them. Through and through, and thoroughly test them.

And then, may you find the dissatisfactions, satisfactory.



***Fake Old English Nutty Bostonian Aunty Muffins Delivery Service***

Don't forget pies are made from mistakes, and erroneous views; so eat your humble pies with great and expansive humility, for once you have come out of the dark pits, may you greet your own delight, with super friends who would not leave you, even if you had grouched through the rotten pitfalls in the dumps, and have said many foul words. Intentionally.

When you are in a quest, the really funny thing is that it looks like a treasure hunt, when you are right in the middle of the business of it, but, when you stop, and look back at all the pictures, you see what freshness sees – it's a series of delightful madcaps of misadventures.



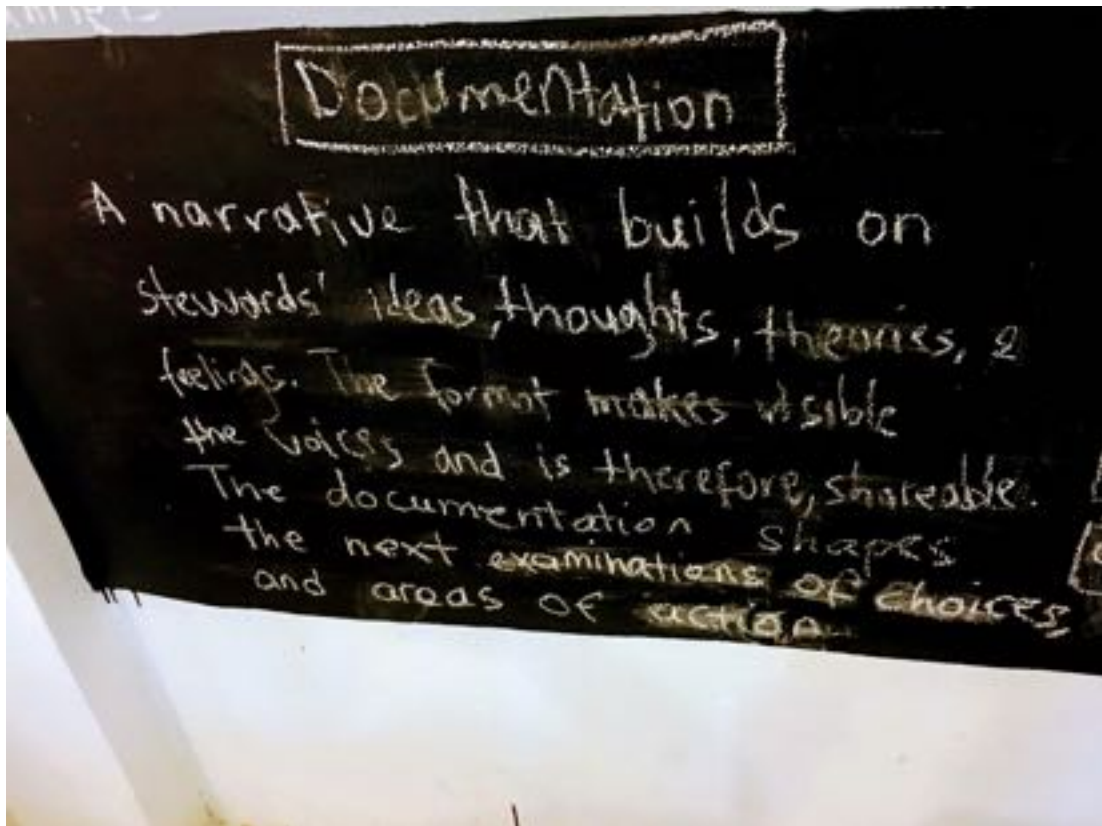
*If you persevere, you get to bake your twin flowers, and also eat it, with someone.  
Better still, many whoms.*

And all those moments, when you get so mad with yourself or with each other, you have to just laugh. And if you still can't laugh and see the delight in it all, you will have to go through another misadventure, before you can finally sit back and just laugh, "Ho! Ho! Ho!" until you "Jai, Ho!" and then you get back up from the floor, and start to chase that elusive flower again.

**Because chasing that elusive flower had brought everyone together.**



*TEUWB. Unrecognisable, until – baked.*

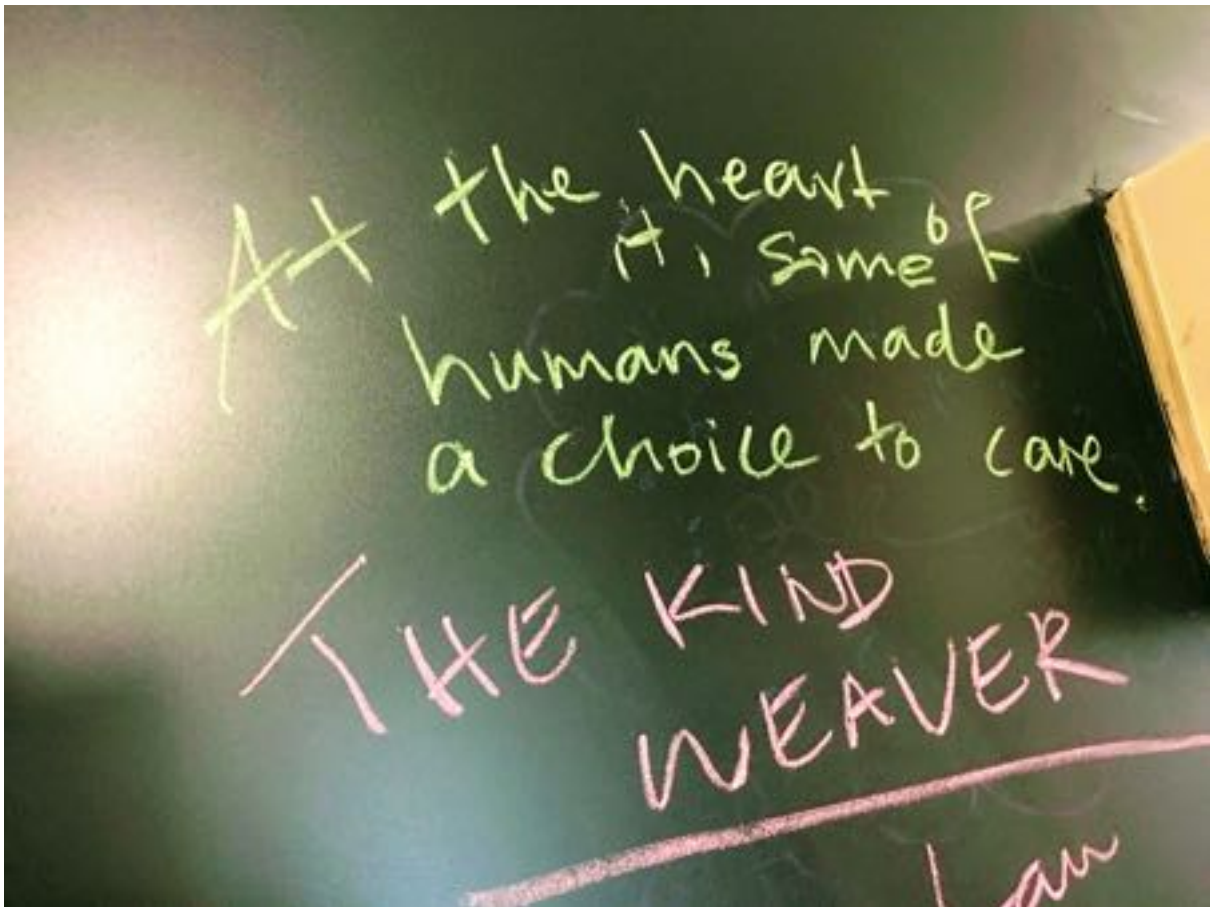


*Wellbeing isn't an end state. It's a new daily.  
New things are "new things", only when they are new.*

## Freshly baked.

And so, this is what this book is about. It is my own pedagogical documentation out of my own Personal Atelier. I am writing this book and seeing what emergences. Whether it is for market or not, it matters less, because I am emergencing it anyway, and it was from a place of “*mundo*”.

Otto Scharmer’s work on “Presencing” and turning the U, has been one of my deep ponderings, and I have watched his video about dropping the baton while conducting an orchestra, for quite a few replays. Obsession, I reckon, is part of learning. You have to watch something, over and over and over, quite a few times, for many replays, until you finally get it.



***“Drop the baton.”***

The orchestra is ready, and is already playing on its own.

Making music is not about perfect performance. The real music is the cacophony behind the rehearsals, and the goofiness for daring to stand on the stage of life, and the audacity to take up a place, and play that darn score that you didn’t want to play, and sing that off note that you are too embarrassed to admit you had inserted in without knowing what music is about, and yet trying to keep still with decorum and at the same time, keep shuffling backwards to hide behind a friend, while the camera is rolling, and recording every single thing, and then someone yells, “It’s a cut.” And you go, “Oh, it is?” And you thought it was a stretched canvas that you have been trying to pull together all along.

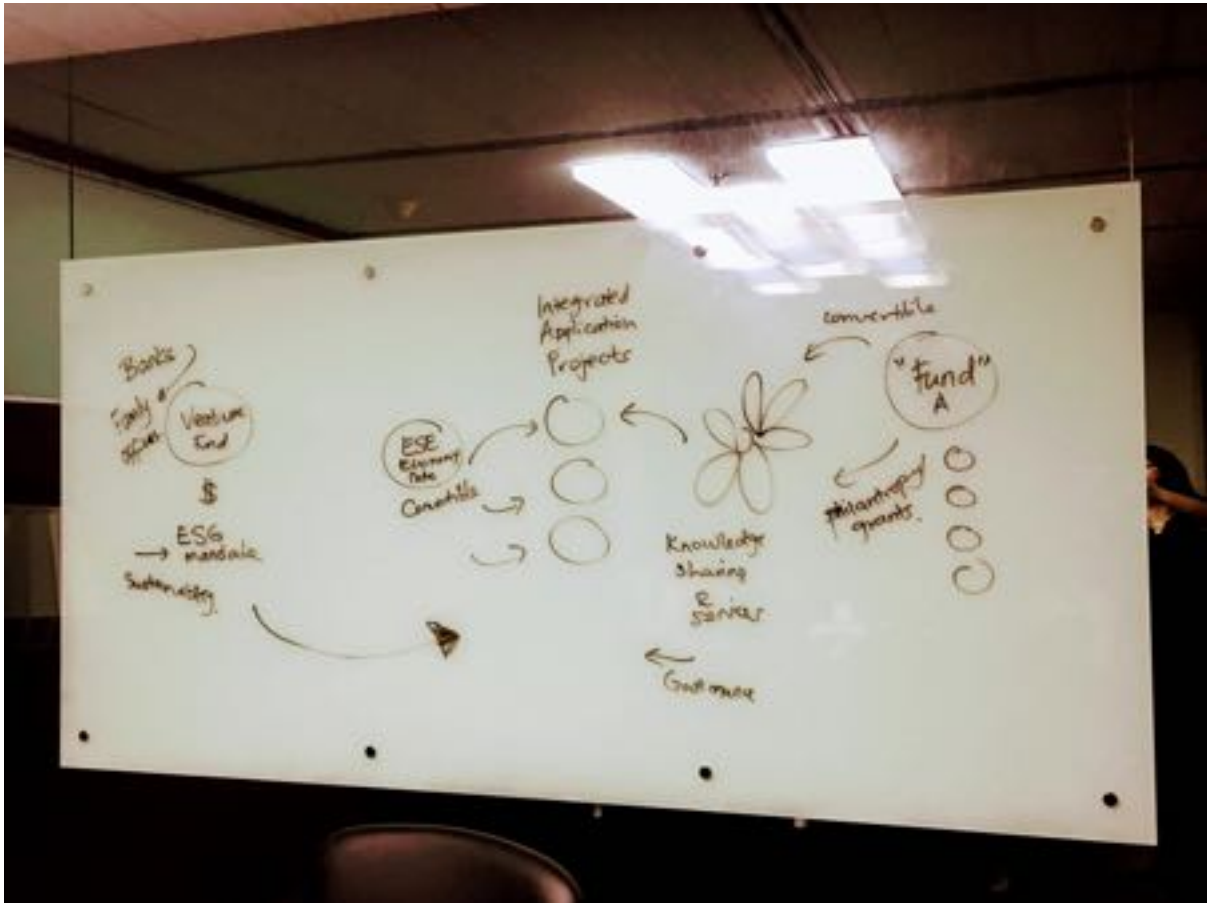
And everyone groans, “Aw...” And then, the next day, you set it all up again, because...you finally admit it to yourself – it was stupid-crazy, but it is soooo...FUN!



