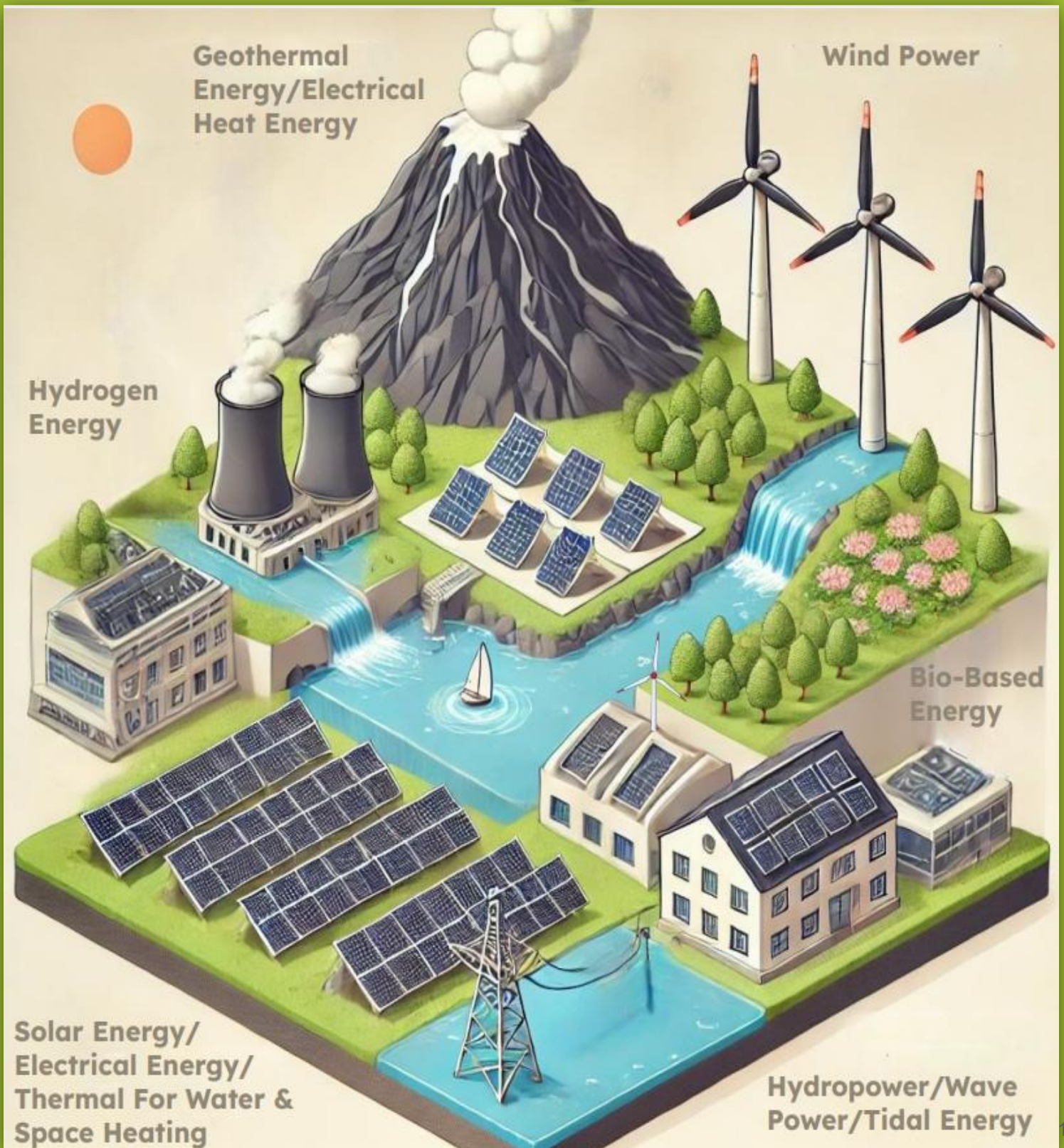
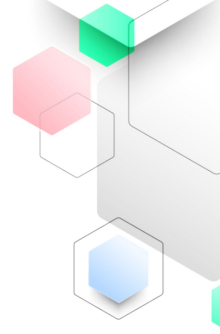


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FALL 2024
VOLUME 1
ISSUE 2

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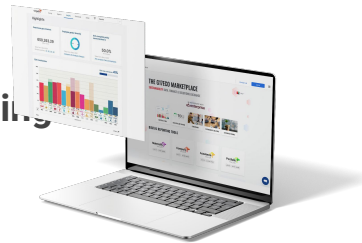
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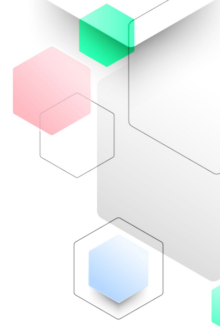
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Green-Finance



How Are Sustainable Funds Faring in 2024?

Four charts show how sustainable funds saw muted inflows and modest outperformance in the first half of 2024.

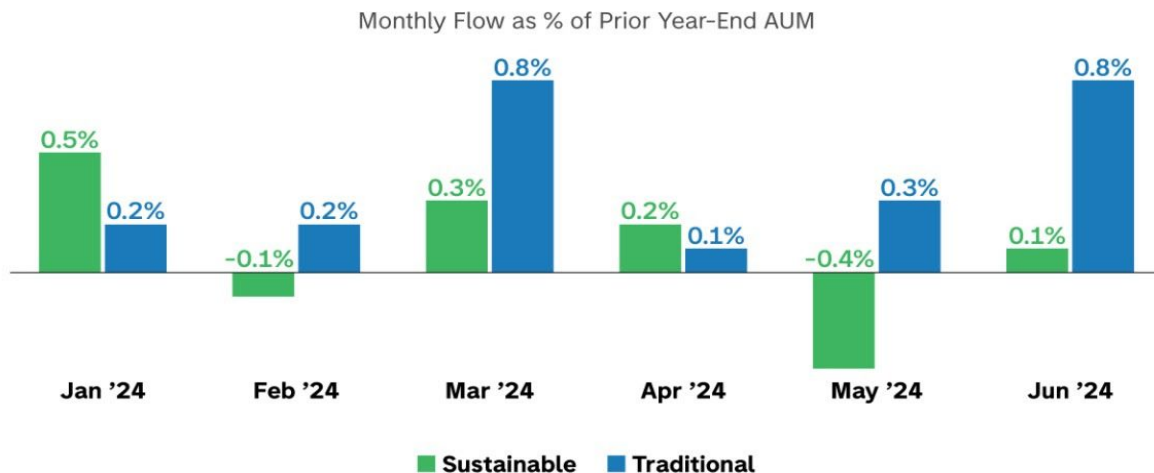
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1 Global AUM in sustainable funds reached record \$3.5 trillion.



Source: Morgan Stanley Institute for Sustainable Investing analysis of Morningstar data as of August 3, 2024.

2 Sustainable fund inflows muted compared to prior years.

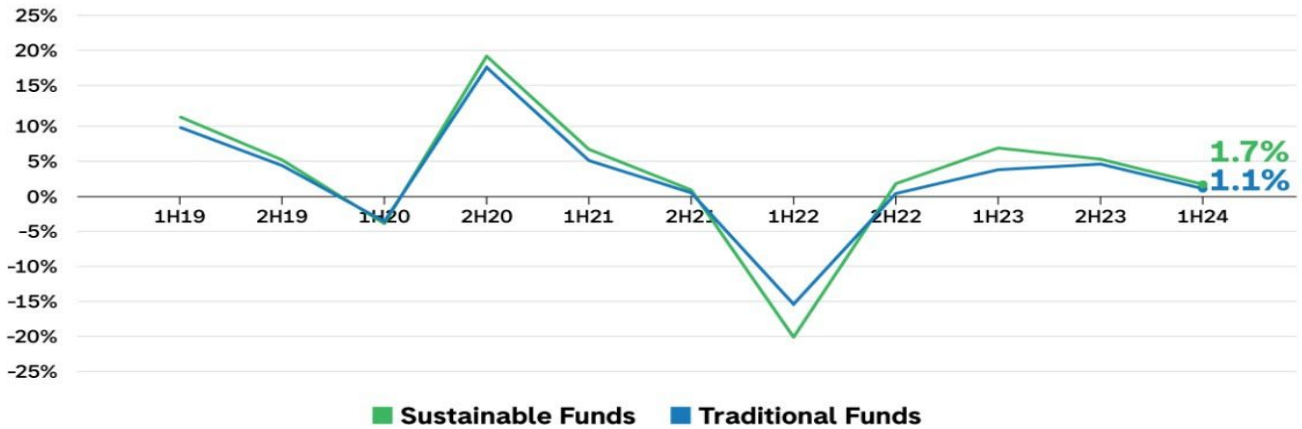


Source: Morgan Stanley Institute for Sustainable Investing analysis of Morningstar data as of August 3, 2024.

3

Sustainable funds modestly outperformed traditional funds.

Median Return—Sustainable vs. Traditional Funds

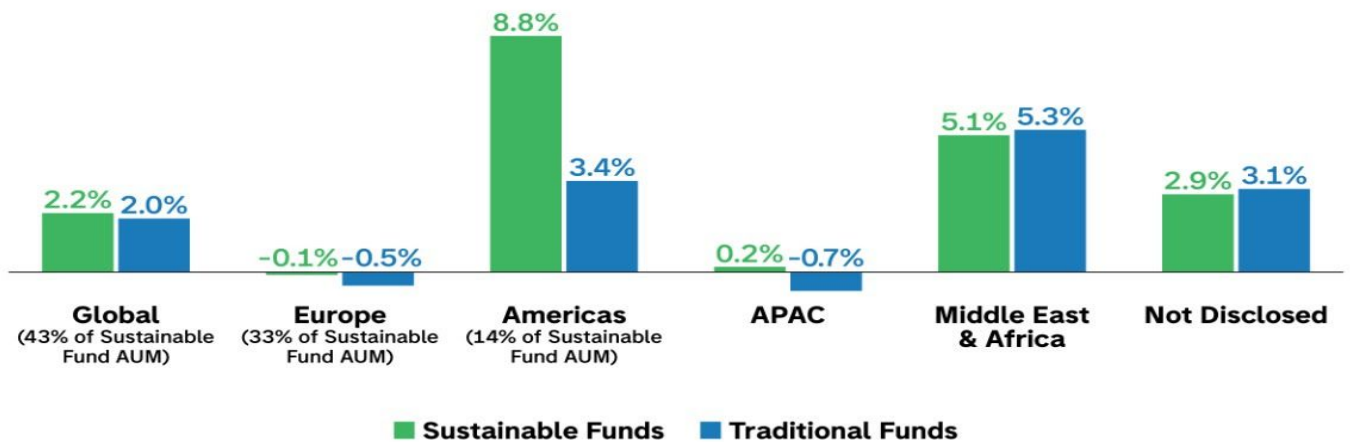


Source: Morgan Stanley Institute for Sustainable Investing analysis of Morningstar data as of August 3, 2024.

4

The Americas posted the strongest regional outperformance.

1H24 Median Return by Investment Region



Source: Morgan Stanley Institute for Sustainable Investing analysis of Morningstar data as of August 3, 2024.

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Leslie Samuelrich
President
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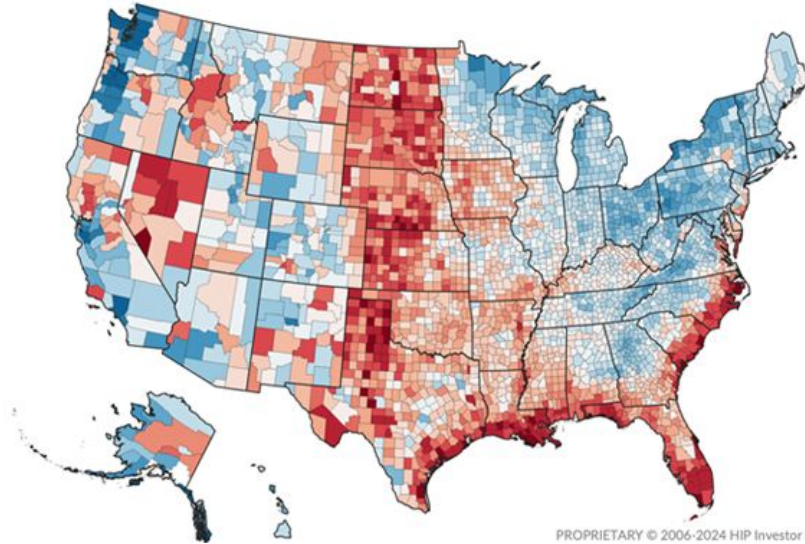
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infographic excerpt from *HIP Climate Threat Resilience Ratings of US Counties*

Investing for Climate Resilience and Social Impact

Welcome to our mid-October edition on “**Investing for Climate Resilience & Social Impact.**” This is our latest look at an increasingly diverse ‘green bonds’ marketplace that includes sustainability, transition, blue and impact bonds.

Let me begin by acknowledging an important milestone – **the 30th anniversary of the Praxis Impact Bond Fund.** Over the years, this now billion-dollar fund has seen its appeal broadened from just faith-based investors to now include sustainability and social-impact focused investors. Congratulations.

This new edition of *GreenMoney* features highly relevant topics and expert writers including **Are Your Bonds Green, Social or Sustainable—And Climate Resilient Too?** by R. Paul Herman and Liana Lin of HIP Investor Ratings; and **Climate + Community Development: Emerging Investment Frameworks Fueling Transformative Impact** by Anna Smukowski of Enterprise Community Partners and Laura Mixter of LISC. Also find as a precursor to our November **Sustainable Ag and Food** issue, **Microsoft’s Climate Innovation Fund Investing in Farmland LP.**

Finally check out our new video from Impact Entrepreneur featuring icon **John Elkington on his 50 Years of Work Advancing Sustainability & Market Transformation;** and listen to the Untangling Climate Finance podcast on **Unlocking the Power of Climate Tech and Finance.**

In closing, as the busy fall conference season continues, stay up to date on over 60 conferences with *GreenMoney’s* **Global Events Calendar.**

And, please remember to Vote on November 5th

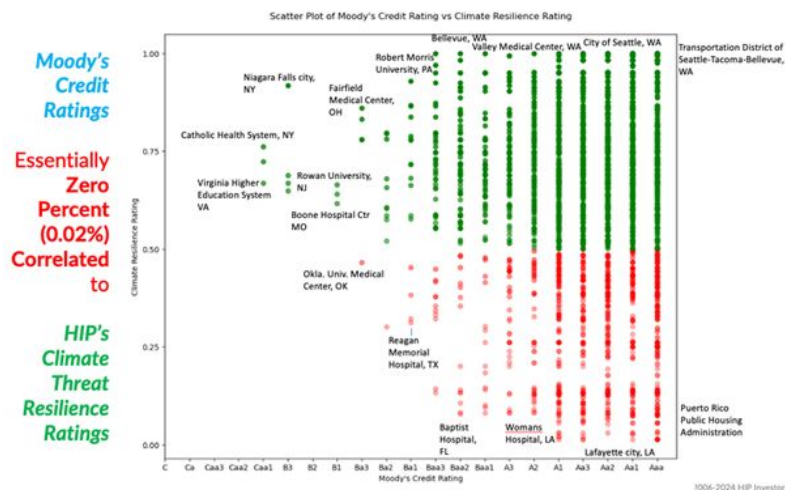
– Cliff Feigenbaum, *founder/publisher* **EMAIL CLIFF**



Climate+Community Development: Emerging Investment Frameworks Fuel Transformative Impact

by Anna Smukowski and Laura Mixter, *Enterprise Community Partners and LISC*

This practical article is excerpted from the book “*What's Possible: Investing Now for Prosperous and Sustainable Neighborhoods*,” a collaboration of Enterprise Community Partners, LISC and the New York Fed. *What's Possible* offers a variety of impactful solutions for clean energy, resilience, and equity. It’s intended as a playbook for taking collective action to build a stronger and more inclusive future for all. [READ MORE](#)



Are Your Bonds Green, Social or Sustainable? And Climate Resilient Too?

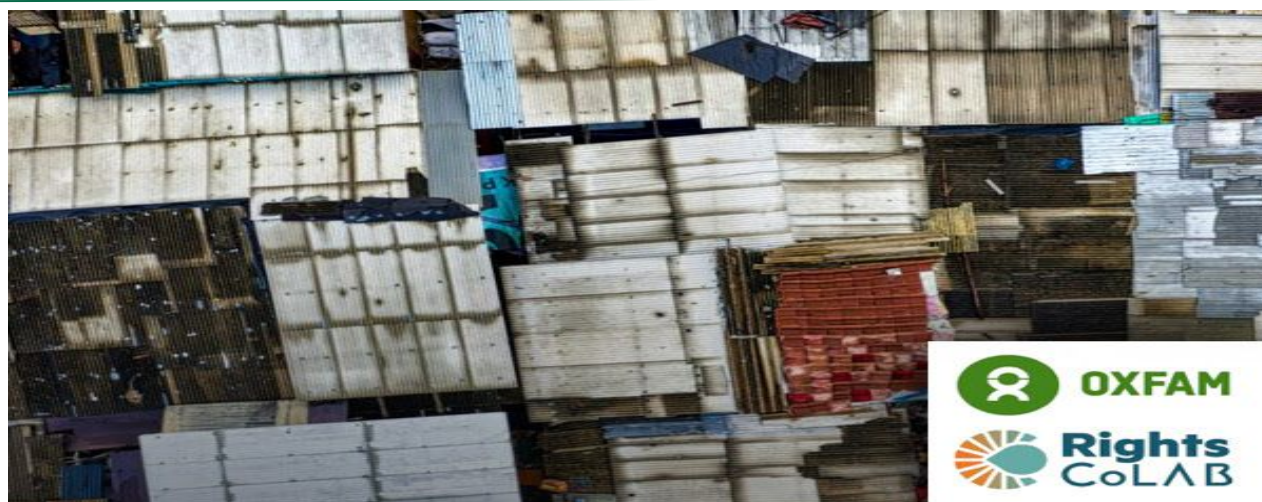
by R. Paul Herman and Liana Lin, *HIP Investor Ratings LLC*

When sailing your portfolio into the future, would you want a top-heavy boat? Or a boat that is stable through the waves of future risks? “Green bonds” “social bonds,” and “sustainability bonds” – bring comfort to impact investors. Yet, are all those bonds safe for the next 30 years? HIP has evaluated over 11K bonds that bring solutions like reducing pollution, delivering cleaner water, spurring more affordable housing, or bringing climate action forward to society as well as to your portfolio. [READ MORE](#)



John Elkington Reflects on 50 Years of Work Advancing Sustainability & Market Transformation

Impact Entrepreneur YT – John Elkington is a world authority on corporate responsibility and sustainable capitalism, a bestselling author and serial entrepreneur. Currently, he is a Founding Partner of, and Chief Pollinator at Volans. His latest book is *Green Swans* (Fast Company Press, April 2020). This [website](#) tracks the evolution of his role as an “Ambassador from the Future.” Click for more information on **Impact Entrepreneur**.



As an Investor, Why Tackle Inequality?

by Joanne Bauer, et al and Sharmeen Contractor, *Rights CoLab and Oxfam America*

In this article, Rights CoLab and Oxfam America address the various risks that inequality can present for investors. Their recent report, *The Investor Case for Fighting Inequality: How Inequality Harms Investors and What Investors Should Do About It*, introduces the topic and outlines companies' contributions to inequality. It highlights efforts of investors that are already addressing the risks, many as part of their fiduciary duty. [READ MORE](#)



Microsoft's Climate Innovation Fund Invests in Farmland LP to Support Regenerative Ag

“Farmland LP’s use of regenerative agriculture practices to ensure healthy soils, and therefore high-quality soil carbon credits, is a critical element of advancing nature-based carbon removal solutions. We’re excited to invest in their fund and work with them to create a more sustainable agriculture sector.” said Erika Basham, director of Microsoft’s Climate Innovation Fund. [READ MORE](#)



Unlocking the Power of Climate Tech and Finance with Anna Lerner

Untangling Climate Finance podcast – In this episode host Jay Tipton sits down with Anna Lerner, CEO of Climate Collective to explore the intersection of climate finance and technology. Anna shares her journey in the climate space and discusses key challenges, including the need for corporate accountability and the role of AI, blockchain and geospatial data in accelerating climate action. They explore green accountability, Climate Collective’s work with the World Bank, biodiversity credits, and the upcoming launch of their AI accelerator to develop locally-driven climate solutions.



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Publicly Traded Public Benefit Corporations: An Empirical Investigation

Posted by Jens Dammann (University of Texas), on [Wednesday, June 26, 2024](#)

 Comment  Print  E-Mail

Tags: ESG, PBC, Public benefit corporations, Shareholders, SPAC

More from: [Jens Dammann](#)

Editor's Note: [Jens Dammann](#) is the Ben H. and Kitty King Powell Chair in Business and Commercial Law at the University of Texas School of Law. This post is based on his recent [article](#), forthcoming in the *Stanford Journal of Law, Business & Finance*.

Many corporations seek to persuade their investors, customers, and employees that they care not only about profits but also about corporate constituencies such as workers, communities, and the environment.

So-called public benefit corporations ("PBCs") are at the forefront of this movement. A PBC's charter must name a specific public benefit, such as protecting the environment or reducing poverty. Moreover, when making business decisions, a PBC's directors must balance the goal of maximizing shareholder wealth with the specified public benefit and the interests of those affected by the PBC's operations. In other words, the law explicitly dispenses with the principle of shareholder primacy and instead binds the PBC's directors to a more complex set of goals.

At least in theory, therefore, public benefit corporations have a clear legal commitment to non-shareholder constituencies. In contrast, regular business corporations may publicly declare that they are interested in protecting other stakeholders, but there is no requirement or guarantee that they will live up to their promises. PBCs, on the other hand, are legally bound to pursue the public benefits specified in their charters. This legal obligation, so the narrative goes, allows PBCs to send a credible signal to investors, customers, and employees that they are genuinely committed to their stated public benefit.

In practice, however, the statutory defaults governing PBCs have significant limitations that undermine their commitment value (*cf.*, *e.g.*, Jill E. Fisch & Steven Davidoff Solomon, *The Value of a Public Benefit Corporation*, in *Research Handbook on Corporate Purpose and Personhood* 68 (Elizabeth Pollman & Robert B. Thompson eds., 2021)). The law of Delaware, where all publicly traded PBCs are currently incorporated, illustrates this point. Under Delaware law, a PBC can revert to being a regular business corporation through a simple charter amendment. And, even without such an amendment, PBCs may de facto abandon their social goals due to investor pressure.

Delaware law allows PBCs to use charter provisions that help overcome these limitations. But do PBCs make use of this opportunity? I explore this question in my paper *Publicly Traded Public Benefit Corporations: An Empirical Investigation*, forthcoming in the *Stanford Journal of Law, Business and Finance*.

The paper uses a novel hand-collected and hand-coded dataset of more than 300 corporate charters. The dataset includes all non-SPAC public benefits corporations that were publicly traded on or before December 31, 2023—nineteen in total. Each corporation is matched with twenty regular business corporations to obtain a control group. The matching process identifies business corporations that are incorporated in the same state as the PBCs (Delaware), have been publicly traded for the same number of years, and are similar in size.

The picture that emerges from this dataset is complex and shows substantial heterogeneity across different PBCs. Whereas some PBC charters contain multiple provisions reinforcing the company's commitment to social or environmental causes, others forgo such provisions entirely, and most fall between these two extremes.

For example, two types of charter provisions that can help to strengthen a PBC's commitment to its stated public benefit are supermajority requirements for amending the PBC's charter and dual-class shares. Supermajority requirements for corporate charter amendments can be used to make it more difficult for a PBC to revert to a regular business corporation or to change the specified public benefit. However, of the nineteen PBC charters in the dataset, only four include a provision requiring a supermajority for amendments that would end the corporation's PBC status or

modify its stated public benefit. This omission is even more glaring because thirteen of the remaining fifteen PBC charters contain supermajority requirements protecting other parts of the charter.

Dual-class shares can help to protect the PBC's public commitment by protecting the founders' control and, by extension, their idiosyncratic vision for the corporation (cf. Zohar Goshen & Assaf Hamdani, *Corporate Control and Idiosyncratic Vision*, 125 Yale L.J. 560, 566 (2016)). Of the nineteen PBCs in the dataset, nine, or almost half, use dual-class shares. Moreover, comparing the PBCs with their matched regular business corporations, PBCs make more frequent use of dual-class shares than regular corporations, though that finding fails to satisfy the conventional 5% threshold of statistical significance.

Accordingly, the paper shows that supermajority requirements covering the corporation's PBC status and dual-class shares are only found in a minority of PBC charters. However, more than half of the PBC charters in the dataset included at least one of these two mechanisms, and a few PBC charters even include both.

The paper also examines the use of numerous other types of charter provisions, ranging from staggered board provisions to liability waivers. However, most of these provisions appear to play no role in strengthening PBCs' commitment to their stated public benefits, and PBCs use the relevant provisions at roughly the same rate as regular business corporations.

Aside from examining a large set of different charter provisions, the paper also covers potential signaling mechanisms outside the charter. These include the composition of corporate boards, ESG scores, and certification by B Lab, a nonprofit organization. On various demographic dimensions, such as the age of board members, PBC boards are not statistically significant from regular business corporation boards. Similarly, the paper finds that the ESG scores of PBCs do not differ, in a statistically significant way, from those of regular business corporations. However, it is remarkable that sixteen of the nineteen PBCs in the dataset obtained B Lab certification for themselves or their subsidiaries.

The paper also explores the role of lawyers in the design of PBC charters. Using hand-collected data on the law firms and individual attorneys involved in the going-public transactions of PBCs, the paper shows that most law firms and attorneys were involved in only one such transaction. Moreover, the paper demonstrates that a higher level of experience on the part of law firms correlates with a higher level of legal commitment to the stated public benefit.

The paper's findings have important legal policy implications. Numerous scholars have proposed reforms to tighten the statutory restrictions on publicly traded PBCs. However, such calls are premature. Publicly traded public benefit corporations are a recent phenomenon, and the heterogeneity in charter design offers a valuable opportunity to observe the effectiveness of different commitment mechanisms over time before taking action. Moreover, the positive correlation between lawyers' experience and the level of legal commitment suggests that PBCs may move towards a greater level of legal commitment even without regulatory intervention. For the time being, therefore, regulators would be wise to exercise restraint.

Tags: [ESG](#), [PBC](#), [Public benefit corporations](#), [Shareholders](#), [SPAC](#)

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HarmFree Emporium is part of Green2Gold (G2G) - a global non-profit scientific, educational, and R&D Green Tech incubator that played a pivotal role in establishing Earth Day in 1970 and the First International UN Conf. on the Human Environmental Conference, The Green Business Conferences of Eco Expo and the National Marketplace for the Environment. Through the years, Green2Gold has expanded into a globally impactful organization with planet-wide responsibility as our nucleus. Thus, we are approached with numerous projects worldwide, which we efficiently manage through specialized teams headed by experts in different fields.

We are excited to announce several revolutionary initiatives, one launched during the 2020 50th EarthDay BD, and from our global 2024 EarthDay festivities, emphasizing the true revolution in localized sustainable economic development for our world. One such initiative is the **HarmFree Emporium by Regeneration Global**.

HarmFree Emporium—Harm Free to Humans, Animals, Plants, and Planet— is our new virtual Global Marketplace for current and new products that are green, sustainable, non-toxic, bio-based, cleantech, recyclable, repurposable, compostable, and use minimal recycled content packaging if needed. This initiative is a key element in transitioning to a global green economy. **HarmFree Emporium** offers an unparalleled platform for launching new products, expanding product lines, and interacting with our global media and public relations experts. **HFE is propelled by REGEN MEDIA—global RM TV, digital Regeneration World Magazine, multiple Radio and Podcast programs, Events, Platforms, Websites, and a Virtual World, along with partner media.** It provides exposure to consumer and commercial customers, crowdfunding platforms, impact platforms, green & sustainable organizations, social media, and more.

We are open to collaboration allowing you to gain access to a broader audience and benefit from the extensive resources we have to offer all while supporting the planet-forward efforts of Green2Gold, Regeneration Global, and the mission of the HarmFree Emporium.

For more information email: alan@green2gold.org or 805 735 7261

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The Golden Structure Of Business



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HarmFree Emporium Collaboration Invitation Letter

Individual name _____

Company name _____

RE: Invitation to Be a Part of HarmFree Emporium

Dear Recipient name,

I hope this letter finds you well. We are Siyi and Sydney- the co-directors of HFE. HarmFree Emporium is part of Green2Gold (G2G)- a global non-profit scientific, educational, and R&D Green Tech incubator that played a pivotal role in establishing Earth Day in 1970 and the First International UN Conf. on the Human Environmental Conference, The Green Business Conferences of Eco Expo and the National Marketplace for the Environment. Through the years, Green2Gold has expanded into a globally impactful organisation with planet-wide responsibility as our nucleus. As a result, we are frequently approached with numerous projects worldwide, which we effectively and efficiently manage through specialised teams headed by experts in different fields.