*We had delirious fun making and baking it.*

*And so, my conclusion regarding organising people:  
you gotta have both – orderliness and disorderliness.*

*But the point of it all is – we are humans living in community, on planet earth.  
Try a little kindness. It looks a lot like silent, gentle, rhythmic whirr of tender  
something something.  
Like the clicking of the sound of bicycle.*



***This is the next chapter: MONEY!***

Stay tuned.





## **SIX.**

### **The Glossary on Money**

As promised, I don't waste any more time.

#### **Offer and Acceptance**

Money is a medium of exchange. It means there is a parity, an agreed form of something, with a specified quantity, that you are willing to trade your goods or service for, and that the other is willing to accept your offer and give you a consideration in return. Your offer, and the acceptance, is then a contract between the offeror and offeree, which, when completed, typically constitutes 4 conditions of the offer:

- 1) What
- 2) When delivered
- 3) How much
- 4) When paid

#### **One Buck**

Say, I bake a muffin. I offer it to you, and you accept my muffin, and you give me \$1, in return. We agree on the \$1, and we exchange: 1 muffin for \$1.

That's a trade, and it is settled and completed.

That's a contract, and it is also a market.

A micro market has emerged between the offer and acceptance.

#### **Zero Dollar**

What if the other says, "I don't have \$1, but I love your muffin?"

Now, you would have to think hard about the counter offer, because, if you did trade up that muffin, you wouldn't have \$1.

So, you ask, "What can consideration can you offer me instead, for my muffin, which is valued at \$1?"

You may say, "No." End of offer, as there is no acceptance.

Or, you may say, "Continue," and now, the offer is no longer an offer but an "invitation to treat". You have indicated a willingness to negotiate a contract.

So, you go, "OK, what do you have that is of value of \$1?"

The counter-offer may come as, what if I give you the following to choose from:

- 1) 1kg Flour;
- 2) 1 Whisk;
- 3) My grandmother's secret recipe
- 4) \$1 equivalent in another currency; or
- 5) \$1 equivalent in e-currency

Then, you go:

- 1) I have enough flour (raw materials)
- 2) I have enough whisks (equipment)
- 3) I have my own grandmother's secret recipe, and my own
- 4) I don't visit the other country that often, or at all
- 5) I don't know what you are talking about

The conversation can end here. No acceptances by you, so the trade talks end here. Nada, for both parties.

Suddenly, you see that the other person really loves your muffin, and you continue the pre-offer communication, and you try several other modes of consideration, and you ask politely:

- 6) Do you have \$1 in the future?

And the other replies, slightly despondently:

- 6) I am not sure. I don't know if I will have work that will pay me \$1 in the future?

And you ask, to clarify and validate, the reason for the other desiring your muffin:

- 7) Are you hungry?

The other nods his head in silence:

- 7) Nods, with silence
- 8) You tap your forehead, also in silence.
- 8) You see the eyes of the other. There is a tear that is unshed.
- 9) Then, you hand over the muffin, the whisk, the flour, and some eggs. Here, you exclaimed, like Pollyanna, "You could put your grandmother's muffin to good use!"
- 9) The tear rolls down the cheek.

Perplexed, and taken aback, you ask, “Why?”

10) I don't know how. And I have tried and failed many times. And I am too scared to do this alone. Plus, it is no fun whisking on your own, and then trying to bake and sell muffins, that nobody can afford to buy at \$1, even though they desire it and they are hungry and your muffin is very good.

10) That's a lot of words. I am glad you told me why you couldn't accept my offer of \$1 for my muffin, even though you really, really want to savour a taste of it and eat it all up by yourself, for tea.

What I have learnt as a sustainable entrepreneur is that there is a lot of zeros in the dialogues behind the nos and silences. So, never take a “no” as an endgame. It isn't so much tenacity, but clarification of the meeting of the terms of the exchange, and your own acceptance of the terms of the myriads of counter offers. Finally, after the dance of eternal summers, you finally pop an obtuse question:

11) Is it the muffin you like?

11) Yes. But I like the baker better.

12) Now, that is complex.

12) “But not complicated.” (Tok Saif, Chapter Three – Effervescence)

So, you go, ok, ongoing final offer – would you like to work with me? I don't need a kitchen hand, but I need a buddy, as it gets rather over-focused, hot and bothered, in a muffin factory. I think I am not AI, but a human.

Silence. “Seven of Nine” to “Picard”. Is your offer still being accepted?

“Every damned\* day of my life.” – Startrek:Picard

And then you hand over the muffin, and the other takes your hand. And you find yourself – Surprised, yet delighted. But thinking in that deep silence, *Dang, I was meant to make that One Buck.*

From out of nowhere:

*Are you allowed to say Dang\*?*

(\*Apologies to parents again. And children, please don't say ‘bad words’. This apology and note to children apply every time a ‘bad word’ appears in this book.)

**Grant**

There is always a catch. But it has no interest rates. Nor do you have to give up equity.

**Debt**

Money that you borrow, and which you must return – the principal and interest. Say, you borrow \$1 and the interest rate is 10% per annum. It means, you need to return \$1+10 cents, at the end of the year.

You will typically need to offer up an asset for collateral, in the event of default, and also, you will need to prove that you can service your loan, meaning that you have an ongoing cashflow to service the coupon (the interest on loan).

**Equity**

Money that you raise by giving out a share of your company. You organise your offerings and trades under something called a “company” or “corporation”, which is constituted under “Company Law”. Say, you as the business owner, has 100% share of the shares, say 100 shares. You offer 1 share for \$1.

Is investor happy with the paper that says “you are now the happy owner of 1 share of the New Muffin Company”?

The answer is no.

The investor invested in \$1 in expectation of a return on investment (“ROI”). That infamous ROI, has rates that may be higher than debt.

And in this case, your offerings and trades, put together and organised as a company, is the hidden collateral.

If you go bust, the investor won't be very happy with you if there is no recourse. So, always expect a recourse, when you raise money through equity.

**Tax**

You give money to the State.

**Subsidy**

The State takes that money (that has not been earmarked as going into the Treasury), calls it a Budget, and restructures it as Grant. The Grant can be Renewing Productive, or merely acting to patch up Leaky Buckets. Or plug Disaster Relief.

**Treasury**

Reserves of money that you ought to have kept for a rainy day. Or to be deployed into the system in Disaster Relief Situations.

**Grant Again**

Some people do a Tax Bypass, and create Philanthropy, and restructures what would have been Tax, into Charity Dollar, and then restructures the Potential Subsidy into Charity Dollar. Grant Again can be Renewing Productive, or merely acting to patch up Leaky Buckets. Or to plug Disaster Relief.

## **Printing Money**

It is not allowed to print your own money. A Central Bank of the State regulates the printing of money. If the Central Bank prints a lot of money, for whatever reason, there is a lot of money in the system, but the goods and services, they stay the same. So, if too much money is chasing too few goods, this is called the “inflationary trap”, a.k.a. as a “bubble”.

A bubble is simply very, very high parity for the same goods or services. So \$1 that could have bought you a muffin, in our earlier pre-offer communication, may now only buy you half a muffin, not two muffins, as you had hoped.

Even though, you now have \$2 in your pocket, but you are twice hungrier, not once hungry.

## **Money for Money's Sake**

If too much money is sitting around and not being invested in any new goods, it is called “secular stagflation”, although I think it looks like a very big wobbly “bubble”, because too few goods are being made in the future, and so, there will be too much money chasing too few goods in the future.

Why is money not creating present inflation? The underlying question is why isn't present money chasing present goods, and creating an inflation? Is it because money is buying money, instead of goods? One possibility is that Money now is buying things that don't need Tangibility, or Vapour Ware. These could be intangibles (such as ideas or software programmes or networks of connectivity that can seemingly scale easily but may not actually able to produce New Things), or money derivatives – money upon money.

There are many layers of money markets and its derivatives. There are also too many hungry people, who can't afford Any Muffin, and still the money doesn't flow into making Edible Muffins, while those who are already full, get to enjoy the pleasure of having lots of money, for the sake of money, or consuming intangibles, or creating complex money markets that become bigger and bigger, so they feel very valuable, and this creates a notion of wealth, that is based on the quantum of money, that is not necessarily easily convertible into tangible goods. This, I see, as holding money for money's sake, and not money as a medium of exchange.

In this case, money has become a Product or Goods, after its own. It has no pegging. It is a circular valuation.

Those who participate in such markets are not investors of inventions, but speculators of the returns on money. It is like being in a Casino.

The enjoyment is the high and lows of the bet. It isn't about using the money for making things, and using things, and renewing things, and feeding hungry people, for yesterday, today, and for tomorrow.

The price of money, and the price of hoarding money, is a lesson that just goes round and round, and repeated in history, until, suddenly, the Bubble bursts. And people feel suddenly poor, but actually, it is the money market that has collapsed.

And the people who were not participating in that market, who were hungry, are still hungry. And those who are participating in that market, are less hungry, but they feel in anguish, as

their Wealth (of Money), has disappeared overnight, when the derivatives of Money is re-pegged to goods.

Either that, if Money starts to Tangibilise, seek out Land and Non-Renewables, for example, then Money seeking Tangibility starts to create a Base Inflation, and every single Natural Resource will become more expensive, which will feed into the cost of making things, and everything will become expensive.

### **Intervention and Regulation**

That is when some kind of Money and Goods Market Intervention needs to take place. And re-equilibrate the system again.

Regulation is necessary in any market, because of these overshooting and undershooting of market exchanges and also the intricate market of money for money's sake.

### **Who Picks the Winner?**

In Industrial policies, who picks the winner? Who says which industry, making the Goods, real things, are necessary and worthy of the Money flow?

Is it the investor, the speculator, the State, or the philanthropist?

### **No Money**

Without money, can the Sustainable Entrepreneur make "New Things"? If so, how?

Please read The Glossary on Money very carefully.

### **Electronic Money**

Cryptocurrency that are unpegged to edible muffins are unsafe. Even though their blockchain ledgers are complicated. Complicated things may not be the wisest and safest way out and forward. The fundamentals are still the same whether you trade in pearls, sea shells, paper called "financial instruments", paper called "legal tender", or electronic bits and bon-bons.

### **Tangible Renewable New Things**

I prefer to make things and trade things, but that is a personal preference. Which means I like to stand on solid ground, and grow things, and create new renewable imaginations, and then go about making these that would expand the capability, capacity and competency, of people that can enable and equitably distribute the sustainability of people, wildlife, nature, and the earth.

### **The Value of Hope**

I don't know what is the value of hope. I don't think you can limit hope, and so, it cannot be pegged. Therefore, a good thing doesn't necessarily need a price tag to it for it to be valuable.

### **Kickstarter**

Having said all that, in order to bake your grandmother's secret recipe into an edible muffin, you do need the starting point. The kickstarter.

If you can't find your first buck, take your dreams, turn it into a SMART plan, do everything, try everything, keep iterating, until you find that you have muffins that people pay for \$1 and a bit.

And you would have to enjoy the journey, because, you wouldn't survive it otherwise.

### **Purchasing Power Parity**

Don't be too happy that you can buy a lot of things with your \$1 conversion into &1,000,000 in the currency of other countries. It is only momentary, and there a lot of hidden costs, in between that transaction. Plus you would have to spend the &1,000,000 in the other sovereign state, provided, that is you can still travel to that sovereign state in question.

It basically means what does \$1 buy in your own sovereign state, compared to what does &1,000,000 buy in the other currency's sovereign state.

It does not make you an instant millionaire, or instant pauper, once you cross borders.

Now, that MacDonald's is temporarily out of burgers, we shall use Burger King, as an example.

A Mushroom Double Swiss burger in the respective country costs:

In Singapore: SGD4.95 (with coke. I can only find data offers with coke.)