We are excited to announce several revolutionary initiatives, one launched during the 2020 50th EarthDay BD, and from our global 2024 Earth Day festivities, emphasising the true revolution in localised sustainable economic development for our world. One such initiative is the **HarmFree Emporium by Regeneration Global**.

HarmFree Emporium–Harm Free to Humans, Animals, Plants, and Planet– is our new virtual Global Marketplace for current and new products that are green, sustainable, non-toxic, bio-based, cleantech, recyclable, repurposable, compostable, and use minimal recycled content packaging if needed. This initiative is a key element in making the transition to a global green economy. **HarmFree Emporium** offers an unparalleled platform for launching new products, expanding product lines, and interacting with our global media and public relations experts. *HFE is propelled by REGEN MEDIA–global RM TV, digital Regeneration World Magazine, multiple Radio and Podcast programs, Events, Platforms, Websites, and a Virtual World, along with partner medias.* It provides exposure to consumer and commercial customers, crowdfunding platforms, impact platforms, green & sustainable organizations, social media, and more. Food and beverage products are in tandem with those of the Food Impact Institute and Plant Protein Institute.

We're reaching out to invite **Company** to join our **HarmFree Emporium**. We believe that your products align perfectly with our vision for a harm-free sustainable future. By



GREEN2GOLD

The Golden Structure Of Business



collaborating with us, you will gain access to a broader audience and benefit from the extensive resources and support that Green2Gold ETC offers. We would be delighted to discuss this opportunity further and answer any questions you might have.

To engage us effectively, we would need the following information from your side:

- **Intake form:** please fill out this intake form by providing your basic information and answering all questions. <https://forms.gle/gduJDLP5NJ4iAafTA>
- **Detailed information on your existing and planned product lines:** This includes comprehensive details on each product, such as certifications, validation reports, laboratory test results, endorsements from reputable organizations, and a thorough description of your manufacturing processes.
- **E-Sell Sheet:** Please provide an electronic sell sheet for each product, following the examples we will provide.
- **Contractual agreement and global seal of approval:** We will require a signed contractual agreement outlining the terms of our collaboration. Additionally, you will be awarded our **HarmFree Emporium** Global Seal of Approval, signifying that your products meet our stringent standards for sustainability, safety, and environmental responsibility.

We look forward to collaborating with **Company** and creating a successful and mutually beneficial relationship. Thank you for considering this opportunity to collaborate and be part of the **HarmFree Emporium**.

Warm regards

HFEGreen2Gold



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Harm-Free Emporium sell sheet instructions

A sample sell sheet will be presented at the end.

1. Product Headline and Images

- Name of Product(s): Please provide the brand name for each product.
- Images: Include full-color pictures of the product from different angles. Ensure the images are high resolution and, if necessary, use two pages to accommodate all images.

2. Product Features and Functions

- Key Features: Highlight the main features and functions of the product.
- Special Aspects: Note any unique or special qualities that differentiate your product from competitors.

3. Product Usage Example

- Usage Example: Provide an example of how the product is used or consumed (e.g., pictures of the product in use, a written description, etc.).

4. Product Category

- Category: Specify the product category (e.g., food, cleaning, personal care).

5. Intellectual Property

- IP Information: Indicate any intellectual property associated with the product, such as patents (pending or granted), trademarks, or copyrights.

6. Certifications

- Certifications: List any certifications that provide credibility to your product (e.g., organic certification, cruelty-free certification).

7. Pricing Information

- MSRP: Provide the Manufacturer Suggested Retail Price.
- Quantity Discounts: Indicate if there are any quantity discounts available.
- Price per Product: Provide the price per product, including any tiered pricing if applicable.



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8. Discounts for HarmFree Emporium Buyers

· Discount/Coupon: State if a discount or coupon **OR SPECIAL REPEAT ORDERS PRICING** will be available exclusively for **HarmFree Emporium** consumers.

9. Warranty and Guarantee

· Warranty/Guarantee: Detail any warranties or money-back guarantees available if the customer is dissatisfied. Note that **HarmFree Emporium** will not be liable, but this will be available to the consumer.

10. Contact Information

· Contact Information: Include company website, best contact email, and any other methods of contact or customer interaction (LinkedIn, Instagram, YouTube, X, etc.)

We will contact you to negotiate a relationship for you to be part of the **HarmFree Emporium** by filling out the questionnaire and sending it to us. Please note that this process stage does not make a permanent business deal. We will need to interact with each vendor to bring them on board. We would like to discuss this opportunity further and answer any questions you might have.



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1. PRODUCT TITLE

40W LED Solar Street Lights (®)

5. INTELLECTUAL PROPERTY (TM)

4. PRODUCT CATEGORY Sustainable solar lighting

2. PRODUCT FEATURES

- Sustainably Powered**
Efficiently harnesses the power of the sun, reducing CO2 emissions
- Weatherproof materials**
Weather-resistant, rustproof, heavy-duty resin frame provides extra reliability and durability.
- Automatic Switch**
Lights automatically switch on and off based on detected solar levels
- Dimension**
 - Product: 25 x 10.2 x 9.8 inches
 - Solar panel: 22.7 x 20 x 1.18 inches

7. PRICING INFORMATION

Pricing

1 PC: \$559.99
Set of 2: \$1006.99
Set of 4: \$1812.99

8. DISCOUNTS FOR HARMFREE EMPORIUM BUYERS

Discount

10% OFF for new customers

3. PRODUCT USAGE & IMAGES

6. CERTIFICATIONS

3. PRODUCT USAGE EXAMPLE

Product usage

- WORKING TIME:** After one full charge, 5-7 consecutive days
- THREE LIGHTING MODES:** Set up the lighting mode needed by using the remote control.
- VISIBLE DISTANCE:** >2500 feet

9. WARRANTY AND GUARANTEE

Warranty

xxx provides a 1-year warranty on its discount product, a 2-year warranty on All-in-One products, and full 5-year, and full 10-year warranty options on other solar lighting systems.

10. CONTACT INFORMATION

Contact Us

(XXX) XXX-XXXX
info@LEDsolarlighting.com
www.LEDsolarlighting.com

If you need further assistance with creating a sell sheet, please contact us for more information.



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Product Category sheet

Biodegradable and recyclable packaging	Clean energy cookware
Clean energy fuel	Clean energy generator (Solar & Wind energy)
Durable and non-toxic cleaning cloths	Eco- & Pet-Friendly Ice Melters
Eco-friendly and zero-waste body wellness product	Eco-friendly personal care
Electric lawn mowers	Electric leaf blowers
Electric String Trimmers & Edgers	Emergency equipment
Energy-efficient air dehumidifier	Gas Water Heaters
Geothermal Heat Pumps	Green transportation
Heat Pumps (ducted)	Non-toxic and biodegradable cleaner
Non-Toxic Paints & Coatings	Nutrient supplement
Organic and environmentally friendly disease control	Organic and environmentally friendly fertilizer
Organic pesticides	Recyclable and compostable dishware
Survival kit	Sustainable air purifier
Sustainable alternative housing	Sustainable and eco-friendly container
Sustainable and eco-friendly water bottle	Sustainable and zero-waste paper product
Sustainable battery	Sustainable building materials
Sustainable kitchenware	Sustainable solar energy light
Sustainable water purifier	Water leaks detector
Water-use reduction hardware	

Green Ventures





Call4USA has created the first comprehensive mobile wallet that can assist those **without a bank account or credit card**. This is the first easy to use, secure financial tool for the unbanked.

Call4USA is a one of a kind, privately-held company delivering a comprehensive and affordable communication and money transferring solution for US residents to use to communicate with, and send money to, families and friends in the U.S. and abroad.

Social and Economic Impact

1 - No need to build additional cell sites / the green impact is enormous

Partnering with major cell phone carriers in the U.S., Call4USA customers will have unlimited calling within the U.S. AND to Mexico and roam into Mexico at no additional cost. Family and friends in Mexico can now call our customers for the cost of a local call from **any phone** in Mexico.

2 - Inclusive easy-to-use comprehensive financial tool for the UNBANKED

Call4USA has developed a comprehensive, easy to use Mobile Wallet for those **with or without** a bank account or credit card. Through our patented technology, banked and unbanked customers will be able to use a mobile wallet to buy goods and services, send money from their mobile wallet peer to peer, to an ATM machine or for physical cash pick-up. In addition, customers can use the mobile wallet to pay bills, buy crypto coin, cash their payroll check directly into the mobile wallet, or have their employer directly deposit their paychecks into their mobile wallet.

3 - Reduced Carbon Footprint

With our robust distribution, our customers will no longer need to drive for miles back and forth to transfer money or cash paychecks. We can reach over 70% of our target market in 10 counties over 5 States. Our distribution is in place; our technology is ready; and we expect to deliver our product to our retail-distribution network within 7-8 months of raising the first million dollars.

4 - Savings - more money in our clients' pockets for their daily needs

Our customers will no longer have to wait in lines to pay high fees to send money to their family members. In addition, Hispanics with no bank accounts will no longer need to pay high fees to simply cash their paychecks. For many of these families a few more dollars, means more food.

5 - Safety Factor

Our clients no longer have to risk carrying cash to purchase goods and services thereby helping to eliminate the security issues they face when carrying money in their pockets.

Call4USA - Target Market

There are currently over 60 million Hispanics in the U.S. of which over 40 million identify as Mexican. **60% do not have bank accounts or credit cards**. Of the Mexicans citizens living in Mexico, 62% do not have bank accounts or credit cards. Growth in the Hispanic population is expected to continue to increase year over year. Hispanics send money to their families for basic survival needs. Our customers' family members in Mexico have no economical way to call their family members living in the U.S. Yes, there are apps such as WhatsApp, but the apps do not work from home phones or office phones in Mexico. In addition, there are many areas in Mexico with no cell phone coverage or access to the internet. This niche market is the perfect fit for our product.



DogtorRx provides premium, veterinary-grade supplements designed to revitalize pets' overall health using the natural benefits of growth factors. Since 2005, we've been committed to restoring vitality and supporting pets' well-being.

DogtorRx: Unlocking Mother Nature's Gifts for the Ultimate Pet Longevity

DogtorRx is at the forefront of a new era in pet wellness, blending cutting-edge nutritional science with the timeless wisdom of functional foods to enhance the health and vitality of our beloved canine companions. Drawing inspiration from breakthroughs in human nutrition, DogtorRx specializes in developing supplements that concentrate the best of nature's ingredients into forms that are easily accessible for dogs. This innovation means that dogs can enjoy the same benefits we seek for ourselves without consuming vast quantities of raw ingredients like eggs, wheat, or soil-based components.



Founded by Endre Nagy, DogtorRx was born from a deep-seated passion for the health of both humans and animals.

Endre's vision was to bring the same level of scientific rigor applied in Human Nutrition to the world of pet health, making advanced and holistic solutions available for dogs.

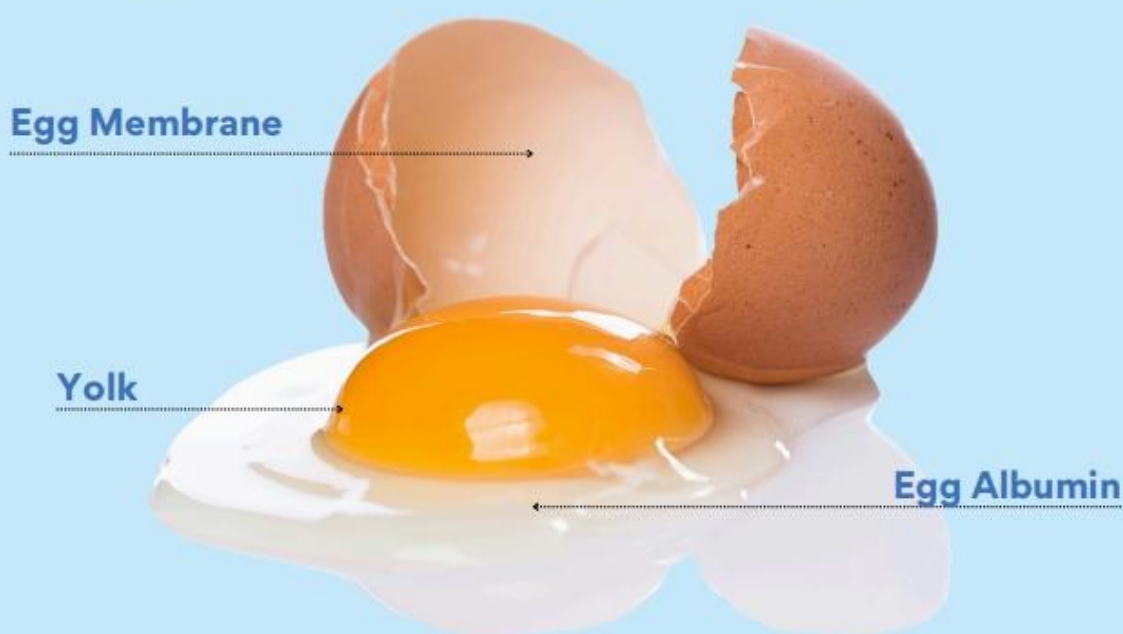
To realize this vision, he assembled a team of biochemists, animal scientists, and nutritional experts who work collaboratively to create products that are safe, effective, and grounded in nature's wisdom.

DogtorRx's approach centers around three key natural ingredients—bioactive oligopeptides, humic acid, and wheat germ extract—each selected for its potent benefits. These components are the building blocks of DogtorRx's innovative supplements, which aim to support age and gut defense for dogs, harnessing nature's inherent power to promote vitality and longevity.

Bioactive Peptides: The Secret of the Partially Incubated Egg Membrane

The egg is a marvel of natural design, containing everything needed to support the growth and development of a chick. But during partial incubation, the egg undergoes a unique transformation that activates bioactive oligopeptides within its membrane—specialized protein fragments that play a crucial role in fostering growth, immune readiness, and resilience in the developing embryo. These peptides, enriched with growth factors and other essential biomolecules, are nature’s way of nurturing life, designed to support tissue growth, cellular integrity, and natural defenses against environmental stressors.

Egg Components Containing Natural Oligopeptides



Unlike standard egg proteins, the bioactive peptides found in the partially incubated egg membrane are molecularly primed by the incubation process. This period of activation triggers the release of growth factors, which are vital for cellular signaling, tissue regeneration, and immune responses. When consumed, these peptides can act as molecular signals in the body, potentially supporting healthy cell turnover, tissue repair, and even regulation of inflammation. Their natural antioxidant properties may also help protect cells from oxidative stress, a common contributor to cellular aging and tissue wear.

As bioactive peptides support the immune system by enhancing cellular responses to stress and providing antimicrobial action, they also offer versatile benefits for overall health. Studies suggest that the bioactivity of these peptides extends beyond simple nutrition, as they appear to modulate biological processes that are important for maintaining health and vitality. By concentrating these growth factor-rich peptides, the unique properties of the partially incubated egg membrane offer a pathway to support cellular health, longevity, and immune function. This process showcases how nature’s design within the egg membrane can be harnessed to potentially foster resilience and cellular health in humans and animals alike.

DogtorRx's Age Defense supplement features Dogforte™, an award-winning and patented extract of growth factors (standardized oligopeptides) from natural sources. These growth factors are low molecular weight proteins isolated from the amnion membrane of partially incubated, pathogen-free fertilized eggs.

This unique extraction method captures the bioactive properties of these oligopeptides at their peak potential, offering a convenient way to incorporate these natural signaling molecules into a pet's diet. By including these activated peptides, Age Defense aligns with DogtorRx's mission to harness nature's intricate designs to support cellular health and longevity.

This approach underscores DogtorRx's commitment to providing innovative, research-based solutions for pet wellness, inspired by natural processes that have evolved over millions of years.



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Humic Acid: A Natural Detoxifier and Nutrient Booster



Mother Nature's Vault Humic Acid
From Ancient Forests found in reeds and sedges

Humic acid, a complex organic compound formed from the slow decomposition of ancient plant material, has been recognized in agricultural and environmental sciences for its enriching properties. However, humic acid's potential benefits in human and animal nutrition are equally compelling. Formed over thousands of years, humic acid contains an intricate mix of organic molecules that are known to support gut health, nutrient absorption, and the body's natural detoxification processes.

The mode of action of humic acid within the digestive system is multifaceted. As it passes through the gut, humic acid binds to a wide range of environmental elements, including heavy metals, toxins such as herbicides like Glyphosate, and other compounds that can accumulate in the body. This binding action forms stable complexes, which prevent these elements from entering the bloodstream and instead enable them to be safely excreted. In this way, humic acid acts as a natural detoxifier, supporting a cleaner internal environment that may help optimize gut health and nutrient uptake.

Additionally, humic acid is known for its unique structural properties that contribute to a balanced microbiome. Research has shown that it may encourage the growth of beneficial bacteria in the gut while discouraging harmful microbes. This microbial balance is essential for digestive health, as it influences nutrient absorption, immune function, and overall gut resilience. Humic acid's antioxidant properties also support digestive wellness; by helping to neutralize oxidative stress in the gut, humic acid may contribute to a stronger, healthier gut lining. The combined detoxifying, balancing, and antioxidant actions of humic acid make it a natural choice for those looking to support gut health and maintain a balanced microbiome.



DogtorRx's Gut Defense supplement integrates humic acid as a core ingredient, drawing on its natural detoxifying and balancing properties to enhance pet wellness. The formulation reflects DogtorRx's dedication to offering pet owners a natural option for digestive health support, grounded in science and nature. By selecting humic acid, Gut Defense provides a way to incorporate this time-tested compound into a modern pet's diet, aiming to optimize the internal environment and maintain a balanced microbiome. DogtorRx's approach highlights the importance of holistic ingredients to support pets' well-being and digestive resilience.

Wheat Germ Extract: A Superfood for Digestive Health



Wheat germ, the nutrient-dense core of the wheat kernel, is well-known for its high concentration of essential nutrients. When processed into its digested form, known as digested wheat germ extract (DWGE), most of the gluten and gliadin is digested also so the finished form only contains trace amounts of gluten. This super prebiotic offers highly targeted benefits for gut health and digestive function. The digestion process activates specific bioactive compounds, including methoxy-substituted benzoquinones, which have been shown to support digestive health through positive changes in gut morphology. DWGE's influence on gut structure is particularly notable in its impact on the intestinal villi—small, finger-like projections lining the gut wall that significantly increase the surface area available for nutrient absorption.

Research on DWGE has shown its potential to enhance villi length and surface area, resulting in a larger absorptive surface for nutrients to interact with, thereby optimizing nutrient uptake and overall gut health. Studies in animals fed DWGE have shown that these longer, more robust villi create a healthier gut lining that enhances absorption efficiency and reinforces gut integrity. Images from recent studies show striking differences in villi morphology, with DWGE-supplemented animals displaying villi that are significantly taller and more structurally sound compared to control groups. This improved gut morphology may play a vital role in maximizing the nutritional benefits of the food passing through the digestive system, providing the body with a more efficient platform for nutrient absorption.

Beyond its impact on gut structure, DWGE is rich in prebiotic fibers that nourish beneficial bacteria in the gut, contributing to a balanced microbiome and supporting digestion, immune function, and nutrient synthesis. Furthermore, DWGE's high antioxidant content, including compounds like vitamin E, provides cellular defense against oxidative stress, which may be particularly beneficial during times of illness or recovery. Studies suggest that this antioxidant support can aid in cellular resilience, helping the body adapt to physical and environmental stressors.

These multifaceted effects make DWGE a valuable component for those seeking to promote digestive health, enhance nutrient absorption, and maintain a balanced immune system. Its composition, rich in essential nutrients and bioactive compounds, aligns with the body's natural processes for optimizing gut health and maintaining cellular integrity.

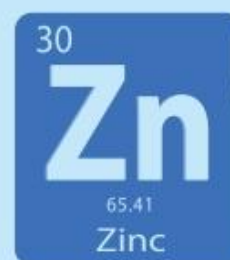
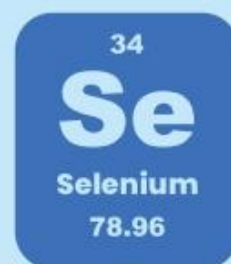
In DogtorRx's Gut Defense, digested wheat germ extract is included to leverage these powerful properties, focusing on nutrient absorption and gut integrity for pets. The addition of DWGE in Gut Defense reflects DogtorRx's commitment to providing holistic, nature-driven solutions that align with both digestive and immune system support. By incorporating this powerful extract, DogtorRx delivers a well-rounded approach to pet wellness, supporting digestive resilience and optimizing nutrient absorption through the natural benefits of digested wheat germ.

Micronutrition: The Small but Mighty Essentials

In addition to the powerful functional food components, DogtorRx's supplements are enriched with a blend of essential micronutrients—selenium yeast, chromium, zinc, and vitamin B6. Although these nutrients are required in small amounts, they play a significant role in overall health and wellness, providing targeted support for the body's metabolic, immune, and digestive functions.

Selenium yeast is a natural, highly bioavailable form of selenium, a trace mineral that acts as a potent antioxidant. It protects cells from oxidative damage, supports immune health, and plays a critical role in regulating the thyroid, which affects energy levels and metabolism. Chromium, another trace mineral, helps regulate blood sugar levels by enhancing the action of insulin, contributing to stable energy and weight management. Zinc is crucial for a strong immune system, healthy skin, and proper wound healing, making it a key nutrient for active dogs. Vitamin B6, or pyridoxine, is essential for protein metabolism, red blood cell formation, and the production of neurotransmitters, ensuring cognitive function and mood stability.

This careful selection of micronutrients is designed to enhance the efficacy of DogtorRx's natural ingredients. Each nutrient works synergistically to provide a well-rounded formula that supports long-term health and vitality for dogs at every stage of life. DogtorRx's approach to micronutrition underscores a commitment to precision, ensuring that dogs receive the balanced support they need from the smallest but most impactful elements.



A Commitment to Quality and Transparency

DogtorRx's supplements are the product of a careful blend of scientific expertise and Mother Nature's finest gifts. By focusing on nature's most effective ingredients, the company has created products that are both innovative and trustworthy. Every formula is developed to meet the unique needs of dogs, leveraging the natural properties of bioactive peptides, humic acid, and wheat germ extract to support longevity, vitality, and overall well-being.

Endre Nagy's dedication to combining traditional wisdom with modern science has driven DogtorRx to the forefront of pet wellness. By bridging the gap between human nutritional science and the natural needs of pets, DogtorRx offers dog owners a unique opportunity to enhance their pets' health with advanced, research-backed supplements. This commitment to quality, transparency, and the harnessing of nature's gifts ensures that optimal health is attainable for every dog—one carefully crafted supplement at a time.



By concentrating the most potent natural ingredients into easy-to-consume supplements, DogtorRx provides an accessible path to the benefits of functional foods.

Dogs no longer need to consume vast quantities of eggs, wheat, or natural humic sources to achieve the same health advantages.

This approach marries the best of nature with the rigor of science, offering a holistic and effective solution for pet wellness that honors both tradition and innovation.

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Marketing



5 Essential Strategies for Allocating Your Marketing Budget Effectively

In today's fast-paced, evolving marketing landscape, Chief Marketing Officers (CMOs) play a critical role in steering their organizations toward success. With an ever-increasing array of channels and platforms to choose from, deciding how to allocate your marketing budget can feel overwhelming.

This article explores the factors influencing these decisions and how to strike a balance between digital and traditional channels. Additionally, it will highlight the growing importance of data in guiding these decisions. Drawing from my experience, I will also discuss the value of integrating traditional marketing tactics when they outperform or complement today's digital tools.

Why should you listen to me?

I bring decades of experience spanning traditional and digital marketing, across roles in-house and as a consultant. I've led marketing efforts for both Fortune 100 companies and over 500 small businesses and start-ups. My perspective is field-tested and backed by real-world successes (and lessons learned).

Overcoming "If I Build It, They Will Come"

A common roadblock in marketing budget discussions stems from a dangerous mindset: *"If I build it, they will come."* This belief assumes that a product's success will naturally follow its creation, negating the need for strategic marketing.

At Hewlett-Packard, for instance, an engineer believed his innovative product would sell itself. Despite my team's marketing efforts, we couldn't convince him otherwise, and the product eventually failed. HP sold the patents to Sony, who then successfully marketed it to other major players.

The lesson here: no matter how brilliant a product is, success requires marketing. Hubris, especially in technical fields, can cloud judgment. Don't let it force you into poor marketing decisions.

1. Prioritize Return on Marketing Investment (ROMI)

When it comes to allocating your budget, Return on Marketing Investment (ROMI) should be your north star. You need to know not only how much each marketing effort costs but also how much revenue it generates. Segmenting your marketing

efforts—social media, websites, email campaigns, etc.—and measuring the ROI for each provides you with a clear picture of what's working.

A case in point: while leading Sun Microsystems' Services Division, I developed an ROI metric that measured the marketing costs of services compared to hardware sales. It revealed that Services had three times the net revenue of hardware at only 20% of the marketing cost. This insight transformed how Sun approached its sales strategy.

2. Align the 3 M's: Market, Message, and Media

It's surprising how often even seasoned marketers fail to align their Market, Message, and Media effectively. The right message, targeted to the correct market, and delivered via the best media can be a game-changer.

For SunEdison, this was particularly true. They were the world's largest solar system developer but needed help entering the U.S. residential market. Through careful segmentation and the right messaging, we broke into the market by leveraging SunEdison's global reputation. Our approach of emphasizing their large-scale expertise worked well in this new, smaller-scale segment.

3. Identify Your Ideal Customer

Identifying your ideal customer is critical before diving into any marketing efforts. Using tools like my Ideal Client Identifier, you can profile your customer by asking a few simple questions. From there, you can shape your message and media to reach that customer effectively.

At American Express, when we helped market MoneyGram, we identified underserved segments such as college students and immigrants. This analysis allowed us to tailor a communications strategy directly for them, resulting in widespread adoption. Though eventually divested due to a mismatch with American Express' core customer base, the success of MoneyGram validated the importance of identifying and targeting the right audience.

4. Maximize Cost-Effectiveness

Always keep an eye on what each part of your marketing program costs and how effective it is. This includes everything from staff and agency time to production and media costs. You must continuously look for less expensive options that deliver the same, or better, results.

Take Boeing's Computer Services Division as an example. We replaced costly print advertising with a \$10 million electronic media program, cutting their marketing expenses by more than half. This resulted in substantial revenue growth, demonstrating the value of identifying cost-effective marketing solutions.

5. Test, Measure, Tweak, Repeat

One of the greatest advantages of modern marketing tools is the ability to test in real-time and adjust as needed. This agility is crucial for optimizing marketing spend and improving ROMI.

With PetroWare, a petroleum accounting software client, we used these tools to adjust our campaign tactics on the fly, saving them over 23% on media costs in the first year. This ability to continuously optimize ensures that every marketing dollar is spent wisely.

Conclusion

The five strategies outlined above are designed to help CMOs and marketers alike make informed, data-driven decisions when assigning their marketing budgets. By focusing on ROMI, aligning your 3 M's, identifying your ideal customer, maximizing cost-effectiveness, and continuously testing and optimizing, you'll not only allocate your budget more effectively but also drive better results for your business.

About Tom Schwing

Tom Schwing may have invented the term "Virtual CMO." His deep expertise spans marketing, sales, and various industries, from Fortune 500 giants to entrepreneurial start-ups. Tom specializes in utilizing marketing to enhance sales support results, and his client list includes heavyweights like General Electric, Boeing, American Express, Sun Microsystems, and more.



Creating a Franchise Business Model:

A Path for Sustainable, Socially-Conscious Growth

Franchise Your Business: A Proven Path to Sustainable Growth

Discover how franchising can help entrepreneurs scale their businesses with impact, consistency, and purpose. This video explores the essential steps to build a thriving franchise model while maintaining brand integrity.



- **Define Your Mission and Values:**

Establish the unique qualities of your business and how it addresses market needs, providing a strong foundation for alignment across all franchise locations.

- **Develop a Scalable Business Model:**

Create training programs, operational guides, and supplier lists to ensure franchisees deliver consistent, high-quality customer experiences.

- **Select Mission-Aligned Franchisees:**

Partner with passionate individuals who share your vision, values, and commitment to excellence.

- **Support Franchisee Success:**

Offer ongoing resources, training, communication, and tools to foster a collaborative network that thrives together.

- **Prioritize Branding and Marketing:**

Build trust through a compelling brand story and consistent marketing, attracting loyal customers across all locations.