In Malaysia: RM11.45 (without coke)

Currency Conversion Calculator:

In Singapore: SGD4.95 (with coke)

In Malaysia: RM11.45 / 3 = SGD3.77 (without coke)

In Singapore: SGD4.95\*3= RM 14.85 (with coke)

In Malaysia: RM11.45 (without coke)

### **What does it all mean?**

There is more than meets the eye.

### **Pegging**

To reality. What is reality? It is the buck of the day. Start there, go from there, and complex adapt.

Take the counter-offer for your muffin, if it still makes sense, and keep baking, and churning the cashflow cadence.

And stretch it, until everyone is happy and in rhythm. Make sure you are baking Edible Muffins and not Vapour Ware.

That's your own sustainability as a Sustainable Entrepreneur.

Remember to make your communications clear, regarding Offer and Acceptance. If both parties are happy with the exchange, the trade sustains. If not, you will need another interface.

### **The Diplomat**

This is a stand-in until you find a replacement.



### **The Novation**

The replacement. Someone to take over the original offer. Try not to cry when a trade talk breaks down.

### **Closure**

It is important to have closure in whatever it is that you undertake, especially in regards work, livelihood and money.

Many relationships get entangled due to misunderstanding and words said in terrible and trying situations, regarding expectations, communications, deliveries, time, values alignment, and money.

Money isn't actually the only root of relationships breakdown; I know one other: I am not your friend, but trade partner. The relationship had been about money, and ROI; not friendship.

Don't mix up the two.

And that can be heartbreaking, but you will survive it.

I survive it by knowing that all relationships are about friendship, and why it seems that it is about money, when it isn't, really.

### **Socio-ecological Money**

Can we price oxygen as an ecosystem service? Best not to.

### **Socio-emotional Money**

Like in a sovereign state with different currencies. \$1 means differently for different people. So, you mustn't assume your idea of \$1 is the same as the other's idea of \$1.

Values is about subjectivity. Valuation is the embodiment of that subjectivity, a measure, a proxy, a number, that we put on the values, underlying the exchange, or, trade. The offer and acceptance is about that medium of exchange, with the quantity, the measure, that bridges the gap, of need, between the two.

What you value; it is about your ideas.

And so, it is about your freedom.

Your freedom to be.

You have to define it.

If you can define it, and scope it in space-time, then you will have less misunderstanding in the marketplace.

And if you say, ok, money is the space – the gap – that bridges our differences, what does that make money?

**Yes, Money becomes the medium of possibilities.**

Money becomes the bridge, a good thing. Not the root of nasties. And so, you need to flip your idea of money around.

Flip it, and you will click market. Because, the market is the other, waiting, to extend that bridge to meet you.

**Make Money the PeaceMaker**

Back to the One Buck Muffin Story.

You bake a muffin. The other has Zero Dollar.

What do you do?

How can the other be a participant of Dignity in your exchange?

*You let the other choose, and act upon that choice, by himself or herself. That's dignity.*

Flip it around. You have that \$1.

You can't understand the taste of One New Muffin.

You are unsure.

You are afraid to consume One New Muffin, and then you have lost your \$1, when you can consume One Old Muffin. And get another \$1 back.

Or you are not about the Muffin.

You are about the \$1.

Remember, you cannot eat Money. Please refer to Chapter Six (The Glossary on Money), and you are in it. It becomes self-referential.

The economy is like that, it is mysteriously self-referential, on Money. Money is the mysterious "Drooz" (Chapter One).

(Aside: No wonder everyone hates economists and are highly skeptical about everything in the economy. There is no easy answer.)

*You let yourself choose, and act upon that choice, by yourself. That's dignity.*

New Muffin, Old Muffin or "Drooz" (Chapter One)?

Stay safe with the \$1? But remember the "Bubble" and "Pegging" and "Money for Money's Sake"

## **Freedom**

Freedom becomes the new medium of exchange.

Money suddenly disappears.

How strange.

## **Back to the One Buck Muffin Story**

How did you bake that first muffin?

My answer: from the hope of everything good, and gift of friendship.

## **Gift**

Gifts are not grants. There are strings and no-strings attached. The string is the bond, and the no-strings is the purpose of that bond: so that you may find your own wings, and fly your destiny.

It is also known as love, whom sets you free, in my books.

## **Innocence aka Effervescence**

Back to that chapter that I have forgotten. (Chapter Three)

It comes down to what happens when things, mutually agreed, did not materialise as planned.

## **Plan and UnPlan the Latency**

There is the Plan, and there is the Unplannable. One is called a Contract, and the other, either Breach (of Contract) or Life.

What happens between the two, and three, I find, is what MAKES you as the Sustainable Entrepreneur. It reveals to you your inner Humanity.

Ultimately, it's your own response to the situation, that holds the market, and bridges to the other. Otherwise, the game ends right there, known as End Game or Exit Strategy. Or you end up in Fights and Misery. Or you end up Grand.

But Life does continue.

## **Goodwill**

So, it isn't just Innocence that holds the relational, the market, but Goodwill.

Trust isn't the 100% delivery of everything. That's machine talk.

Trust is when, you try your best, and when your best fails, the other says, "It's ok."

And you ask, "Why is it ok?"

The other shrugs, "It's ok."

And then, you both, keep going, at the engine fixing. And building. And baking.

**Reality: An Undeniable Truth**

And you possess a treasure, indefinable; an undeniable truth. That's magic.

The true sustainable fabric of a market is woven by these threads of real, but invisible – solid gold.

**The Kind Weaver**

Can such a platform exist?

The only answer you will find about owning, spinning, shaping and yarning darn possibility is – Yes.

*Can you say darn? (I don't know. I just did.)*

**Are you a Gandhian?**

No. I am not weaving a loincloth.

I am neither the spider nor the fly. It's not a gossamer.

**Please get back to Work.**

And make Renewable New Things with your clever and compassionate ideas, and platforms of communications and networks of fine, grand folks, playing nicely together, for ever and ever.

And if people can't find peace, and play-work together, you may refer them to read Place of Possibilities (Chapter Two).

*Or not. Your choice.*

And remember:

*decisive action, however expressed and embodied, or not, is your freedom.*

**Whining and Cringing in the process of Making Money**

No, you may not. Read Shapes of Trades (Chapter Four).

**Eat Your Own Muffin**

One final thought: if no one turns up to fund your muffin venture, buy your muffin idea, make your muffin with you, enjoy your muffin making, buy your freshly baked muffin, or share your muffin. Just eat it. Gobble it up, with full glee. Enjoy it. And have a second helping. By yourself.

Savour your own One New Freshly Baked Muffin. Or Two.

The secret of secrets of a Sustainable Entrepreneur is – (fill in the blanks).

Do it – dreaming & baking sustainable enterprising - often enough, and it becomes thoroughly – satisfactory and delicious. Thoroughly.

**Do You Trust Me? Due Diligence**

Please don't. Until you can really say you know me, and that you can say, "It's ok."

So, trust very few. Until you know you can trust your own inner core. And then, you can extend that trust, and trust everybody. Or something like that.

This is called Due Diligence. In every transaction relating to Money, please be prepared for the Due Diligence process. It is necessary, and it is a good practice. It will help you strengthen your value proposition, and you will grow from it.

Don't take it personally. The market has to know the safety and security, and sustainability of your offer. And so, make it good, and robust, and hardy. Yet, it is 100% personal. Business is 100% personal. That's the core of a sustainable business. It is all about relationship.

Go through it. You will survive it. It is like a baptism of fire, and you will come out the other side –

*Freshly baked.*

Don't forget to thank the people and professionals and kind folks turning out of no where, who have put in great earnestness, and effort, and resources to perform the due diligence, and help you complete your transaction, and making market.

No one can give you \$1 based on your word about your New Muffin. So, prepare your best, and don't whine, and no cringing, in the making & baking of a Sustainable Enterprise. Read Shapes of Trades (Chapter Four).

It's not a machine part that you are assembling. It has to fuse. Transform, typically, under fire.

### **Humour**

Final dash of yet another secret ingredient.

**“Live long & prosper.” – Vulcan salute**

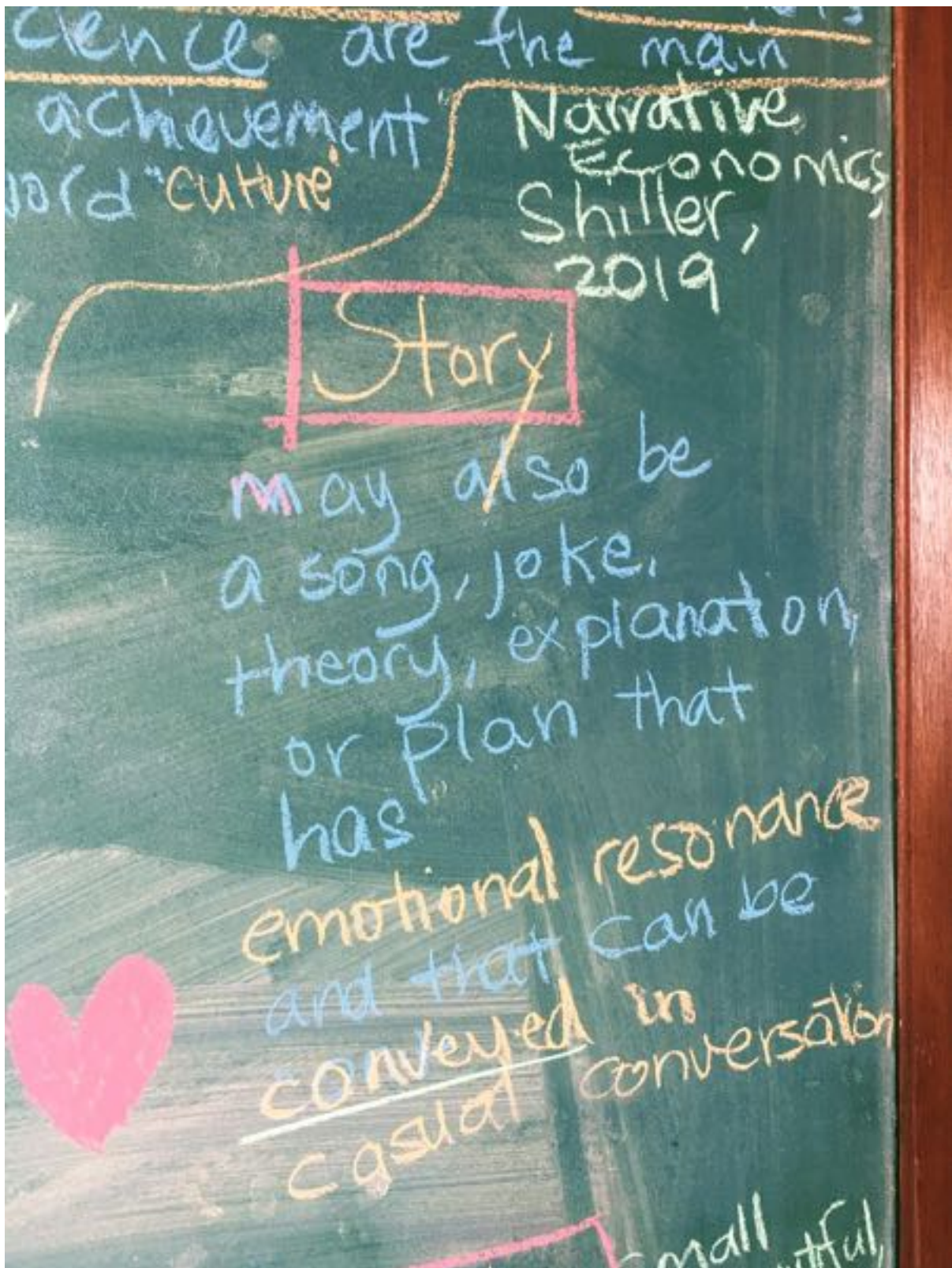
*Always be appreciative and grateful.  
Try to be polite, and don't explode in profanity.*



*Be Thoroughly Sweet & Dainty, No Matter What (Note to Self)*



SEVEN.  
Don't Get Upset with the World



*If the old process of thinking about Vision, Strategy, Organisational Design, Management, Business Plan is now a Story, what has happened?*



First, **Feelings** play a much larger part, and in fact, has shifted into the core of the engine. The drive is now feelings.

Second, I think **Chatter** is the Communication mode. Human chatter. And this requires Intimacy. An authentic knowing and reliability between the speaker and the listener. A casual conversation requires deep listening. It requires getting to know the listener. The communicator, the speaker, needs to know the listener. It requires the Empathy of the Other.

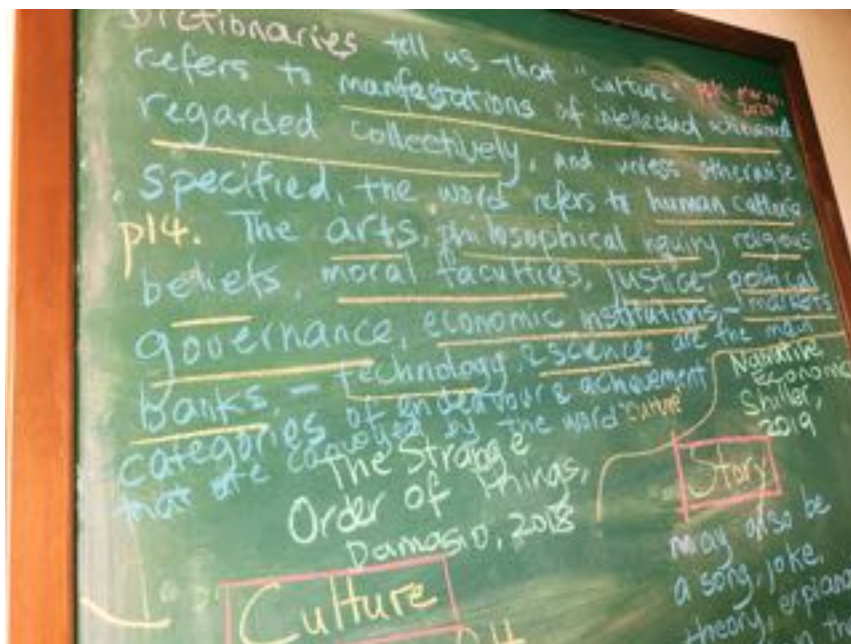
Third, I think the new meeting place is the **Heartfelt Dialogue**, which is a Story of Mutuality between Two. Or a Small Group.

Fourth, I think it is not possible to templatise, or replicate, **Friendships**, and therefore, the new organisational structures of sustainable enterprises are necessarily, small, safe, secure and real.

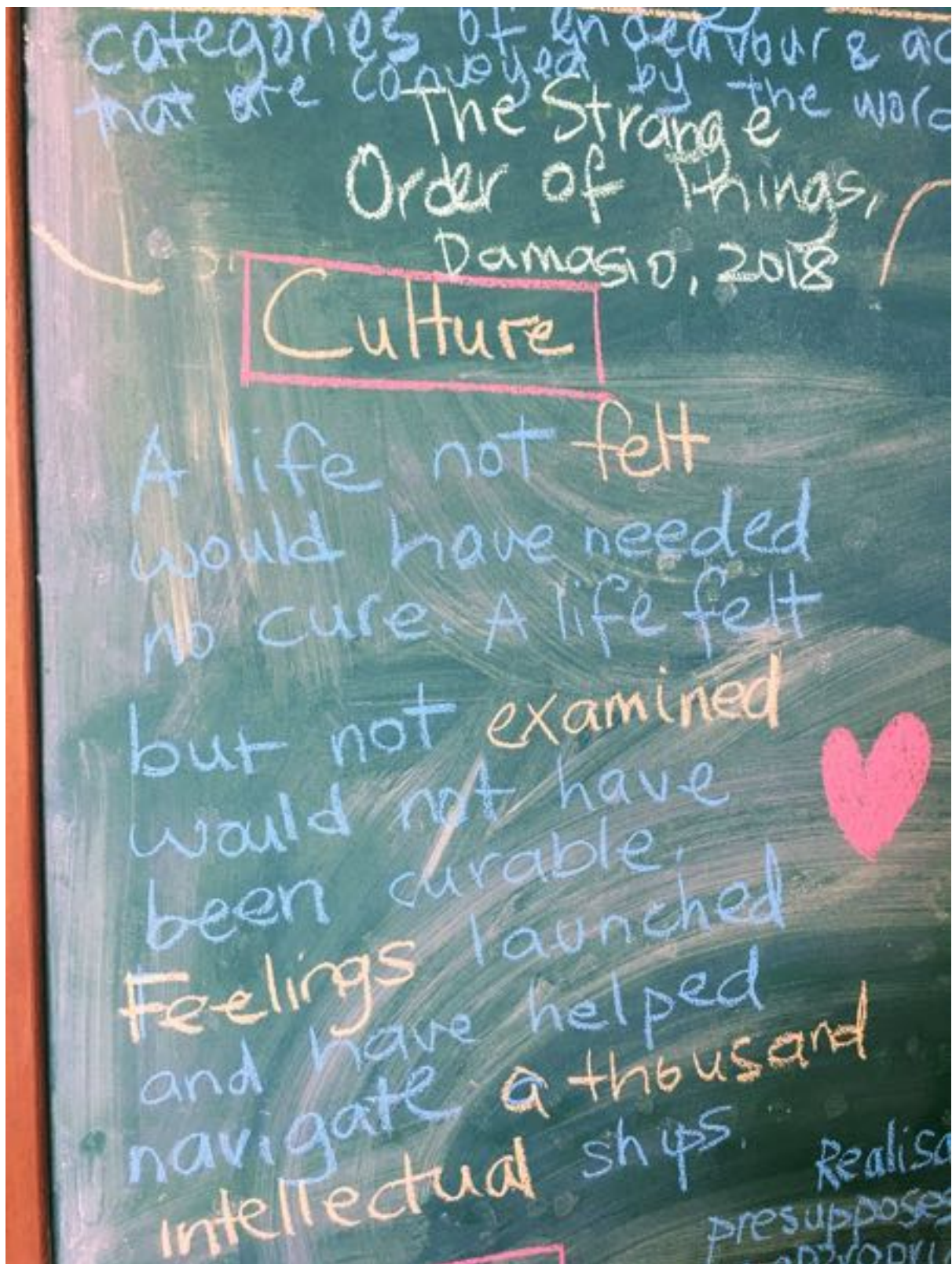
Fifth, I think what is **Real** is going to be cosy. Easy-going. It takes too much energy to be rapidly, complex-adapting, and be political.

Sixth, I think those who want to fight will find no one is bothered to fight with them, while it is easier to be **Nice**, as the returns to purpose is now feelings, and still be smart, focused, and be productive, to solve the necessary problems.

Seventh, I think maybe that's why I didn't unpack any of my toolkits in my toolbox. Nor did I try to solve your problem. Nor can I. At most, I can be a sounding board. I can listen deeply, be your mirror, as you try to locate your own gaze, and then perhaps, venture out, to **Try something you have never tried before** – new things.



***New things cannot come about if we keep relating in the old ways. Old ways cannot make new things. Old ways only make old things.***



*New is something that surprises you. You have not seen it before.  
That's why it delights you.*

If you get impatient with discovering the new, you will revert to the old ways, but the old ways don't work anymore, the state of dissatisfaction, which has led you to seek out the new.

Perhaps you can't access the core – feelings – and so you don't need to be not unhappy.

Perhaps you are so immersed in your emotionality that you can't stop feeling overwhelmed to organise your thinking, and you would rather be paddling in the swamp, that you have convinced yourself is the what the natural state of affairs is.

I think we have to imagine differently from the past way of relating and organising earth and people. The divide between thinking, feeling and doing, or acting, needs to be seen, and the understood, as one movement.

***I think we can match our concrete human actions appropriately to the real situation before us, and recognising that doing exactly this is Good Work.***



I think sometimes, sitting in the state of non-action isn't doing nothing, but **Contemplation** – a state of reflections on all the multiple perspectives and stories about the lives of others, and what matters to them, and figuring deeply, what is the right thing to do, for the persons concerned, rather than keeping abstracting people as human resource, and business plans.

The same goes with earth. If we keep seeing earth as a resource, we will not be able to relate to nature.

Perhaps, when we don't relate to nature, we stop relating to something deep within ourselves. The contemplation of the natural beauty within us. The core driver – the feelings.

**The Astonishing Feeling of Simply Being Alive.**



Perhaps the answers have always been mapped, but we can't hear them, can't see them, can't apply them, because, we don't know what these words mean. What the message is, the knowledge, the communication has been about. The formulation of the perspective of the teacher.

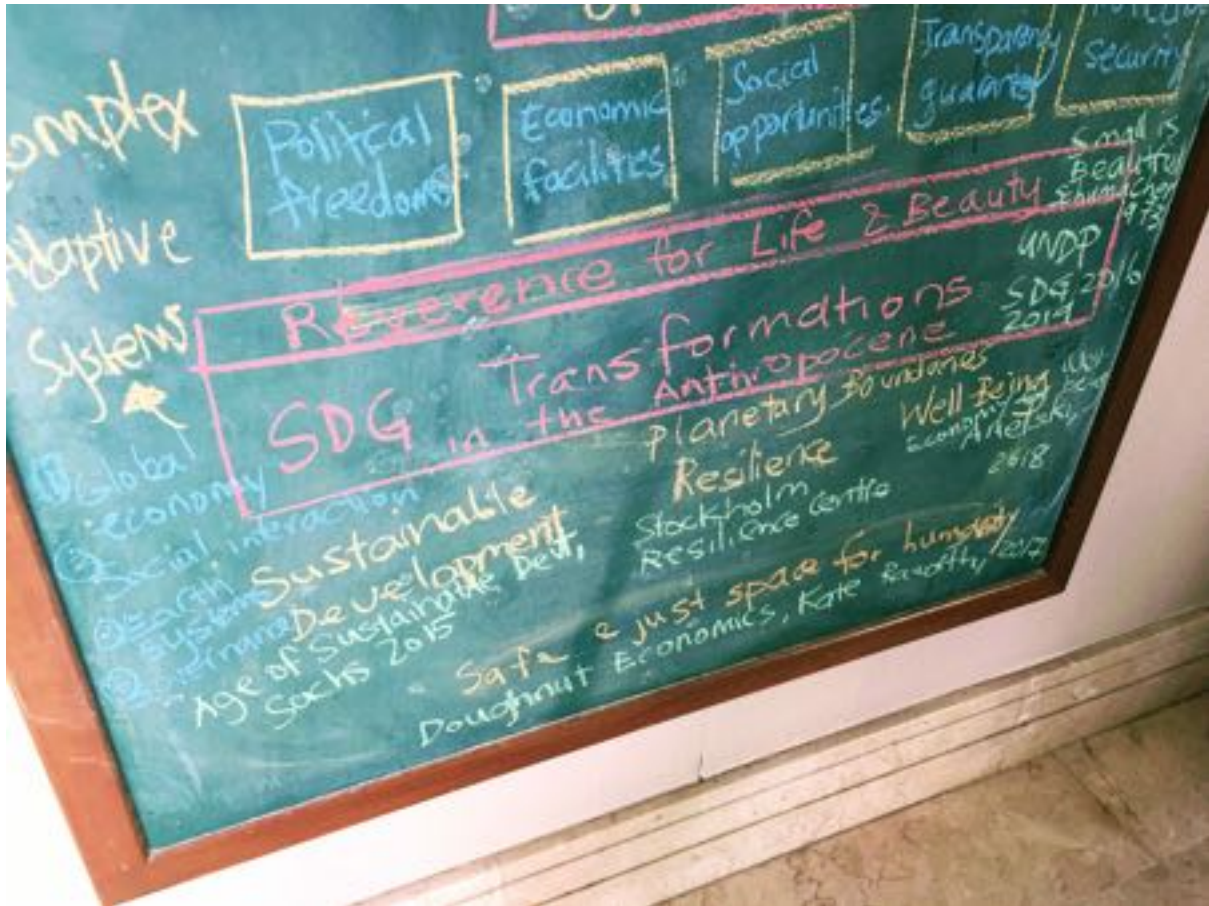
Perhaps an Interpreter of Sorts, who can decode such words like "Development is indeed a momentous engagement with freedoms's possibilities (Sen, 1999)", can be found.