- **Measure Holistic Success:**

Go beyond financial metrics to track customer satisfaction, franchisee engagement, and community impact, ensuring sustainable growth.



Franchising is more than a growth strategy; it's a way to expand your reach while creating opportunities for others.

📺 Watch the full video here: <https://youtu.be/SS6FCKN00V8>



Anastassia Hale

Franchise Consultant

T: 808.445.5581

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Non - Profits



DIVINA WORLD Foundation

By Honoring Our Ancestors
We Honor Ourselves



CREATING A
"MUSIC, EDUCATIONAL & CULTURAL
PRESERVATION PLAN"
TO HELP OUR INDIGENOUS & ISLAND
NATIONS SHARE THEIR HISTORY,
TELL THEIR STORIES THROUGH MUSIC,
DOCUMENT THEIR ORIGINS, TRADITIONS
AND WAY OF LIFE IN THEIR OWN VOICE
WITHIN THE METAVERSE...
FOR FUTURE GENERATIONS!



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in Community with the School of Arts and Culture at the Mexican Heritage Plaza presents

THE UNITY



ADVOCACY



& IMPACT SUMMIT

A special event celebrating
Native American Heritage Month
that unites passionate advocates
to drive positive change.



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Renewable Energy / Solar Renaissance

CHERP

CHERP 101

This is a story of hope—how entire communities can unite to address some of our most pressing issues, such as global warming and environmental injustice. Together, they can create jobs, train individuals for sustainable careers in the thriving solar industry, and invigorate local economies. This vision began with CHERP’s founder and visionary leader, Devon Hartman.

Devon envisioned a model where manufacturing solar panels would support a greater push toward energy efficiency. From this foundation, he developed an operating approach designed to be regenerative rather than extractive, directing revenue and benefits from solar panel production back into the economically disadvantaged communities where the panels are manufactured. This model includes partnerships with local nonprofit organizations that operate social enterprises, committed to reinvesting in their communities.

CHERP’s Mission: Building Community Wealth

CHERP, Inc. is pioneering a new, community-centric business model designed to maximize economic, social, and environmental benefits for local communities. Now, more than ever, there is an urgent demand for innovative, holistic solutions to both environmental crises and growing social inequities. CHERP’s comprehensive approach integrates people, processes, the environment, and the economy in a synergistic way, presenting a new paradigm for social enterprises.

Founded in 2015, CHERP’s initial mission was to develop a public-private education model focused on engaging communities to promote energy efficiency and help cities benefit from these initiatives.

How CHERP Works

CHERP manufactures and deploys solar panels using a non-profit business model that recirculates profits locally to support the lowest-income households first. This approach is both a moral and environmental imperative: research shows that lower-income households spend savings from reduced utility bills more locally, driving greater economic activity. In contrast, higher-income households are more likely to invest or save those savings outside the community. Through this holistic model, CHERP significantly reduces greenhouse gases, supports local green jobs, stimulates local economies, and addresses income disparity and social injustice simultaneously.

CHERP is the first nonprofit solar panel assembly factory focused on sustainable energy, economic resilience, and social equity. The goal is to replicate this model in cities across the U.S.

CHERP's Nonprofit Social Enterprise Model

As a social enterprise, CHERP operates under IRS nonprofit status but can engage in for-profit ventures. This allows CHERP to sell its solar panels to local solar installation companies that value high-quality, American-made products. Profits from these sales fund CHERP's nonprofit initiatives, enabling the company to provide solar energy solutions for low-income households.

With this structure in mind, CHERP's mission is expanding beyond energy efficiency to address urgent needs in renewable energy and workforce development within the most economically disadvantaged communities in the U.S. This expansion includes programs designed to reduce greenhouse gas emissions and create career opportunities within local economies by:

- Offering long-term training and job opportunities for individuals facing employment barriers
- Stimulating local economies through investment and job creation
- Addressing environmental and social justice through equitable energy access

To support these objectives, CHERP is developing two new social enterprise programs:

1. **Sustainable, Clean Tech Microfactory and Workforce Development**
2. **Microfactory Replication.**

Program 1: Sustainable, Clean Tech Microfactory & Workforce Development

This program will hire and train individuals with employment barriers, sourced through local nonprofits and government workforce programs, to assemble solar panels at CHERP's network of microfactories. These roles, which require low to mid-level skills, are accessible to individuals with mild to moderate physical disabilities or cognitive challenges.

Trainees and employees include justice-involved individuals, veterans, at-risk youth, people with disabilities, and under-skilled or under-resourced adults. CHERP collaborates with government and nonprofit partners to offer support for employees' emotional, physical, and financial well-being and to provide job readiness, vocational, and essential skills training.

Training includes all steps of the solar assembly process, along with an introduction to the solar industry and management-preparation skills. This hands-on experience helps trainees develop soft skills like communication and problem-solving, essential for success in a manufacturing environment. CHERP also invites local businesses and trade schools to present on career pathways and offers support in job application and interview skills.

The panels produced are sold through CHERP's network of local installers to organizations such as affordable housing developers, nonprofits like GRID Alternatives (which installs panels for low-income households), local hospitals, schools in low-income areas, and mid-size commercial and industrial businesses near disadvantaged communities.

CHERP remains dedicated to its core nonprofit mission. Net income from these sales will fund case management, wraparound support, and other services for trainees facing employment barriers, as well as programs that support economically disadvantaged individuals in surrounding communities. These initiatives include:

- Training for solar panel installation
- Classes on the science of renewable energy technologies

- Resources for high school students and adults interested in Science, Technology, Engineering, and Math (STEM) careers

Revenue from panel sales will also help build and maintain solar microgrids and establish voucher programs to provide free or low-cost solar energy to low-income households in communities around CHERP's factories.

Program 2: Microfactory Replication

CHERP's Go-To-Market model includes training and support for other nonprofit organizations to establish microfactories in economically disadvantaged communities across the country. These organizations, typically social enterprises focused on workforce development, will be trained to replicate CHERP's model and employ individuals facing employment barriers, including veterans, justice-involved individuals, at-risk youth, people with diverse abilities, and underserved adults.

Through this replicable model, CHERP envisions a network of nonprofit, community-focused microfactories dedicated to sustainable energy production, local economic stimulation, and equitable workforce development.

What's Next for CHERP?

With Devon Hartman's vision and leadership, CHERP has built a strong following, drawing support from "Friends of CHERP" and from industry and government leaders who share his enthusiasm for sustainable energy and social enterprise. However, as with any ambitious endeavor, challenges have emerged along the way, creating obstacles to CHERP's success.

Early on, Devon partnered with IdealPV™ because of its pioneering solar module, the BrilliantPV™, which presented several breakthroughs in solar technology and aligned perfectly with CHERP's social enterprise model. However, the cutting-edge nature of BrilliantPV™ proved to be a double-edged sword: it has yet to receive U.S. government certification, rendering it ineligible for installation. A process that typically takes 3–6 months has stretched to nearly 20 months, leaving CHERP in a holding pattern, unable to generate revenue or secure funding dependent on certified products. The situation put CHERP at risk of shutting down.

In February 2024, CHERP faced another profound setback: Devon Hartman passed away after a long battle with cancer, leaving a deep void in the organization and its community of supporters. Despite the loss, Devon's foresight had equipped CHERP with a strong executive team. Knowing the organization might someday need them, he built a resilient team dedicated to carrying forward his mission. After a March celebration of Devon's life—a fitting tribute to his countless contributions—the CHERP executive team met and made a singular decision: to continue Devon's legacy. Devon's spirit remains the guiding force for the entire organization, which is still devoted to realizing his vision.

From those meetings, the team decided CHERP needed to pivot swiftly to secure funding and maintain momentum. The message from potential supporters was clear: "We are ready to fund CHERP when there's a certified solar panel." Given the uncertain timeline for BrilliantPV™ certification, CHERP's leadership began exploring alternative solutions.

A New Partnership with Sinotec (Now AMPS)

After extensive due diligence, CHERP narrowed the search for a partner to five U.S. solar panel manufacturers. Among them was Sinotec, a company based near CHERP's headquarters in City of Industry, CA. Sinotec met all of CHERP's requirements for technical specifications, quality, and pricing, making it the ideal match for CHERP's needs. Having promoted the ultra-premium BrilliantPV™ module for seven years, it was essential for CHERP to partner with a company offering equally high-quality products. Sinotec's panels met that standard, and after a single meeting, Sinotec agreed to supply panels for CHERP's use.

CHERP didn't stop there. They negotiated additional terms, securing permission to brand Sinotec panels with CHERP's logo until CHERP's own manufacturing facility could come online. Furthermore, the CHERP team asked if Sinotec would consider licensing its intellectual property to allow CHERP to produce its panels in the new factory. Again, the answer was an immediate "yes." Sinotec promptly provided a sublicense agreement, and within two days, CHERP and Sinotec formalized the partnership.

The Evolution of AMPS and Expanded Capabilities

As an unexpected bonus, Sinotec revealed two major developments. First, the company was rebranding as "American Made Power Solution" (AMPS) to reflect its commitment to U.S. manufacturing and sustainability. Second, AMPS was in the final stages of acquiring two factories in Louisiana—one to manufacture glass for its panels and the other to produce solar cells, both of which are eligible for enhanced benefits under the Inflation Reduction Act (IRA). These moves will position AMPS as a leading U.S.-based solar manufacturer, reinforcing CHERP's alignment with high-quality, American-made solar products.

With these agreements in place, CHERP secured two critical licenses: one with IdealPV™ and another with AMPS. While AMPS provides an immediate, certified option to maintain momentum, CHERP retains the option to produce BrilliantPV™ modules once certification is achieved. This dual approach has been well-received by prospective factory operators who appreciate the flexibility and no longer need to wait for CHERP's Pomona facility to tour a working factory—they can visit the AMPS facility in City of Industry and see the model in action.

Renewed Support and Momentum

The response to CHERP's pivot has been overwhelmingly positive. Customers, who had been patiently awaiting BrilliantPV™ certification, quickly transitioned to AMPS's certified 410W and 550W Bi-Facial panels, eager to move forward. Donors and grant agencies, now free to provide the funding they had promised, are ready to support CHERP, albeit with the usual time-intensive processes required to finalize applications and address regulatory steps.

CHERP's future looks bright. The organization's key differentiators remain intact and have grown even more relevant due to the IRA's incentives for U.S.-based renewable energy manufacturing. The partnership with AMPS strengthens by the day, while CHERP's dedicated supporters continue to buy panels, donate, and bring new projects to CHERP for collaboration. Prospective factory owners are contacting CHERP daily, eager to explore the replicable model. Additionally, the CHERP Certified Installer Program is underway, with initial installers already benefiting from CHERP's robust sales support.

In all of this, Devon Hartman's vision and inspiration endure. His "stardust" is felt by the team and supporters alike, guiding CHERP as it fulfills his legacy.

PREFERRALS



VIRTUAL ASSISTANT SERVICES

Hello! I'm Prosperous, Your Dedicated Virtual Assistant and the Editor-In-Chief of this year's Fall magazine

As a proactive and versatile virtual assistant, I deliver exceptional administrative support, expertly managing tasks to drive business growth.



Key Expertise:

- Microsoft Office (PowerPoint, Word, Excel)
- Proficient in using Google Workspace (Docs, Sheets, Slides, Forms)
- Manage social media platforms
- Effectively coordinate projects using project management tools (Trello, Asana)
- Creatively design graphics (Canva)

Services Offered:

- Provide administrative support and coordination
- Manage email correspondence and calendars
- Develop and implement social media maintenance strategies
- Perform accurate data entry and record-keeping
- Schedule and coordinate meetings and appointments
- Conduct thorough internet research

Key Qualities:

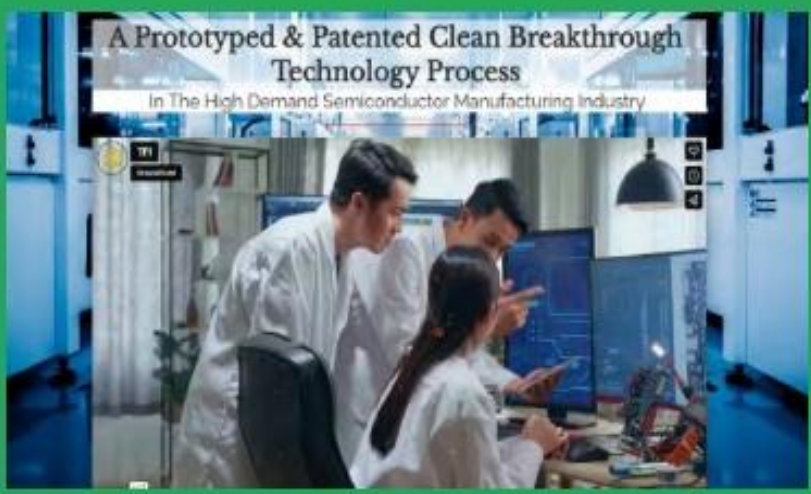
- Excel in communication and organizational skills
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- Optimize time management for maximum productivity
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TFIS' new process and proprietary equipment overcomes major issues and problems of current PVD, sputtering process and equipment limitations.

The demand for semiconductors is ever growing into new vital industries, such as contactless solutions, including touch screens and elevator buttons, ambient assisted living devices, including sensors, that help elderly and chronically ill patients remain in their homes, rather than moving to facilities, automated-delivery solutions for the last mile, such as robots and drones, and includes use in all current electronic devices.

The US Senate has passed the Biden's administrations ambitious CHIPS programs.

The CHIPS For America Act aims to support domestic USA semiconductor manufacturing during the global shortage and various challenges facing conventional manufacturing techniques, such as pollution, further miniaturization and multiple functions layering, which are overcome by the TFI breakthrough patented process.

“We are at the doorstep of the largest shift in the semiconductor industry ever, one that will dwarf the PC and even the consumer electronics eras (..) all based on 3D silicon technology”

Dr. Chang-Gyu Hwang, President & CEO, Samsung Semiconductor, IEDM Conference

PROBLEM

TFI Solves The Limitations & Negative Impacts of Conventional Manufacturing for Semiconductor 'CHIP's

TSV application for Wide I/O memory device

The TSV process performance of 3DIC to be affected by (metal conductor & barrier) capability but poor Step Coverage of Copper layer related made it worse and PVD CoO is really high for TSV.

Poor Step Coverage (now less than 2% by PVD required more than 50%); low throughput, high CoO (Cost of Ownership)

TSV Dry Process Limitations, Demand a Different Approach

So PVD came to process limitation and market required new solutions to deposit metal in TSV device of 3DIC.