That is exactly what I did. I couldn't understand Politics and real policy-making, so I went to ask my friend, Tok Saif (THREE. Effervescence). And he patiently explained it to me, over maybe two years, and over sharing stories of a 30 year friendship.

And today, he shared with me that he is "penat", and that means "tired" in the Malay language. And then, I went and wrote this chapter, in order to console him, and let him know that nothing has gone to naught. Not one bit. And that every single hope and sharing we have about the world and our lives have been worthwhile, and are grand.

Consolations are not philosophies.

Consolations of the heart come from someone who reaches out to hold your hand when you feel down, and knows your heart. It is not possible to make someone feel better, if you don't know that person. So, therefore, delivering wellbeing for me, is an abstract notion, unless you really know the person needing a little bit of cheering up, on a very hot day, in the midst of a Global Pandemic.



*I have made sure I kept writing until I understood what this book is about.  
It points us back here: the SGD Transformations in the Anthropocene.*

*I think these are lovely starting points.*

There are 4 components in the complex adaptive system as framed in The Age of Sustainable Development (JD Sachs, 2015):

- 1) Global Economy
- 2) Social Interactions
- 3) Earth Systems
- 4) Governance

I think the Purpose, which I don't know how to articulate to echo EF Schumacher's "Reverence for Life and Beauty", is perhaps also the Outcome, the deliverable of TEUWB: Universal Wellbeing.

It is very difficult to explain something that can only be felt and experienced, through a journey that looks like a madcap adventure of missing screws and chasing elusive flowers.

Joy ensues, (Victor Frankl), it cannot be manufactured, or produced and consumed, or recycled. Or faked. The things in between are things that make us learn and come into being about **Knowing Joy**.



*I have faith in humanity. I think that's what we are made of. Made of Humanity.*

### **Don't Aim at Success.**

*"Don't aim at success. The more you aim at it and make it a target, the more you are going to miss it. For success, like happiness, cannot be pursued; it must ensue, and it only does so as the unintended side effect of one's personal dedication to a cause greater than oneself or as the by-product of one's surrender to a person other than oneself. Happiness must happen, and the same holds for success: you have to let it happen by not caring about it. I want you to listen to what your conscience commands you to do and go on to carry it out to the best of your knowledge. Then you will live to see that in the long-run—in the long-run, I say!—success will follow you precisely because you had forgotten to think about it"*

*— Victor Frankl, Man's Search for Meaning*

### **Conclusion: I Can No Longer Teach Anyone Anything.**

I can only share with you my personal story, and only if you have the time, to spend time with me.

And if you have indeed spent some time with me, I am grateful, and joyous.

Because the time together has been delicious.

I look forward to more such precious moments.

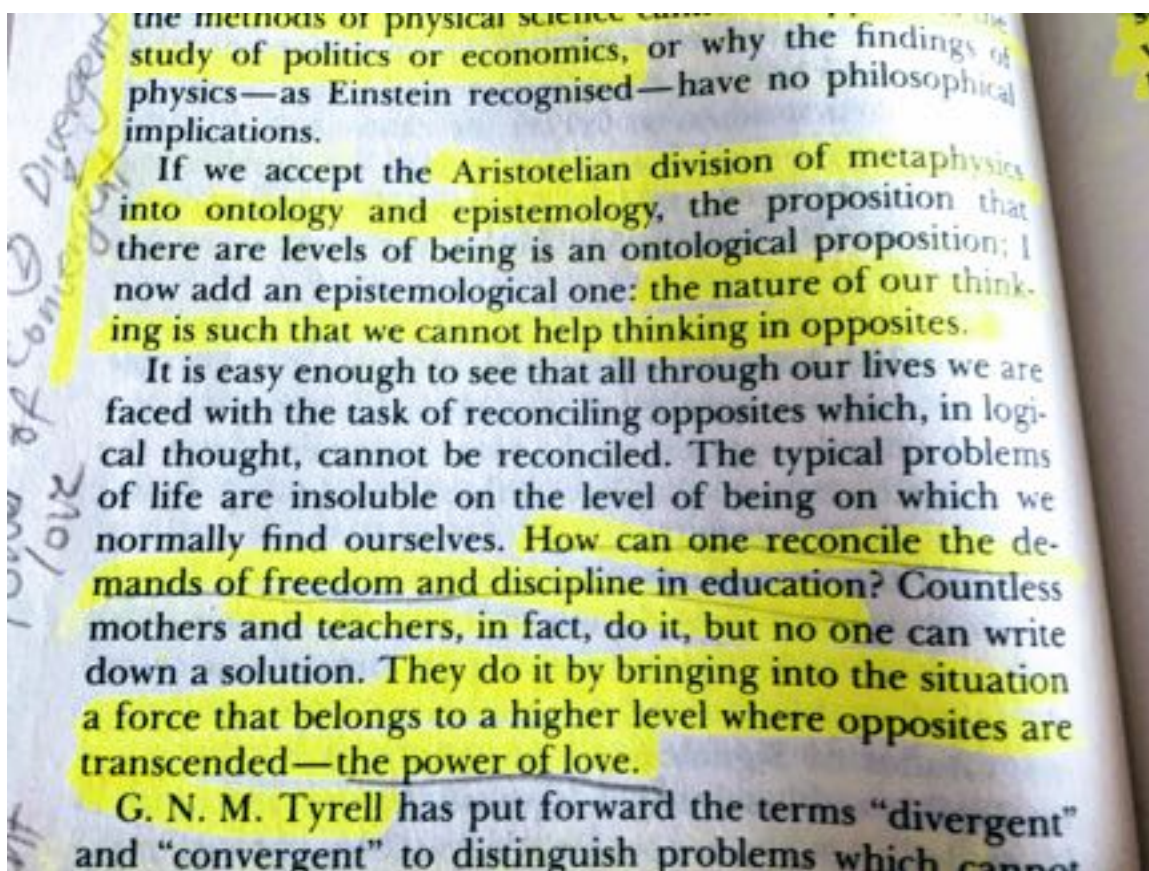
### **Zaps from the voice of past that is perhaps of the Future– Small is Beautiful**

I am going to zap some excerpts of pages from “Small is Beautiful” (EF Schumacher, 1973). Remember I said somewhere in the book that I write things the wrong way around? My conclusion was already in Chapter Zero.

What I realise is that when everything is no longer in parts, and not so quite at odds with the nature of life: what you feel inside, is what you experience outside.

### **Reformulation**

I state down here my personal reformulation (note to self): Affirm Life.



*Love.*

transcended—the power of love.

G. N. M. Tyrell has put forward the terms “divergent” and “convergent” to distinguish problems which cannot be solved by logical reasoning from those that can. Life is being kept going by divergent problems which have to be “lived” and are solved only in death. Convergent problems on the other hand are man’s most useful invention; they do not, as such, exist in reality, but are created by a process of abstraction. When they have been solved, the solution can be written down and passed on to others,

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who can apply it without needing to reproduce the mental effort necessary to find it. If this were the case with human relations—in family life, economics, politics, education, and so forth—well, I am at a loss how to finish the sentence. There would be no more human relations but only mechanical reactions; life would be a living death. Divergent problems, as it were, force man to strain himself to a level above himself; they demand, and thus provoke the supply of, forces from a higher level, thus bringing love, beauty, goodness, and truth into our lives. It is only with the help of these higher forces that the opposites can be reconciled in the living situation.

The physical sciences and mathematics are concerned exclusively with convergent problems. That is why they

*Reconcile Your Divergent Problems.*





a problem <sup>divergent problem</sup> in which <sup>opposites</sup> <sup>conceivable</sup> have to be reconciled.

brainwork, even difficult brainwork, but they do not call for this straining and stretching to a higher level which is the specific challenge of a divergent problem, a problem in which irreconcilable opposites have to be reconciled. It is only the latter that are the real stuff of life.

Finally, I turn to a third class of notions, which really <sup>our existence. It needs no emphasis that herein lies one of the great dangers of our time.</sup> suddenly seems to give meaning and purpose to <sup>Small is beautiful, Schumacher 1973</sup>

When people ask for education they normally mean something more than mere training, something more than mere knowledge of facts, and something more than a mere diversion. Maybe they cannot themselves formulate precisely what they are looking for; but I think what they are really looking for is ideas that would make the world, and their own lives, intelligible to them. When a thing is intelligible you have a sense of participation; when a thing is unintelligible you have a sense of estrangement. "Well, I don't know," you hear people say, as an impotent protest against the unintelligibility of the world as they meet it. If the mind cannot bring to the world a set—or, shall we say, a tool-box—of powerful ideas, the world must appear to it as a chaos, a mass of unrelated phenomena, of meaningless events. Such a man is like a person in a strange land without any signs of civilisation, without maps or signposts or indicators of any kind. Nothing has any meaning to him; nothing can hold his vital interest; he has no means of making anything intelligible to himself.

... philosophy is an attempt to create an or-

*Participate in Your Intelligible World.*

**Make New Things:**



*"The Real Stuff of Life" – Small is Beautiful, EF Schumacher*



**EIGHT.**  
**“Wake Up Your Idea” and Decide on “Strategy 36”.**



***Milo and Biscuits Way Past Midnight***

I was so tempted to stop at Contemplation. Strategy 36. My bro “Hey bro” me last night; he flagged me about my Conclusion, at Chapter 7 (Don’t Get Upset with the World). He said that I need to conclude with Strategy 36. We have been dialoguing about this for a bit.

He said that he has to teach me about the importance of this. He texted, “Chapter 36 is the last chapter.”

I said, “I would never run. I would never.”

He said, “Sometimes, you must retreat.” He went on to text, “Haha, run is to tell you, go back and rest, rebuild your energy, rethink your strategy and of course come back and fight again.”

I took my evening walk until midnight last night. Just before bedtime, I felt famished, so I ate what I felt like eating. A cup of milo with two digestives, and then I was still hungry, so I ate 5 cocktail sausages with a slice of Gardenia bread, with tomato ketchup. I gave a burp, and fell asleep. And slept like a baby, with deep sleep and the sort of dreams that made full sense during the dreaming, and I had completely solved all divergent problems in my dreams, but didn't quite so, when I wake up.

Nobody woke me up this morning, I slept in and it is Thursday. And when I did wake up, it was 11.30am! I had slept right through the morning! And the first thing I did was to make myself breakfast, as I told myself, I am celebrating – I have finished my book!



*And then, after I have gobbled up my 6 cocktail sausages and two slices of Gardenia bread with tomato ketchup, and a cup of Twinings English breakfast, I decided to change my mind.*

**The photo of my breakfast looked gross.**

Not gross, versus net, of the profit sort, but gross, the – I think I ate too many cocktail sausages in under 24hours sort.

I could not finish at Contemplation. Because monks finish at Contemplation, but I am not a monk. I am a woman Sustainable Entrepreneur, and I have my job to do. I fix things and I make things better. I make new things. And I create the market that wasn't there before. I build that bridge, no matter what. And new things must work for real, including the ROI for money. We can't work in Utopia. We must work in Reality.

It's a crazy drive. But it's my drive. It's crazy, but I am not me, if I don't engage gear fully with that drive. I would be floating, disengaged, a bit like a fairy, kind, sweet, endearing (not but disconnected. Estranged from "the real stuff of life" (Chapter 7 – Don't Get Upset with the World).

So, I looked up Strategy 36 this morning. I wiki-ed it:

### Chinese War Strategies - Sun Tzu Art of War, Thirty Six Stratagems.

The 36th strategy "走为上" - Run away to fight another day.

- If it becomes obvious that your current course of action will lead to defeat then retreat and regroup. When your side is losing there are only three choices remaining: surrender, compromise, or escape. Surrender is complete defeat, compromise is half defeat, but escape is not defeat. As long as you are not defeated, you still have a chance.

He is saying the same thing I had said to Student Leaders two years ago: "undefeated".

I had left them one word, to contemplate, and hopefully, stand on, when life gets really drowned out.

I asked him about the OEM legendary school uprising, the rousing of the school spirit, all those years ago. He ran right into the territory of the other, and was being gang beaten up, and everyone had rushed in, to fight back and alongside with him. "I would have joined in and fight alongside you, bro," I texted him. That fight, and any fight.

That's my secret drive: I fight a good fight, anytime, anywhere.

He said, "Sometimes leave the fighting ground, so you can think better."

I told him I am deciding to change, "Leave fighting altogether, flow with love" and he texted back, "Fight for love, freedom and happiness."

And so, this is the interesting thing. Flowing with love is the same as fighting for love.

He taught me this secret too. Sometimes you have to ramp up, even when you are cruising. You can't get soft in relaxation. Since then, I have learnt to switch gears. Modulate. My Tern has 7 gears. I love the sound of clicking of gears switching as much as the click of the wheels of the bicycle (Chapter 5).

Fight isn't aggression, it is a flow of love. You fight for the dignity and beauty of life. You don't do it in magic mushrooms headiness. You live it with action. And the learning is also real – you have to test it out with real life, real society, real people, real markets.

**You have to put yourself right into the participation of society, and see what comes out of it.** You will be bruised, and you will be hurt, and you will be reprimanded, but expanding participation is like this.

It was a ground not there before. Exclusion, I understand is an alienation of the of mind. In Chapter 7, Don't Get Upset with the World – I learnt one new thing, even as I was thinking I was concluding: *Participate in Your Intelligible World*. You have to relate intelligibly to the world.

That was my key. It was the missing key. Out of my inner entrapment, imprisonment and estrangement from society.

And EF Schumacher, spelt it out for me. But I couldn't see it, until I wrote this book. In between love and friendship, is this key.

*“When a thing is intelligible you have a sense of participation; when a thing is unintelligible you have a sense of estrangement.” – EF Schumacher*

**If I can't live it, I can't teach it, and I won't share it.**

The word often associated with me is, Stubborn, typically used like this: “She's so stubborn.” Being said, while I am still in the room. And usually, in third party reference. Between the yelling and refereeing. I wished it was dainty or sweet or nice, or wise, or oh so kind, so kind. But no, it's this constant refrain – stubborn.

I think I understood myself better today, about my inner driver. I have to complete my investigations. When something is amiss, like something is broken, I have to figure what is the root problem, and then I go fix it. I field myself mostly. Before, I can even mobilise anyone with a plan, I have fielded myself right into the hot spot. Into the trenches, right in the black hole.

I love mission impossibilities. Because I love making impossibilities - possible.

*This message will self-destruct in 5 seconds.*

And so, I fixed myself last night. I took one crazy wiring inside myself, and I fixed it.

I learnt to make decisions throughout the last 4 years of pushing to birth a new paradigm for my consulting practice. That was what happened in Dec 2015. I had told myself that if I am re-entering the corporate world, and offering my products, services, programmes, platforms and making it all work, including raising capital (money), I don't want to press repeat. I am not a business consultant doing work under the same old paradigm and framework. I couldn't anymore.

**I want to live love and friendship at work. I don't desire a disconnect anymore. I was 45 years old. 5 years ago! I have no desire to re-invent something old.**

I have already done my Strategy 36. In 2016, I had gone back to the fight cold, with nothing but my open heart and my bare hands, and my one steely stubbornness, right into the fighting ground, and did hand-to-hand contact and shaping on the ground. Not data, but people. Not

markets, but people. Not rhetorics, but people. Not fear, but people. Not humiliation, but people. Not failures, but people. Not unbelief, but people. And I found, I couldn't fight anyone. I merely asked questions of why can't business be founded on the ground of love and friendship, and caring about people enough to give and/or gift opportunities to participate to their fullest potential.

That's my singular inquiry regarding business.

And it brought about many top turvy responses.

"You're not-for-profit," a conclusion of a friend, after some yelling and refereeing. "No, I am not; I am quite for making markets work with cashflow cadence, robust valuation, and a sustainable ROI." And I went on to build that model, and make it workable in accordance with FRS (Financial Reporting Standards), meaning it is bookable.

"You are in education," another yelling and refereeing session later. "No, I am no teacher. I don't qualify. I am simply about people's wellbeing and making that the business engine."

For me, it is because during 2000-2004, I had done one round of Strategy 36 pondering art, poetry, voice and beginning the journey of motherhood. Then between 2004-2011, I had conducted one round of validation in the corporate world with my own consultancy practice and a social enterprise that I had co-founded. And between 2012-2014, I had done yet another round in the social world. In 2014, I co-founded One Love, a Company Limited by Guarantee. I did not register it as a Charity. Instead, I wrote in the Constitution of One Love Ltd with the Object typically constituted under Charity Law, and inserted one word: "inclusive".

Year 2015 was my Second Strategy 26 – Strategy 26.2. And during 2015, I had sat back for six months and just made art and spoke to no one. My consulting practice website had crashed. I couldn't re-begin. I had run out of drive, fuel, engine broken, not even spluttering, no-nothing. And then, Bernadette Cenzone popped up and flipped me together with Jaq, one trying to practise Life Coaching and the other debating Friendship instead of Coaching, in under 45 minutes. I got to rage for about 45 minutes during a lunch that they bought me at a Food Court at Mountbatten. I think it was my favourite rice and soup dish.

I went home, still sulking, and raging inside, and documented up charKOL. and I crunched 6 months of spreadsheets regarding how to value a sustainable development township, re-wrote the whole vision, and re-began. I also crunched a lot of chips in between, potato chips. Not the sort of chips that you bet money on ventures type of chips, but Kettle Chips, to be specific.

**I went back to first principles and re-grind the whole thing.**

And then when I came out of Strategy 36.2, in Dec 2015, I realised I have an answer: *A Call to Love*. And I had prepared an Information Memorandum that had refused to conform to what the Capital Market is accustomed to seeing and relating. I had inserted the one word that they couldn't tolerate: love.

And every time they couldn't, I would withdraw. I would say, "This is not for sale."



I did countless Strategy 36, and it started to look like this Strategy 36.000000000001.  
Because I got very far, even from Strategy 36 or even any Strategy at all!

*I got to ZERO. I went from 1 answer to Zero.*

But, that's my honest answer to happiness, aka wellbeing. The wellbeing of nations or society or community or family or the self is – love.

It's a waste of time to do anything otherwise in search of wellbeing. You can do all that you can, and it will come back one full circle, and hopefully, you are no longer old.

I don't know why people don't want to just go with this flow.

The wiring that I did last night, actually, it fused itself. Something in my brain fused and I think my neuroplasticity became whole. Like a Magneto helmet, except that it isn't made of metal, but my own brainwaves resonating joy.

I think my personal integration concluded its validation; the work between 2015-2019 sealed it for me.

**In Jan 2020, Covid-19 opened the new book for all of us.**

I hunkered down in January 27, by making my reading list, because I know everything has changed. And what would keep us safe and secure, grounded, and together, is to be able to think and act fast, amidst fighting an unknown, on the ground of love.

Only love can get us through Covid-19. And quick wit, and with a big, undulating, chaotic ride of sustainability that is so prolonged, we cannot burn out. And so, the triangulated wiring became even simpler:

*relax.*

Learn to fight differently. Learn to live differently. Live in flow. Learn to adapt thrivingly. Not simulate and predict, and make plans and contingencies. And calculate risk assessments. And price for these risks, because everything will either go into default, or “Acts of God” in contract, which will make any contract contingencies meaningless, and unpriceable. I decided not to write these two chapters – valuation expanded and pricing everything as a future derivatives risk.

Because the contingencies are now too big, and too systemically linked, and too contagious. The ringfencing cannot hold, if we use conventional market and pricing principles. The first principles have unbuckled.

Not just at Covid-19, as a disease, but at Social Distancing, as a new community mobility pattern. Humans simply can no longer work in congested enclosed spaces for 18 months. This is the starting point. And every human clustering, will have to be ringfenced, and tracked, in order to catch any micro-epidemic infections.

Making market is no longer relevant. We are all at Disaster Relief. The conversation to bridge to the Capital Market, it is no longer at Information Memorandum level. It is at Central Banks and Sovereign Wealth Funds of the World level. It is at – oh boy, we can't print money fast enough, and if we did, we won't be able to keep track of the borrowing from the future.

Right now, we are at Wage Subsidy and SME loans.

### **What happens when the ice cream melts?**

The adjustment is going to be big and unpredictable. Covid-19 is catalysing the SDG (Sustainable Development Goals) Transformation ALL at one go, at a global complex adaptive systemic manner.

Sit tight, and you can't hold your breath, hoping it will all go away. It's already here, and it is up to us, to figure a way out, and forward. Together.

*Strategy 36 is to leave the fighting ground.*

It is correct.

The ground, as we know it, as 12,000 years of human civilisation, has actually been shifted, by one novel coronavirus.

It's not a fight.

It requires a rapid response, over and over again, at every surge, and we cannot burnout. And it will pop up least expected, and begin a micro-contagion, over and over again, until a vaccine is found.

*We are all in Strategy 36 Together.*

### **We cannot fight each other in such a situation.**

“Leave the fighting ground”, OEM is correct.

And so, I let the fight go. My old fight. At the marketplace.

My decision last night. I just go about helping who I can. I dissolve the theory. All the good toolkits are still in the toolbox, but they are not relevant if there is no one who knows how to use them, apart from me.

Yesterday, our One Love Box arrived at Dangcalan Barangay in Philippines. One box at a time, one village at a time, one school at a time, one child at a time, one heart at a time. I think I had decided to leave the marketplace altogether.

Now, that is a very strange departure in my own mind indeed.

## **That means I leave behind TEUWB.**

At the stroke of midnight last night, in a click of a smile, I found myself switching gear, I decided:

- 1) Continue to turn up;
- 2) Instead of sharing and building knowledge and trying to figure how to work TEUWB, I lend a deep listening ear; and I offer an outstretched hand.
- 3) I change my way; I no longer drive it. My job is to reach out and hold hands.

*Yes, take my hand.*

It is too difficult to walk through life alone. It is not possible. And so, what is possible is simple: I take your hand, you take mine. We hold hands, to get through this.

*Holding Hands means Doing Life Together.*

I don't know what Strategy this is, but Contemplation in Action or Love & Friendship in Action, for me, is beginning to look a lot simpler – keep it simple:

*Be a kind and decent human being.*

I let go of the chase of the elusive flower.

And meet the heart of the person right in front of me.

And simply, greet him or her, with a smile, from the heart:

*“A very happy shining day to you, my dear friend.”*

## **Welcome to the Dawn of the Midnight Sun**

Which meant dawn arrived for me at midnight. The darkest hour. The midnight sun.

The darkest night is my brightest day. They are the same. Both are two different aspects of life.

I am smiling. And I don't know why.

That's all there is to my final answer regarding earth, society, economics and Strategy 36.

I am going to microwave my blueberries muffin which I had baked yesterday and eat it now. With my Lady Grey afternoon tea.

I stop feeling guilty. And I stop feeling bad about feeling good. And I just feel good because giving myself permission to feel good is a grand feeling. And a grand feeling is simply, quite naturally - splendid.



*I deliver the oxygen to myself first, before I deliver it to others.  
I eat my One New Muffin which had been baked in the dark –*

*Bilberries Blue.*

I had kept trying to frame it, in order to deliver it,  
methodically and systemically,  
over and over and over and over,  
and then I got it:

it got delivered to me,

at dawn.

“When is dawn?”

There is a story of a Rabbi who asked little children this question.

I won't tell you this story, and I won't give you an answer.

I am going to enjoy my one edible muffin.

It takes many, in fact, - all - ,  
heads, hands, and hearts to build and participate  
in one global economy and one world.

Enjoy the journey of discovering love.

Here, while holding your hand,  
I will also offer you -  
the one elusive flower:

## Building the ESG Economy

12 archetypal enterprises, encapsulating the goals of the ESG Economy



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TEUWB Board



**NINE.**  
**“Seven of Nine.”**

*“Every damned day of my life.” – Seven of Nine in StarTrek:Picard*

To be very honest, I thought we had called it a cut at “Strategy 36”.

I keep wondering why this book insists on being printed, and with more paper being used up, and with words that are largely chaotic and nonsensical, and just making sense in my internal universe, a bit like a dream I was having last night, about charting roadmaps of perfect communication and coordination, in excels, calendars, timesheets, Friday is queen-king, that made sense, but this morning, I am trying to unplug the pitfalls.