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EPX is a Meritocracy

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Smart people want more. We want more authenticity. More help to progress. And a lot less BS.

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This is a network where achievement, respect and humility are combined and where the opportunity to help others reigns supreme.

EPX is a Culture

Nothing is more powerful than the core values which guides this incredible network around the world.



Help First, Help Often

The cornerstone of the global network. Stay engaged & love the apartment with everyone you meet.



Never Stop Evolving

There's always another goal in you, your relationships and your business. Never stop learning.



Experiences Over Things

Constantly seek new experiences. These are the stories that make you who.



Do Good, Leave Better

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Disrupt Everything

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Your business is expanding but could you grow faster and easier with more working capital? Whether you are concerned about paying for inventory, employee payroll, or bills, it is hard to support increased demand without the necessary working capital.

Traditional bank financing does not work well for companies experiencing fast growth. This is largely a result of analyzing past business results to determine future credit worthiness. Oxygen Funding uses a very different evaluation process which allows us to approve and grow in step with our growing clients.

For over 13 years, Oxygen Funding as a direct lender and companies like yours have partnered to support business growth. Many of our clients graduate over time to traditional bank financing when their business and growth rates can qualify.

We invest in your success. We have many friends who provide all kinds of services to businesses. We will match you to a qualified and vetted professional as needed (CFO, CPA, attorney, marketing, etc).

We watch out for your business so you can focus on your customers!

Get the Growth Financing Your Business Needs, and Deserves.

Our process is simple and transparent.

Step 1: Schedule Your Discovery Call

On the call, you'll talk and we'll listen. Then we'll decide the best financing plan for you and follow up with the next steps.

Step 2: We Collect Information About Your Business

In order to determine if your business is a good fit for Oxygen Funding, we will need to collect several pieces of information about your business. It all begins when you fill out an application.

Step 3: Your Growth Financing Becomes Real

If your business passes the review then we'll start financing your growth. How it looks, terms and the financing path will all depend on your business and what your greatest financial needs are.

Oxygen Funding Supporting Local Companies

When Shore Buddies Foundation, a San Diego-based company needed growth capital to help them meet the growing demand for their unique products, they turned to Oxygen Funding. Shore Buddies is making sustainability a second language through play. Shore Buddies are educational stuffed animals made from recycled plastic bottles



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I love this song because it teaches kindness and respect and says people shouldn't judge each other by what they look like. — Jill, 4th Grade

Your song is the best! It taught us that everyone fits into a team even though we are all different. We are all amazing in our own way! — Isabella, 3rd Grade

This song reaches out to me. It tells me that nobody should ever feel they are wrong because we are all perfect in our own way! Thank you for making this song! — Josey, 2nd Grade

We are all on the same team Team Earth!

"We're on this planet together.
We've gotta help each other make this world better.
I'm gonna need you, you'll need me too, you'll see,
So let's start playin' on the same team.
Let's start playin' on the same team."

Team Earth – We Are All on the Same Team

Book, Music, and Lyrics by Diane Diamond Schulte



Diane Diamond Schulte has a bachelor's degree in journalism from California State University at Northridge, has written for the University Press, and is a former editor of DFD Publications™. She learned to play guitar when she was seven, and supported herself through college by teaching guitar and playing in local bands. After having three children, she decided to combine her love of writing, music, and children, and went back to CSUN to earn a Professional Clear Multiple Subject Teaching Credential. As a teacher with the Los Angeles Unified School District, she brings music enrichment into the curriculum as a vehicle to encourage students to discuss their feelings. She is the recipient of the Digital Voice Award for outstanding achievement in the category of "Anti-Bullying Video Production, Elementary Level." She lives and works in West Hills, California.

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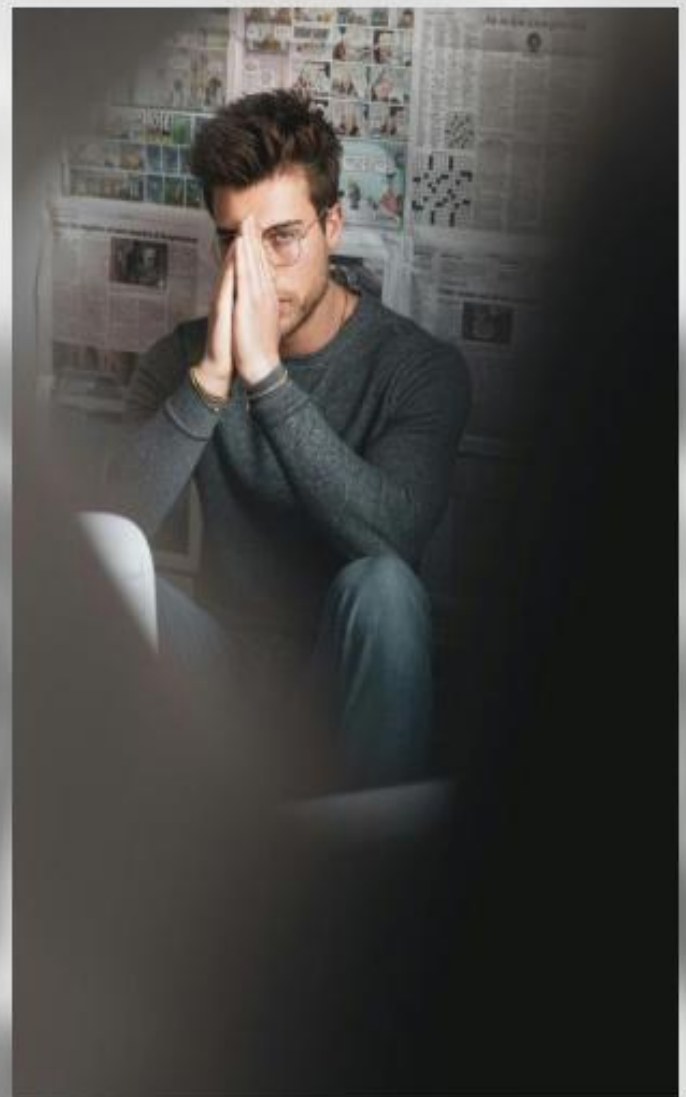
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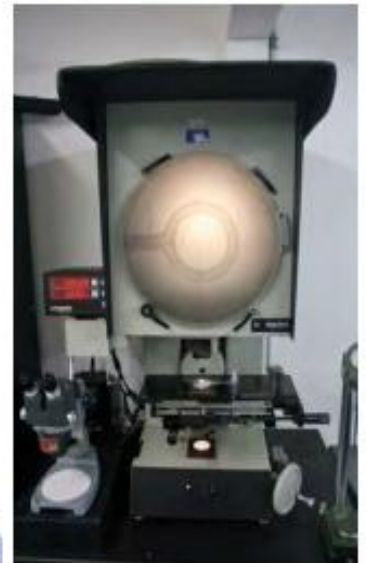
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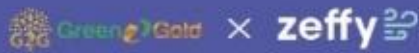
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We offer our technology services to nonprofits 100% free of charge so that donations are used solely to support your mission. In return, we give donors the option to make a voluntary contribution to us. At the payment confirmation step, donors have the option (but are never obliged) to contribute to Zeffy. This is our only source of revenue and allows us to cover all of the fees for the 5,000+ nonprofits that fundraise with Zeffy. Regardless of whether donors add a voluntary contribution, 100% of the money fundraised on Zeffy will go into your bank account.

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This seemed like a huge gap, so I reached out to my geek friend Thibaut, and together we created a platform that made it simple and accessible to volunteer. With that, the first of many free Zeffy products was born.

We immediately fell in love with working with these nonprofits. We were on a mission to help nonprofits change the world, for free."

— François, co-founder of Zeffy

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2. Schwing Marketing is committed to serving only clients who care about other people and our planet. You'll see from our list of target industries that we are passionate about human rights, health and welfare, the environment and good people.
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REQUIREMENT



Does Your Business Need to File FinCEN's Beneficial Ownership Information (BOI)? Let's Find Out!

Answer the following questions for each of your business entities. No pressure, just a few quick checks!

Question 1: The Employee Count Check

- Does your company employ **21 or more full-time employees?**
- Yep, we've got a team of 21 or more!

- Nope, we're a leaner crew!

Question 2: Sales Success Check

- Did your company report **over \$5,000,000 in sales** on your last year's business tax return?
- Yes, big numbers last year!
- Nope, not quite there!

Question 3: Special Status Check

- Can your company be described as any of the following? (*Choose any that apply*)
 - Securities reporting issuer (required to file under section 15(d) of the Securities Exchange Act of 1934)
 - Government authority acting on behalf of a State or Tribe
 - Registered Bank or Credit Union
 - Registered money services business
 - SEC-registered broker, dealer, or securities exchange
 - Registered insurance company or licensed insurance producer

- Registered accounting firm or public utility company
 - SEC-registered investment adviser or venture capital fund adviser
 - Financial market utility company designated by the Financial Stability Oversight Council
 - Tax-exempt entity or entity fully owned by a tax-exempt organization
 - Inactive entity (created before 1/1/2020 with no assets, no business activity, and no recent financial transactions)
- Yep, I match at least one of these!
 - Nope, none of the above!

And that's it!

*If you answered "No" to **all three questions**, you're likely required to file a BOI report.*

Otherwise, you may qualify for an exemption. 🎉

For more details on any of these, don't hesitate to reach out!



Failing to comply results in \$591/day penalties starting January 1, 2025. Willful non-compliance can result in imprisonment along with the fines.

FREE LEGAL CONSULTATION FOR COMPANIES PREPARING TO FILE THE BOI

\$250

LET'S DO THIS

FULL SERVICE BOI CONSULTATION & FILING FOR COMPLEX COMPANIES

1:1 Session – 45 Minutes

\$500

GET THIS DONE



DO IT YOURSELF WITH REAL TIME SUPPORT

STEP-BY-STEP PDF FOR BOIR FILING

\$99

SHOW ME HOW



FREE CHECKLIST!

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Indigenous Wisdom





Traditional Indigenous Wisdom & Resilience

By: Gail Thomas

Tsalagi and Woodlands Peoples

Asheville, NC

Earthstock Foundation - Member of Grandmothers Council and wisdom Council

Hurricane Helene put me into solitary confinement for over 2 weeks. No electricity, water, food or contact with friends. The trees I have relied on as landmarks, elders, relationship connections with all life in the forest on this sacred Mountain now lying on the ground in devastation. I awoke that morning to the constant question 'what am I seeing' because forces of wind and water that I had never imagined in this terrain were now dominating life all around me. It was 4 days before anyone could even hike into our Cove to ask if we needed help. Two men in our community were able to walk to a few houses and check on people asking what do you need and what can we do. But there was little beyond sharing tears and human connections of caring and kindness. Of course, that was what we needed and was so valuable at that time.

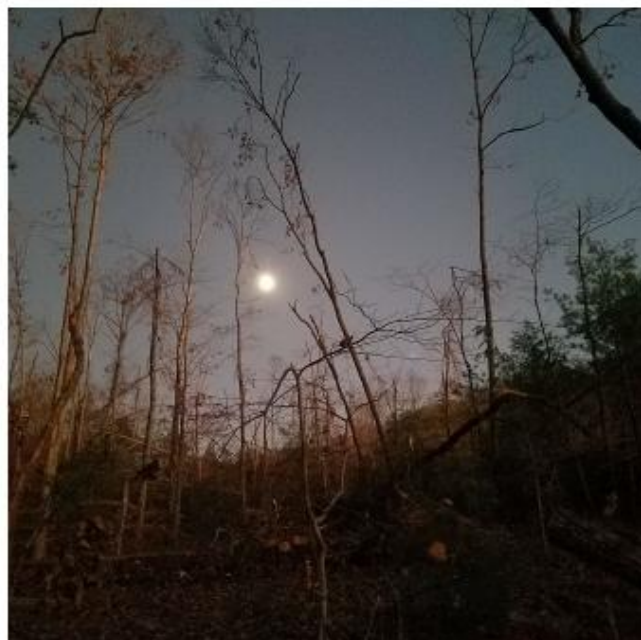
When it became evident that we would not have anything restored for weeks at least, we focused primarily on water. Trickling streams and springs had become 50 ft wide landslides with steep banks but that's where we went to get the water that sustained us. In ancient times the original communities in this wave of humans were located at the confluence of streams. I understood this better as I experienced the importance of water and learned more about the patterns of landslides. I encourage deepening our understandings of those original ways in these times of natural disasters or extreme conditions that teach us to rely on our awareness and turn away from our egotistic identities. Awareness comes from the soul and preserves life. Our original ancestors focused on food, shelter and community gatherings around the fire to share and be at our most human capacities together.

The next thing they created beyond food and shelter was musical instruments and sharing experiences in stories that became our myths. This is what I needed deeply in the time that there was no consistent cell service or way to connect with my communities and there was no roads and ways to move about. In the first days after the devastation I felt the euphoric feeling of 'hey look I'm still alive' and put that into my drum and my gong. I had been asked to create a ritual transformation dance for replenishing by my 78-year-old friend who must have intuited what was coming. I had journeyed to my spirit helpers and asked for this and we had danced with the elements the night before the storm, with people all over the world. I saw so much evidence of help from the spirit world in the way the trees parted around my house, my car, even my furnishings in the yard were avoided. My trees that were huge and hundreds of years old falling to the ground in just the right way, brought that presence so close in these first few days of realizing 'I'm still alive and many are not at this time'. The storm had taken hundreds of lives in our immediate area mostly from the floods and the landslides and just the unbelievable power of the extremes that can arise so unexpectedly.

I want to offer a workshop from my experiences in our tradition of sharing from where we are, so that others can be at least as prepared as I was or more able to survive these catastrophes. The smallest things make huge differences in getting through the time that is without what we consider necessity. It truly became evident that it is mostly convenience and excessive beyond necessity. Things that we do everyday require so much less than what we consume in the name of convenience.

Please join us on zoom Sunday November 24th 3-5 pm EST
Preparing for disaster with everyday actions...
Ask questions and discuss options steeped in experience.

[Gail Thomas](#)
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Traditional Medicine Propels Community Healing.

In indigenous cultures around the world, knowledge and wisdom is passed down from generation to generation through storytelling.

For many indigenous peoples our traditional ways of life and storytelling have been interrupted with colonization and assimilation, as well as suffered adaptations in order to survive.

In my family we tend to the land, to the forest, the medicine and healing practices of our ancestors and the indigenous communities we are a part of.