I think I need to watch Startrek:Picard, but I know that if I do, I am going to binge watch, and then I would be largely consuming, and not producing, and not all that renewing, but perhaps, I might gain some weight, along with some insights.

**Insights are interesting. They emergence. They make you reclaim your humanity.**

Sometimes, they make you whole.

Words are also like that. They plug back the cheeseholes in your mind, so that your heart heals.

Hearts cannot be plugged and unplugged; that is the state of living death, aka Zombie Apocalypse.

You wonder why someone can have such dry humour at a time of a Global Pandemic. I used to wonder why too. I think something kicks in our brains to keep us going, during an adversity.

Because the old framing no longer makes sense, something else has to appear. The logic goes like this. I think it is more of an unshedding. You take off the layers that are no longer so urgent. You focus your energy back to the basics. Back to the core. And so, the core that speaks is fiery, raw, high-spirited, energised.

It is the core of life. The fire of life. The fire that needs to flow through the adversity. To burn through the parts that can no longer fit, or perhaps to fuse the spaces that keep the materiality of possibilities apart. Those living on the edge of life know this fire. Those who have been very comfortable with the status quo, who have been endowed disconnectedly, with things that work, are terrified of the holes, of the gaps, of the in-betweens, of the crashes, of the over-corrections, of unpredictability.



## **What if you mix one with another?**

The mind lets you play with possibilities. It allows you to re-imagine. It allows you to do mental gymnastics. And you must talk like this. Talk in stories, talk in drama, talk in chatter, because, the mind is a cultural mind (Damasio, 2018). The mind is thinking when the mind is chattering away, and imagining stories. The divergent reconciliation (Schumacher, 1973) arises through the “power of love”, but it is a love that fuels “intelligibility”.

Ordering, organising, making sense. Finding words, stories, names, putting things together, fusing them into whole new things.

## **Now, put that way, *NOW* everyone wants to dwell in fantasy. Fantasy is also thinking.**

I can't stop thinking of Spock and Seven of Nine. I can't stop thinking of “Take me as I am”. Once it gets into my entire being, the universe is inside me. I am in the universe, and the universe is being adapted into the universe of life, my life. Yet, a movie or book universe is actually, the writer's universe, being acted by actors and delivered by the movie makers. And distributed by Amazon and Netflix, in a media streaming market share war frenzy.

So, “Tell me something, Boy”, does Lady Gaga's voice make you remember her and the message in the song or is it the lyrics or music of the song?

If I have to stop and explain to you every reference, then I am no longer enjoying the stream of replays, of my own consumption, that I am jumbling together, in deep wonder and play, and I won't be able to produce, make new things, if you keep interrupting me, or if my play gets being asked, out of rational concerns, “What is it that you are making? Why do you do that? Have you cited your sources? *Maybe* you want to try to do it this way instead?”

I would have to ignore you.

I can't create, from my jukebox, of captured universes, fabrics of memories, which are not memories, but they capture something that resonates with me, speaks with me, and I am not regurgitating, but creating.

And it is getting to a point, of so much media, that I can't keep up with the referencing. It used to be “Here's looking at you, Kid” and everyone knows you've been to Casablanca, and have experienced watching old movies in black and white, and you keep asking, “WLE, why?” Not about how they made the movie in black and white, but, “Why???? is love like that???”

## **Why like that one?**

I learnt about WLE during Covid-19. WaLauEh. Dunno what that means. I think it's an expression translated as “Oi!” or “How can?” or “Eh, cannot like that la” or “Bei Sui” (not nice) or “Like that also can meh?” or “That doesn't seem like a pro-social behavior that you are doing upon me or another human”.

Or “Alamak”.

Or “Gosh”.

Or “WFH”.

OK, I cannot type the other three letters, as parents will come after me, as this book might be read by children.

**The book is intended for children. (and pre-adolescents, adolescents, young adults, phew finally adults, mid-age adults, and older adults, who know they are really simply human)**

Sometimes I read Roald Dahl and wonder – why does he get away with those yukky words that we wished we dare say it to others, when they are behaving wildly, or in ugly anti-social behavior wildness.

He does it by making his characters speak those lines.

So, he creates it by creating theatre. Movies. Plays. Fiction.

Fiction helps us sort out our crazy social relations. And figuring society, which is economics, by the way. (Economics is not just about Money. Money is summarised in Chapter Six. The Glossary on Money. Money (and accounting) is bounded, but economics isn't because humans cannot be bounded as they exist in boundless chaos.)

Crazy because it is non-logical. Which is why I love Star Trek. The characters help you sort it out. Who is the hero, who is the villain, things you can say, things you cannot say, in polite company, and in adversity.

And so, the Story of Star Trek is really about diversity. And embracing inclusion, without setting off inter-galactical wars, star spangles, explosions and implosions. Now, when I say it like that, I hear, “Groan...”

**If I say something spicy like this: Do you think Seven of Nine fancies Spock? And/or Picard? And/or....**

Now, that will startup a whole spaceship of chatter.

Plus I really was wondering about that possibility this morning.

I now will have to investigate that possibility. Whether they have crossed universes.

And also, the third element: Picard.

What is Picard all about?

**And all the other Captains.**

I don't know where Economics has gone. Economics is about regulating society to make essentials. It goes to the heart of the matter: people.

People make lives from stories.

People make new things from stories.

People weave the universes within universes through fragments of stories.

People patch things up through making up.

People reclaim their humanity, and I would reclaim mine too, according to The Guide to Star Trek: Picard, by reciting this line: "Every damned day of my life."

New things have to *PoP* (Chapter 2. Places of Possibilities) up every day to be reconciled. There is no endgame. There are only endless loops.

### **That's it.**

So, the question today is three-fold. Because I really don't want to write another chapter, so I roll a 3-in-1 in my pastry.

- 1) What is essential (and by exclusion, the other being, non-essential services);
- 2) What is wellbeing? What does it encompass? What is Money+?
- 3) What is thinking? And therefore, divergent reconciliation of intelligibility?

(Note that it is services, and not goods or products, because it is human behind delivering the services that make the essential and non-essential goods or products.)

Multiple choice answers:

#### Question 1

- A. Bubble Tea
- B. WiFi
- C. Money
- D. Anything that sustains my life
- E. Anything that sustain the universes within universes

#### Question 2

- A. Bubble Tea
- B. WiFi
- C. Money
- D. Anything that sustains my life
- E. Anything that sustain the universes within universes

Question 3

- A. Bubble Tea
- B. WiFi
- C. Money
- D. Anything that sustains my life
- E. Anything that sustain the universes within universes

Getting to the rootedness of questions, and questions about “Life, the Universe and Everything” (Douglas Adams, 1982) does seem very useful, and lazy.

**My final answer:**

I need to watch StarTrek:Picard, that led to this moment of “every damned day of my life”, and maybe the entire StarTrek series, and be lost in the wild, wide open. And maybe, I can bump into Harrison Ford, as Han Solo, in Casablanca, as a Girl Chewie.

And this, my children+, is how you fail your exams.

Don't do what I say, do, or don't do or say.

Do what you do, and say what you love, and mean.

Participate and bring on your universes. To become real.

To tangibilise your inner coherences. And then, you will find that your mind and your heart, and your body, and your being, heal, fuse, happen together. Sizzingly.

During a zany awakening of deep beauty where everything suddenly, and stupendously, makes sense – makes you – meaning, us.

Yes, WLE.

Just like that.

*“Don't believe everything you watch in the movies.” – Oscar,  
a friend of 30 years reemergencing from inter-galactical space-time.*

*PS I forgot “fascinating!” – Spock, who is real*



*Frog,  
staring at leaf at midnight –  
rustle*

## TEN.

### Dawn Rain of the Midnight Sun: Truth and Fun

I was going to write about townships, instead, I find myself typing about songs. If there are no songs, of rain and sun, how could there be songs about rainbows?

Building a sustainable township is like that. If it is just about brick and mortars, why don't we just stop at the Monopoly board?

"I have 10x it," not my business model but looping the song, "Here Comes the Rain" by Eurythmics. And so, my friend, Oscar, sends me this text, "Loop sun and rain songs alternatively."

**I think there is no point to work, if you don't enjoy the company of the people whom you are working alongside with, because space-time is your life. It is your intermingling of universes within universes. And after a certain period of observations, you just want it to be good.**

Did I say that out loud? It is my honest analysis, and conclusion, actually.

I was trying to figure out Engagement, in all kinds of contexts, and I keep coming back to this. If it is no fun, you can't participate a day more. Fun is like truth. You either know what it is, or you don't, and you can't fake it.

**The first version of this chapter is to map Amartya Sen's "Development as Freedom" into 5 boxes, and then with some text underneath it. So, here's the first version. It is about truth.**

In this approach, expansion of freedom is viewed as both 1) the primary end and 2) the principal means of development. They can be called respectively the "constitutive role" and the "instrumental role" of freedom in development.

**"Development is indeed a momentous engagement with freedom's possibilities."**

**INSTRUMENTAL FREEDOMS** p38 "Development as Freedom" (Amartya Sen, 1999):



"This work is particularly concerned with the **agency role of the individual** as a member of the public and a participant in the economic, social and political actions (varying from taking part in the market to being involved, directly or indirectly, in individual or joint activities in political and other spheres)."

"The analysis of development presented in this book treats the freedoms of individuals as the basic building blocks. Attention is thus paid particularly to the **expansion of the "capabilities" of persons to lead the kind of lives they value – and have reason to value.**"

**The second version is about fun. It is also about truth.**

I think there are many smart and able people in the world who are more than capable to build many new things, but there are many people in the world, who can't access them, and also, who can't participate, because they didn't even have an initial opportunity to begin with, or they are living in conditions, that don't even allow them the basic freedom of choice, and decision-making.

I have now Googled the chords to "Here Comes the Rain Again". Guess what? I am going to sing it, and play it on the guitar.

"Here Comes the Rain Again  
Falling on my head like a memory  
Falling on my head like a new emotion

I want to walk in the open wind  
I want to talk like lovers do  
I want to dive in your ocean  
Is it raining with you?

So baby talk to me  
Like lovers do  
Walk with me  
Like lovers do"

I realise, to live this kind of idea of development, requires – courage.

**Great courage.**

The stitch is song. We are instruments. All of us, each of us, instruments, and song, is our unifier.

It is the air we breathe, it is the smell of grass after rain, it is the eternal summers, it is the joy of greeting the sun, the skies, the seas, the moon, the stars, the rain, the drop of pause in between each note. It is when your loved one walks into the room, it is when your friend smiles that smile that only you both know what it means, it is when sisters and brothers become friends again after a bitter fight, it is when we don't need to ask, what is humanity, because we are already breathing, living - freedom.

The right to joy.

I think I had reached this point when I understand, you can't be free unless you are free – inside. Something inside, must become unbuckled.

"So baby, talk to me, like lovers do, walk with me, like lovers do. Baby, talk to me, like lovers do."

Oooh, yeah.

And jam that guitar with me.

There are no rights or wrongs to living a grand life, where you keep walking and breathing the sky, sun and rain into your entire being, and breathe it right back out with all you've got.

Who knows what the world will look like tomorrow?

“I want to walk in the open wind  
I want to talk like lovers do  
I want to dive in your ocean  
Is it raining with you?”

“Is it raining with you?”

“Is it raining with you?”

I watched on YouTube the live performance of Annie Lennox in November 29, 2003, Cape Town, and you can just tell when someone is home. Her entire voice, body, smile, song, glow is flow.

That's delivery for me.

She's no longer performing. She's living the moment. She is the moment.

I have 10x it, actually 20x it, so that I can learn the song.

You can only learn a song by completely immersing yourself in it, soaking it all in, and being soaked by it, and being completely drenched in it. Until you know it to be true. That you are born to be free - to be – simply: you.





## ELEVEN.

### **And the delectable price of uncertainty, truth and freedom is?**

Voice can't be sold, and therefore, cannot be bought. Or can it? If I record a piece of music, is it my song, or is it your song? Since we're in it together.

Are things that are not priced worthless? Of no value, and therefore, does not exist? In the market economy, or society, or within the fabric of someone's existence?

**So, if your existence is bounded by the system, by the codes, the conduct, the values, the valuation, of the society's exchange mechanism, and social system, then, you would somehow be crowded out, by the system.**

That for me is my afternoon realisation today.