We value the strengths of Indigenous healing practices, as they work towards people's root healing and connection with all of the elements, allowing them to take autonomy of their own health and wellness and come back to themselves to heal as a whole, spiritually, emotionally, mentally and physically for a more just, liberating way of life.

We know that healing comes from within and started with our ancestors. Healing means nourishing the body, mind, spirit, and soul. We know each living being on this Earth has a spirit and every spirit is their own healer and source of medicine.

The mission of the Traditional Healing Arts community clinics is to address health issues that come from structural and systemic poverty, inequality and racism, by creating a safe space for community members to work on their healing and connect deeper with their own health, wellness, ancestral knowledge and identity.

These clinics are our grandparents' prayers answered for traditional healing to be accessible to all. In these clinics we create a sacred space to connect with our indigenous practices and traditions, and keep our cultures alive.

My name is Camila Carolina Romero dos Santos I am Kaingang from the Atlantic Forest, in Southern Brazil. I was born in the state of Rio Grande do Sul, and I have been traveling back and forth between the United States and Brazil for the past 14 years of my life. I have two incredible daughters and all the work that I do, I do for them. For all our children.

It's a great honor to keep alive the ancestral knowledge passed down from generations in my family, and to equally honor and celebrate the peoples of the Southern Atlantic Forest, the Kaingang, the Xokleng and the Guarani peoples. We come from Mother Earth, we speak through her and she speaks through us because we're one. We don't belong to nature. We are nature, all of us. Every single one of us. That's why the plants heal us. Because we're made of the same stuff. Exactly the same stuff. All the molecules even if we break it down to every single chemical composition. We're made of the same stuff.

Mila Romero is a traditional healer, birth worker, holistic massage therapist, herbalist, teacher, forever student of the Earth and the Plants. A bridge between worlds + traditions. Kaingang native from South America Mila comes from a family of traditional healers, midwives, teachers, nurses and traditional caregivers. She honors the sacred body of knowledge of the Kaingang, Guarani and Xokleng peoples of the Atlantic Forest in Southern *Brazil*.

She travels from South to North America continuously learning from the land; sharing ancestral knowledge and intercultural traditions with communities across the continent. Mila also works to create and tend to sacred+ceremonial spaces reminding us to reflect on our relationship to the land, and to all our ancestors. Reforesting our trees and spirits. Seedling to grow sustainable communities on a foundation of kinship, always caring for mother Earth and our babies.

Mila is the creator of Do Centro da Mãe Terra - Indigenous Healing Arts Center, working to keep alive the wisdom of medicinal plants and ancestral healing practices, honoring the knowledge of the peoples of the Southern Atlantic Forest in Brazil. She works in community to rescue the autonomy and sovereignty of traditional life, self-care rituals and the powerful relationship between healing and nature.

Mila Romero is one of the 2024 recipients of the Art and Change Grant from the Leeway Foundation in Philadelphia to execute the initial phase of the first Traditional Healing Arts Community Clinics in Pennsylvania. Do Centro da Mãe Terra also holds space for healing talk circles, workshops and experiences to share indigenous knowledge and the memory of our ancestors.

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A photograph of a woman with long blonde hair, seen from the side, looking towards a field of green plants. The plants are growing in a greenhouse or covered walkway, with wooden and metal structures visible. The background shows a bright sky with some clouds. The text "Regenerative Agriculture" is overlaid on the image in a white rounded rectangle.

Regenerative Agriculture



The Promise and Practice of Regenerative Agriculture

As the world grapples with climate change, soil degradation, and food security challenges, regenerative agriculture has emerged as a beacon of hope. This holistic approach to farming not only aims to produce food but also to restore and enhance the health of ecosystems. This article delves into the principles, benefits, practices, and challenges of regenerative agriculture, highlighting its potential to transform our food systems and heal the planet.

In addition the global population continues to grow, so does the demand for food. Traditional agricultural practices, while effective in increasing yields, have often led to soil degradation, loss of biodiversity, and increased greenhouse gas emissions. In response to these challenges, regenerative agriculture has emerged as a holistic approach that seeks not only to sustain but to restore and enhance the health of ecosystems. This article explores the principles, practices, benefits, and challenges of regenerative agriculture, illustrating its potential to transform food systems and promote environmental sustainability.

Understanding Regenerative Agriculture

At its core, regenerative agriculture is a farming and land management practice that seeks to enhance biodiversity, improve soil health, and increase ecosystem services. Unlike conventional farming, which often depletes soil and relies heavily on chemical inputs, regenerative agriculture focuses on building resilience in agricultural systems. This is achieved through practices that mimic natural ecosystems, ensuring that the land can sustain itself over time.

Key Principles of Regenerative Agriculture

1. **Soil Health****: Healthy soil is the foundation of regenerative agriculture. Practices such as cover cropping, reduced tillage, and composting enrich the soil, improve its structure, and promote microbial diversity. Healthy soil not only supports plant growth but also sequesters carbon, helping to mitigate climate change.
2. **Biodiversity****: Encouraging a diverse range of crops and livestock enhances resilience against pests, diseases, and climate extremes. Crop rotation, agroforestry, and intercropping are commonly used strategies to increase biodiversity on farms.

3. Market Opportunities**: The regenerative agriculture movement is gaining momentum, leading to new market opportunities for farmers. This includes access to local food markets, community-supported agriculture (CSA) programs, and direct-to-consumer sales.

Social Benefits

1. Community Engagement**: Regenerative agriculture encourages community involvement and collaboration. Farmers often work together to share knowledge and resources, fostering a sense of community and shared purpose.

2. Food Sovereignty**: By focusing on local food systems, regenerative agriculture promotes food sovereignty, enabling communities to have control over their food sources and agricultural practices.

3. Healthier Food Systems**: Regenerative practices can lead to the production of nutrient-dense foods, enhancing public health and well-being. A diverse diet supported by regenerative agriculture can contribute to better nutrition.

Practices in Regenerative Agriculture

Regenerative agriculture encompasses a variety of practices that can be tailored to specific local conditions and goals. Some widely used practices include:

1. Cover Cropping**: Planting cover crops during the off-season helps prevent soil erosion, improve soil health, and provide habitat for beneficial insects.

2. No-Till Farming**: Reducing or eliminating tillage preserves soil structure, enhances water retention, and maintains soil organic matter.

3. Crop Rotation**: Alternating different crops in a specific sequence to enhance soil fertility and disrupt pest cycles.

4. Agroforestry**: Integrating trees and shrubs into agricultural landscapes, improving biodiversity and providing additional income streams.

5. Holistic Grazing**: Managing livestock grazing patterns to mimic natural herd movements, promoting grassland health and carbon sequestration.

6. Composting and Organic Inputs**: Utilizing compost and organic materials to enrich soil fertility and enhance microbial

Presented by Michael DiMartino, Director of Earthstock Foundation
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Natural Medicine and Its Regenerative Health Benefits

Introduction

Natural medicine, often referred to as complementary and alternative medicine (CAM), encompasses a wide range of therapies and practices that utilize natural substances, holistic approaches, and traditional knowledge to promote health and healing. In recent years, there has been a growing interest in natural medicine as people seek alternatives to conventional treatments, particularly in light of the rising awareness of the limitations and side effects often associated with pharmaceutical drugs. This essay explores the principles of natural medicine, its various modalities, and the regenerative health benefits it offers.



The Principles of Natural Medicine

Natural medicine is rooted in the belief that the body has an innate ability to heal itself. This principle, known as "holistic healing," emphasizes treating the whole person—mind, body, and spirit—rather than merely addressing specific symptoms. Key principles of natural medicine include:

1. **Holism:** The body is viewed as an integrated whole, with physical, emotional, mental, and spiritual dimensions interconnected.
2. **Prevention:** Emphasis is placed on preventing illness through lifestyle changes, nutrition, and stress management rather than solely treating diseases after they occur.

3. Individualization: Each person is unique, and treatments should be tailored to their specific needs, circumstances, and health history.

4. Natural Remedies: The use of natural substances—such as food, herbs, essential oils, and dietary supplements—aims to support the body's healing processes without the harsh side effects often associated with synthetic drugs.

5. Empowerment: Patients are encouraged to take an active role in their health, promoting self-awareness and personal responsibility.



Modalities of Natural Medicine

Natural medicine encompasses various modalities, each with its unique approaches and techniques. Some of the most popular include:

1. Herbal Medicine

Herbal medicine involves the use of plants and plant extracts to treat health conditions. Different herbs have been documented for their therapeutic properties, and many modern pharmaceuticals are derived from plant compounds. For example, ginger is known for its anti-inflammatory properties, while echinacea is often used to boost the immune system.

2. Homeopathy

Homeopathy is based on the principle of "like cures like," where substances that cause symptoms in healthy individuals are used in extremely diluted forms to treat similar symptoms in sick individuals. Homeopaths believe that these tiny doses can stimulate the body's self-healing mechanisms.

3. Acupuncture

Originating from Traditional Chinese Medicine (TCM), acupuncture involves inserting thin needles into specific points on the body to balance energy flow (Qi) and promote healing. Research has shown that acupuncture can help alleviate pain, reduce stress, and enhance overall well-being.

4. Naturopathy

Naturopathy integrates various natural therapies, including nutrition, herbal medicine, homeopathy, and physical therapies, to treat patients holistically. Naturopaths focus on lifestyle changes and preventive care, aiming to identify and address the root causes of illness.

5. Massage Therapy

Massage therapy involves manipulating soft tissues to promote relaxation, reduce muscle tension, and improve circulation. Techniques can vary widely, from Swedish massage to deep tissue therapy, each offering distinct benefits for physical and mental health.

6. Mind-Body Practices

Mind-body practices such as yoga, meditation, and tai chi emphasize the connection between mental and physical health. Research has shown that these practices can reduce stress, enhance mood, and improve overall health, contributing to regenerative processes in the body.

Regenerative Health Benefits

The regenerative health benefits of natural medicine are vast and multifaceted. By promoting the body's innate healing abilities and addressing the root causes of illness, natural medicine supports long-term health and vitality.

1. Enhanced Immune Function

Natural medicine often emphasizes the use of herbs and dietary practices that boost the immune system. For instance, adaptogenic herbs like ashwagandha and rhodiola help the body adapt to stress, which can improve immune function. Regular consumption of fruits, vegetables, and whole foods rich in vitamins and antioxidants aids in maintaining a robust immune system.

2. Inflammation Reduction

Chronic inflammation is linked to various diseases, including heart disease, diabetes, and autoimmune disorders. Natural medicine offers numerous anti-inflammatory remedies, such as turmeric (curcumin) and omega-3 fatty acids found in fish oil. These substances help reduce inflammation at a cellular level, supporting the body's regenerative processes.

3. Detoxification

Natural medicine encourages detoxification through dietary changes, herbal support, and lifestyle modifications. Practices such as juicing, fasting, and using detoxifying herbs like milk thistle can help cleanse the liver and improve overall health. By removing toxins, the body can function better and regenerate tissues more effectively.

4. Mental Health Support

The mind-body connection is a central tenet of natural medicine. Techniques such as yoga and meditation can reduce stress



Regenerative Governance, Bio-Regional Watersheds and Indigenous Wisdom

The Kinship Way for 2024
by Becky Big Canoe

We are creating and promoting a new way of living, working, and being together, that supports our right to be free, self-determining and to live as responsible adults and caretakers of Mother Earth.

We need peace, order and good government and we have seen lately that it's not a good idea to delegate that to someone who doesn't know us, who doesn't respect what we want, who deigns to tell us how to raise our children, and who will put our lives in a precarious state

Therefore, it's imperative that we find a way to make our own important decisions, especially in regards to how we relate to each other in a multicultural society and how we can contribute to the greater good of the whole.

As we are all the same in our needs, they can be reduced to some very basic needs, and then we can as a society, create embellishments that suit our local and cultural creativity and our free will as coexisting peoples anywhere in the world.

We can have neighborhoods, villages, towns and even urban centers and live in abundance and equity as long as we respect each other, care for each other and agree to simple ways and means of being the most responsible adult we can for the benefit of our children and our future generations.

3. **Water Management****: Efficient water use and management are crucial in regenerative agriculture. Techniques such as rainwater harvesting, swales, and contour farming help to conserve water and reduce runoff, ensuring that water is available for crops while minimizing erosion.

4. **Holistic Management****: Systems thinking is central to regenerative agriculture. Farmers are encouraged to view their land as part of a larger ecosystem, integrating livestock, crops, and wildlife in a way that enhances overall farm productivity and ecological health.

5. **Community and Economic Resilience****: Regenerative agriculture also emphasizes the importance of local communities and economies. By supporting local food systems and prioritizing fair trade practices, regenerative agriculture fosters social equity and strengthens the relationship between consumers and producers.

Benefits of Regenerative Agriculture

The benefits of regenerative agriculture extend beyond the farm gate. They encompass environmental, economic, and social dimensions.

Environmental Benefits

1. **Soil Sequestration****: One of the most significant advantages of regenerative practices is their ability to sequester carbon in the soil. Healthy soils can store substantial amounts of carbon dioxide, helping to mitigate the effects of climate change.

2. **Biodiversity Enhancement****: By promoting a diverse array of plants and animals, regenerative agriculture helps maintain ecosystem health. Increased biodiversity can lead to improved pest control, pollination, and nutrient cycling.

3. **Water Quality and Availability****: Regenerative practices reduce soil erosion and runoff, which can lead to cleaner waterways. Healthy soils also have improved water retention, reducing the need for irrigation and helping to sustain water supplies.

4. **Resilience to Climate Change****: Regenerative systems are often more resilient to climate extremes, such as droughts and floods, due to their enhanced soil structure and biodiversity. This resilience is crucial as climate variability increases.

Economic Benefits

1. **Reduced Input Costs****: By minimizing reliance on synthetic fertilizers and pesticides, farmers can reduce their input costs, leading to improved profitability. Regenerative practices often rely on natural processes, which can lower operational expenses.

2. **Premium Prices for Products****: As consumer awareness of environmental issues grows, there is increasing demand for sustainably produced food. Farmers practicing regenerative agriculture may be able to command higher prices for their products.

There are lots of things about the societies that have been created that we can retain and improve upon if we choose, and many parts of it that we can dispense with when we see that it does not serve all with the best possible outcome for the most of the people. We can consciously decide what are the most essential and group them into (24) categories for a very important reason. We are finding workable ways to hold each other accountable in a good way so that every area of society functions to serve our best interests collectively.

In order to avoid secrecy, collusion and corruption, accountability will require full transparency. We can find and implement solutions using our current technology in all areas of our collective need.