I mean, I have understood this many, many times, and I had tried to make things that make sense for this system, and so, every time I try to squeeze the idea into such a framework, it just breaks. It falls apart. And then, I try and try again.

What is breaking isn't anything really, because the ideas don't exist yet. Ideas are malleable. They can keep changing. They are meant to be intangible until tangibilised. So, what did break? The spirit of new? The spirit of hope? The spirit of - *what?* What is that what?

### **It is the continuous unclicking. Unbelonging. Unfitting.**

And so, a piece of the puzzle is missing, and I keep trying to make a piece that fits the odd-shaped hole. Why do I do what? I keep trying to bridge that gap. The gap between:

- 1) Allocation of resources
- 2) Production
- 3) Consumption
- 4) Equitable Distribution
- 5) Exchange

I am trying to be the exchange.

But the exchange is perhaps meant to be free. To be adaptive.

It cannot be written down. If it is pegged down, the economy is fully planned. And if that is so, we end up managing information, and a closed loop, bounded system.

### **Uncertainty. What is the price of the future?**

What is the price of predictability?

If we can buy certainty, then we have stopped living.

If tomorrow is sure, then today is already tomorrow. And then day 1 is already day n.

There will be no more thrills.  
There will be no more surprises.  
There will be no more longings.

**And there will be no more need for imagination.**

*What inspires?*

Is it the thunderstorm that greets without warning?

*What frightens?*

Is it the thunderstorm that was louder than a decade ago?

*What makes you smile?*

Is it the thunderstorm that reminds me of you?

**Just a sophisticated scheduler.**

The market conversation is already fixed to a static trade cycle that can dope one to an utter meaningless humdrum, to a cycle of predictability, and all there is left is coordination, which is like a scheduler, if there is no room for discovery. It is always just a trade of certainty. And it is just an exchange, a mechanism, of delivery. And it isn't exciting. It's already a certainty of outcomes, and everyone is just simply trying to beat, not even the odds, but the players who still think they are running the gig.

I say just, because, it will just be so. It will never be anything else.

And after a while, even though society gets the bread and butter issues completely equitably distributed, it becomes a machine; it has mechanised itself. Albeit, what we have produced (and become!) is a very credible, ethical, intelligent, elegant, complex-adaptive, ginormous - bot – that we mistake for our way of life as humans, and along with it, our identity as human persons in a society of certainty.

Which mimics life, which beats life, but is no longer living – no longer in touch with aliveness.

**Economics isn't engineering.**

Economics isn't about the perfection of an engine, serving all kinds of needs and wants. Economics has a mystery to it. It has unknown.

Unknowns perhaps have a place.

Perhaps, I was on the wrong track of trying to eliminate uncertainty.

**The price of freedom is uncertainty.** If you have uncertainty in your life, and if you can find a place in your framework for uncertainty, then you know that your framework is just a lens. But you cannot hold on to it, comforting as it is. Only then does your toolbox, with all the wonderful toolkits that you have accumulated in your life and work, become morphable, as malleable as nature, as the cosmos, as life.

I don't have anything to offer, I realise, except some thinking of the past. Some thinking that got taught to me, and I don't know if they are even relevant anymore.

Perhaps starting afresh is better. But, we cannot go back so far back to try and re-invent the wheel. That would be - a futile effort. Even the first principles have become unbuckled for me.

So, we take it from here.

And so, I take the everyday, and I ask ourselves, what is it that I am able to gift back to life, society and the world?

**There are many skills I can do, but I can't find it inside myself to do them anymore. To keep repeating the old. That's my truth. The price of my truth is rejection - mine, and yours.**

What I do have inside me is courage. Courage to keep challenging the aliveness of people, places and organisations. The meaning and purpose of organisations, and about not losing the plot. And even in the process, it has been a process of learning, growing and maturing for me, and with those whom I have worked with, and the contributions considered worthy by some, and absolutely audacious, foolish and futile by others – tangibly and intangibly. And I get that now, but I am not satisfied about it being just this.

I don't think it's courage. Courage is for someone who is fighting for something or someone. I have already fought for myself, and therefore, anyone who is in relation with me, experiences my mindset, my chosen values, my stance, my stand. And so, it isn't even a fight anymore, but a relational that I commit to, and my choice, is that the relational will be fruitful - beautiful and meaningful, and hopefully, always kind.

**Between the hot sun and the heavy rain,** perhaps, nature burns and washes itself out. Wash out the Covid-19 virus, that seem to have surfaced out of a winter of unexpectedness to disrupt our spring of smug certainty, reminding us that the tropics is in eternal summer anyway, and to yank us all to face the mirror of mortality, behind which is, the unmasking of the truth of uncertainty.

Death is a certainty. It is about when. But even then, we cannot control such a thing. We can keep safe, do everything right, and that is our responsibility. And beyond that, we have to free death. We have to free death, but keep in check the reality of mortality. And therefore, the preciousness of time.

Even then, we cannot hold on to time. And so, we free time too. We have to free the space that comes with time too.

Which means, we have to free our all.

**The price of freedom is the impossibility of trying to rationalise fitting into a dark hole.**

If we don't free up fear, and we cling on to it with our dear lives, with certainty, with everything we can invent to pave a path of certainty, then we have a machinery so efficient, and so well-oiled, but we would have lost our soul.

**What is soul – that something indescribable?**

It is beyond courage. It is non-fear. A sense of freedom.

It is being sure of oneself, amidst all the uncertainty of life, society and social systems.

Strangely, there is no name. One is like a wildflower, or a blade of grass, or a floating invisible spore, a bird in flight at dusk, or a lovely mushroom that looks like someone's brain being left out in an open field.

**And the price of this expansiveness – this nameless nothing?** It has no price. It is outside the market mechanism, and therefore, the prevailing social order and system. It is zero. The price mechanism doesn't exist in this universe. It is already free. It came with your birthright as a human person.

And it looks like I am back to Chapter Zero, which actually is Chapter Twelve.

I, therefore, deliver my simple and humble sharing, from Zero to Zero.

The one, the clicking, is the serendipity, of my meeting you.

That is my most precious treasure in my life.

**Do you know how I got here?**

I ate a lot of chocolate ice-cream with my favourite chunky peanut butter and banana being the excuse of making sure I eat my fruit, and I had fallen asleep suddenly right after lunch, and from out of which I woke up just as suddenly - the noonday siesta -, which I did confess to my boss that I had to suddenly take an unplanned snooze at midday. Out of nowhere. And as I was waking from my snooze, I reached for my iPhone and turned it on to listen to a recording of a song. My own recording of my own voice. And the truth it, I enjoyed it tremendously, and I was soaked by it.

That's my real confessional. I am soaked by me.

And that sounds terribly impermissible and indulgent, but it is all true.

I have learnt to enjoy me, the just plain old me.

Before the snooze, I had sung a Cantopop song – “Hei Fun Nei” by Beyond, (and I had also written down many things; many stories).

**For many years.**

I had sung the songs that needed to be sung from my heart, though I don't know why. And then as I sing them, I began to understand why they matter to me, even though, there is no economic returns to these actions. They became my participation of no price, and as a consequence, also of non-belonging and non-value, and therefore, they became, my surprise gift back from the universe. They have become my voice. The quest which I had not known about, or when did I begin it. And it is now understood as the quest which is unending, and the quest that was already there, and the quest that no one can ever take away from me.

I sang it so many times because I love it.  
That's why I sang it so many times, and that's why I could learn it.

I learnt it because it makes me happy when I sing it.  
And when I am happy, I glow. I glow from the inside.

It, being, my song.

And it makes me happy thinking of singing it to all my loved ones, and all our happy times together, making merry, trying to solve strife, laughing at ourselves, taking ourselves so seriously. And getting ourselves caught into a delectable web of tangledness that we would never have even be able to design in, a million, trillion 12,000 years of humanity rising.

**The price of unknown is pizazz.  
Life, and the spice of life itself.**









## **This is why I look at orange skies**

I look for you  
I look for the flight that could be  
I look for flights that already are  
I look for flying with you

If tomorrow comes and you find  
A sorry soul looking out of the window  
That person is me  
Because I am still looking

So today, I am just going to “claim the sky”\*:  
it is mine, and  
it is yours.  
We hold the sky up together, but

In each of our own different ways.  
I cannot tell you how  
to “claim” your sky,  
your own freedom

That is open, unchartered.  
Perhaps, never to be chartered.  
I cannot teach you your flight to safety.  
I cannot fly you home.

I can only say some words  
Uttered hastily and most inadequately  
On a very sunny Saturday  
late morning,

Because it is noonday soon,  
And all I have are my words.  
That name the day and time,  
And that too, I shall free.

I free my choice even.

I dissolve my sword.

And I don't bind it to any lost cause.\*\*

I bind nothing  
To nothing.

May 2, 2020  
\*Maya Angelou  
\*\*StarTrek:Picard



## **It's already May**

And how you have grown  
I have missed you, my wildflowers

You have done well in the sun  
Alone, untended to, yet you have arrived

Into your own

Free, as you are,  
You have found your place

And you are swaying  
Under the "noontide"\* skies

You have found your bearings  
You are no longer afraid

You sail into the wild  
It is no longer a fire

It is the sweep of sanity, and insanity,  
of a searing truth contained in a single

unknown.  
The mystery of simply

being alive with life.

I run into your open welcome  
They are petals of innocence and delight

The playfield is no longer closed.

There are no lines that can divide  
our mutual longings

Our open treasures of insatiable curiosities  
and inevitable surprises.



































## PENG-EAN KHOO

Ms Peng-Ean Khoo read Economics at Fitzwilliam College, University of Cambridge, UK, and is a member of the Institute of Chartered Accountants in England and Wales since 1997. She trained in London with Price Waterhouse in the Products Group, and subsequently, in the Technology Group, Boston of PricewaterhouseCoopers. Her experience included UK statutory accounts audits, UK plc annual report, British Railways Board Privatisation, US SEC filing, US technology start-ups audits, NASDAQ pre-IPO Preparation, and Transaction Support for mergers & acquisitions.

Since 2000, Peng-Ean has co-founded Bilberries Blue servicing sustainable enterprises that support and enable the eco-systemic emergence of Good Work in local, regional, international economic development and in the capital marketplace. In Singapore, in the capacity as finance consultant or interim Chief Financial Officer roles, Peng-Ean's corporate clients included serving certain entities in NTUC Social Enterprises. In 2018, Bilberries Blue integrated ESG Investing, UNDP Global Goals, and Doughnut Economics into its applied research of economic development principles and successfully developed a model – The Economics of Universal Wellbeing (“TEUWB”) - that will enable enterprises to respond to global sustainability and flourishing challenges through businesses.

She founded One Love Ltd, a company limited by guarantee, in 2014, to create and sustain birth to lifelong transition platforms.

The knowledge development and knowledge transfer infrastructure of TEUWB was set up on March 21, 2019, on World's Down Syndrome Day, celebrating trisomy21 in our lives as a wonderful testament and reminder of the vulnerable expansiveness of our humanity and our unending reservoir of joy, resourcefulness and ability to endure through and overcome any challenges.

In 2020, Peng-Ean Khoo decided to write it all down, and the result is the book – *“New Things”*: *The Economics of Universal Wellbeing*. She reckons it is a series, as she couldn't fit it all in one book, and there are still many technical toolkits to unpack, so she has also unwittingly started - *a TEUWB series*. She intends for the future development, refinement and applications of the TEUWB model to be published under this series.

Her recent work can be found at:

[www.bilberriesblue.com](http://www.bilberriesblue.com),

[www.charkol.wordpress.com](http://www.charkol.wordpress.com),

[www.thehappyheartschool.wordpress.com](http://www.thehappyheartschool.wordpress.com),

[www.theartistshouseipoh.wordpress.com](http://www.theartistshouseipoh.wordpress.com),

[www.thestrangestencounterinsidethiswhitecube.wordpress.com](http://www.thestrangestencounterinsidethiswhitecube.wordpress.com),

[www.ponderwithpek.wordpress.com](http://www.ponderwithpek.wordpress.com),

[www.humanengagementstudio.net](http://www.humanengagementstudio.net).

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AND LOVE  
EVERYBODY  
”  
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