We are developing participatory systems that enable every engaged individual to contribute directly to decision-making in terms of where we deploy our resources and how we proceed to get things done. All in all, we have everything we need within our own hands to create, promote and uphold peace, order and good government. And we will be responsible for its entirety.

The best way to achieve an organized society that can work together is to ensure that the principles of the Kinship Way are adopted. This model encompasses the use of kinship groups, twelve of them, in order to put every person into a relationship grouping that gives them place, status, a team and a role to contribute to the greater good.

In creating a new, efficient, self-determining society, it will require embracing a tried and true traditional native system with fundamental spiritual principles, and transcending the democratic model that we were misled into believing was truly the best model for peace and order. Unlike the divisive party system, The Kinship Way provides a true unifying, harmonious model that allows individuals and all members of communities to have a say in matters that affect themselves and their environment, our ecosystem.

The kinship way is modeled after the clan systems of the indigenous tribal people of the world.

Having twelve kinship groups allows for each group to have responsibility for one or more main areas of a functioning society, (as detailed below) A kinship group will have within a full spectrum of the population demographic, broken down into nine identifiable groupings (including the children under 12 as a group who do not participate in council) so that each grouping councils or confers together, and gives consideration to the positions and decisions of all the others. This provides order and coherence in decision making and allows all to provide input.

The Development of Advisory Councils

Advisory Councils consist of various inclusive groups of age.

All children under 12 in a community are the responsibility of the parents and the adults and elders of the community. They do not have a formal voice in council.

Youth are 13 to 20 year olds ~ They will have a Male Youth, a Female Youth and a Two Spirit Council in which to confer with each other and put forward positions and advice to the Head Man and Head Woman of their Kin Group. Thus they will have 3 Councils.

Men and Women 21 to 35 years old will have the same councils as the Youth and will also confer and put forward positions, decisions and advice to the Head Man and Head Woman of their Kin Group. Thus they will have 3 Councils.

Middle Men and Women 36 to 54 will have 2 Councils as it is expected by this age that the peoples issues and concerns around the matters of Two Spirit people will have been taken care of by the younger demographic.

Senior Men and Women each have their own council in which to discuss what concerns them, and those who wish to, will form an Advisory Council. This pattern extends to all of the people in their demographic grouping so that there is commonality and coherence in the messages that are sent upward to the General Council. Participation in these councils is voluntary and the general will of the people/demographic group will be expressed through them. Senior Men and Women 55 to 79 will also have 2 Councils and people 80+ will have 1 Council as the Elders of the Kin Group.

The total of these Advisory Council groups is 9 and the 10th is considered to be General Council, where the positions of each of the Councils is brought forward to the General Council where it can be finally discussed and distilled into a program, plan or

policy. Head Man and Head Woman lead this council and create the final edict needed to put the matter into its next phase.

Done this way, each of the Kin Groups will have plenty of opportunities to be in Council and confer with others about common concerns and issues and matters can be well thought out before they are presented to their Head Man and Head Woman, who then bring the conclusive positions to Head Council and upward to the other levels if the matter so deems.

Head Council consists of Head Man and Head Woman and representatives of each of the Advisory Councils for a total of 12 of any particular Kinship Group. With each Kinship Group following this pattern, Head Council will consist of 24 Head Men and Head Women and all of the Heads of the Advisory Groups that may surround them while in Council. This council is the community's voice and representation outside of the settlement and will develop means to engage with other settlements as matters and circumstances demand. The aim of all of this engagement is for the wellbeing of all community members and in particular the children and the yet to be born, the ones who are voiceless in this system.

Each Kinship group will have a symbol, whether it be an animal, a geological feature, a planet, a zodiac sign, or whatever people find representative of themselves. Choosing these symbols is very important as potentially the same 12 will be in use by every settlement in the world. Remembering that membership in a Kinship Group transcends each persons home boundaries and puts them in direct relationship with all other members of their kinship group throughout the world, a relationship that stands as close as brother and sister, no matter the differences in race and culture, practices or circumstances.

Members of the Kinship group will develop a method of consultation based on the indigenous peoples circular way, which is also likely the way of everyone on the earth at some point in their historical journey. This method allows for each segment of society, expressed through age demographics, to meet with one another and determine the general state of society from their perception and what it may need to do in order to remedy any given situation. Consultation of each other in this way may seem to take longer than expected but at least all will be sure that all voices that want to be heard, will be heard, and everyone has at some point contributed to the final decisions. We have a model that shows us how the circular consultation method also contributes to

community well being by uplifting and honoring the roles of people at every stage of life and gives us a new way of looking at our human life journey on earth.

Twelve Kin groups will produce 12 Head Men and 12 Head Women, A Council of 24 to oversee the many areas of society and be responsible for transmitting information in both directions.

Each of the 24 areas of society has a Responsible Man and a Responsible Woman whose job is to report on its current state and forecasted needs for resources in every segment of that area, in a set number of periods in a predetermined cycle. These reports are made to the Council, Watershed Council, Regional Council and the World. Many people will work in this governance area of the 24 areas of Society and will work to ensure that the reports are gathered in a timely way and collated in various ways for the benefit of all the 24 areas of society that intersect.

~

Community Relationships

It's important that we look at the way this reformation of our ways of relating to one another is expressed through our most significant relationships. In this model we start with Self, Family, Kin Group, Community, Watershed collection of Communities, and finally the World, which we conceptualize as all the inhabitants, animal, plant and mineral, of our continent.

Examining and Identifying the features of each is important because we are beginning to develop our web of relationships with each other. In this model SELF has the following attributes, rights and responsibilities.

SELF ~ A persons agency to make decisions for themselves and to have autonomy to pursue their own dream is paramount. Each person will have the tools, teachings and resources available for their internal development as they proceed through life's stages. Each person will be taught optimal self-care and everyone will be supported and encouraged to make self care a priority. Attention will be given to the four main aspects of well being which are the physical, mental, emotional and spiritual.

Physical

Everyone will be raised with plenty of opportunities to engage in play and sport, body development in the manner that suits them, and skills development that engages hand eye coordination, self defense, and injury prevention. Physical education will include nutrition, body systems, healing modalities and more.

Mental

Everyone will be raised within a web of relationships that respect their individuality and autonomy to choose their way of being. Many educational resources will be available that address mental strength and resilience. Teachings will be incorporated into general education that teach everyone the importance of mental health and how to help each other. Mental stressors that come from judgment, class issues, gender identity will be eliminated by the teaching of values that promote acceptance and peaceful co-existence.

Emotional

Emotional well being is fostered by living within a family and community that respects each person and allows them the space to be themselves and pursue their dream. People will be free to develop rituals and other outlets through which they can express the emotions that are brought up by the stress of everyday living. All emotional expression is encouraged and accepted so that a person can maintain emotional balance.

Spiritual

Spiritual well being is highly supported and individuals, and families are free to engage in whatever their own cultural way of practicing their connection with the divine is. People are also free to share and teach about their ways of practicing spirituality if they choose and it is expected that all people will respect and honor the ways of the others without exception.

As the SELF matures the ROLES and STAGES of LIFE will open up opportunities for each individual to serve the interests of the greater whole to the ability they have developed in the early stages of their life. Each persons vocational interest is available to them and they can expect ongoing support from the community they are part of. One of the greatest features of the adoption of The Kinship Way is that it gives each SELF a new way of identifying themselves, to them-self and to others. For instance,

I am Robert Philips, a member of the Red Thunderbird Kin, and I am from the Bay of Quinte Watershed. I am a Protector of the well being of the Deer, whom I regard as my brother. I sit with the Middle Mens council and thus I am responsible to my Kin and to the Whole.

As each person develops their identity in this way, the web of connectedness is built and made strong as each SELF is respected and known for what they contribute to the Whole. We also have the added benefit of our identity being attached to, and expressed as being connected to the natural world, as each person adopts as its responsibility, the well being of any of the creatures that lives in its watershed. The whole of the living world of the watershed can be adopted if each individual chooses to align their life and actions with just one of the many members of their non-human family that lives in its watershed.

The **FAMILY** to which SELF belongs is the same as we have now, but its strength and utility is honored and strengthened in the Kinship Way. Just like the stages we travel through as a member of a community, we do the same in our families. We have great grandparents and grandparents, fathers, mothers and daughters and sons. We have brothers and sisters and cousins and Aunties and Uncles. Very likely all of these close relatives will be members of different Kin groups but the sanctity of the family units will provide our primary and most supportive bonds. Each family has the right to follow their own language, customs, beliefs and cultural activities and pass them on to their children. This will allow a rich tapestry of experience to be gained by all inhabitants of a particular watershed and will help to form a mosaic of strength through diversity inherent in the varying sets of knowledge, cultural traditions and ways of expression. All people's ways will be respected by the whole. Each FAMILY will be expected to keep a genealogical record of their members, including their Kinship affiliation and will provide to the Community records of births, deaths and marriages and other important life events.

A **KIN GROUP** is all members of the same group and each is a lifelong member. Every Kin Group will have ROLES for the members and it will generally come from age and gender demographics so that cohesive and coherent contributions come from each that serve the well being of the Whole. Each Kin Group will have within Advisory Councils composed of members of each of these inner groupings and they will work directly with the chosen or acclaimed Head Man and Head Woman of each Kin Group. The Head

Man and Head Woman of each Kin Group will be well apprised of matters of importance to their group and they will provide information and guidance at the Whole Community where the 24 representatives of the 12 Kin Groups will sit and council with each other to take care of the needs of the Whole.

A Kin Group has the agency to develop a system of rewards and obligations for their members, and may also develop Kin songs, dances, rituals, emblems, sports teams, clubs, etc. Each Kin Group will aggregate the records put forward by Families and keep them safe in whatever way they collectively decide.

COMMUNITY is the whole of the 12 Kin Groups within it. This Community has an identity that is tied to the watershed it exists within. This community can name itself as whatever it chooses but must add to its identity the name of the watershed and which body of water this watershed is born from. Everyone in this community is responsible for its overall wellbeing, and everyone can expect to receive the benefits membership in a community can provide. This community as a whole will develop the protocols that its citizens use to engage with each other at the General Council level as to setting important dates, commemorations, rituals, roles, standards, etc. Each Community will keep a depository of vital records that are sent forth from families and Kin Groups which is available for viewing by any member within the community.

Each community strives to be as self-sufficient as possible and maintains its autonomy in decision-making for its members, as they represent themselves at larger levels where many communities come together and interact with other Communities in the common Watershed. If citizens choose to move in or out of the Community or Watershed, they look to other members of their Kin Group in the other communities to help foster the move.

The collection of Communities, of whatever size, that exist within a common Watershed are referred to as the _____ Watershed Communities. So if the Watershed is derived from a River in a certain location, all of the communities within that Watershed share the name and identity that it expresses. These can be added to the SELF's identity so that they can refer to it when they state who they are as they travel, seek Kin from other Watersheds etc. The General Council at this level is responsible for monitoring the ecological health of the whole watershed via reports sent upward from the Communities. This level also gathers resources and plans and executes a Bi-annual Gathering of all the members of the Watershed. This level can also decide to

put a theme to these Gatherings, on the advice of the member communities so that the people can put extra focus on pressing matters. This level also produces and distributes media to the inhabitants of the Watershed via video, print or whatever means suits the people residing within.

This level also aggregates all of the records produced by the people from all of the Communities in the Watershed and keeps them safe and makes them available via agreed upon means and with agreed upon parameters.

The World will become the aggregate of all of the Watersheds on the continent. All Watersheds will have appointed representatives who are responsible to reside and work in a Regional or Continental Capital of the World and conduct business essential to the well being of the whole, with particular care for the Watershed they represent. This level monitors the state of all of the areas of society maintained for the well being of the people and other life forms of the World. This level also monitors the ecological health of the Watersheds, Regional Watersheds and the Continent. This level also operates and maintains continent wide media and makes space and resources available to independent reporters from anywhere on the continent to share news and announcements.

The 24 main areas of society means each Kin Group has 2 Areas of Society that they are responsible for, in terms of accountability to the Whole.

- Governance
- Education
- Health
- Commerce and Trade
- Infrastructure
- Food and Water
- Housing and Community Building
- Animals and Plants
- Resources
- Science and Technology
- Art, Music, Dance and Theater
- Energy
- Law and Justice
- Communication and Media

These areas will provide jobs and vocational opportunities and within them are the many sub-areas. All people will be encouraged to discuss these matters internally utilizing the circular council Kin groups method to determine the importance and utility of each of the areas. The main thing is that they meet the needs of society in general and remain open, transparent and accountable in their functioning.

Employment in these areas will not be determined by Kin group, but each Kin group has to adopt one or more in order to be responsible for the constant monitoring of its state and responsibility to serve everyone well. These responsibilities can hold for a predetermined period of time, at which time the responsibility shifts to another Kin group so that stagnation of monitoring does not occur. This can be accomplished like the turning of a wheel.

In general, being responsible for the excellent functioning of any of the 24 main areas of society confers pride and honor to the members of the Kin group, as will any corruption or decline in utility of the area bring down the status of the Kin group. In this way, each of the areas will be monitored and assisted in serving the most, in the best and most efficient way.

Each of the Kin groups will have a month or moon of the year in which to showcase themselves, by offering displays of their Kin songs and dances, emblems, teachings, and to report to the Whole the state of being of their particular area of society that they are responsible for.

Each of the many areas will have a Responsible Man and a Responsible Woman whose job is to report on its current state to the Council of Head Men and Head Women a set number of times in a given cycle. Many people will work in each area and the means to deliver the state of being reports will be provided and such reports will be continually collated and given to Responsible Man and Responsible Woman. This practice will provide the information necessary to identify needs and potential problems in a timely way. Needs for resources can then be placed into the Decision-ism System where they can be allocated by the combined will of all of the people. This will be a continuous process whereby all the areas of society are always transparent and accountable and able to access the resources needed for smooth, efficient functioning.

The Decision-ism System

Once we have eliminated the competition inherent in the party and voting system, all citizens are invited and encouraged to concern themselves with the efficient functioning of society.

The Decision-ism System utilizes the power of computing and algorithmic calculation. Every eligible person is allocated a set number of tokens every month. A website is set up that details all matters that have been brought to the General Council as priorities for one or more Communities in a given Watershed, or Collection of Watersheds. They are listed but not ranked.

A person logs into the website and begins to deploy their tokens, weighted by their personal interest or concern. Therefore they can deploy more tokens to that issue that they feel needs most or more attention at a given time. The website will keep a running total of token votes and update every 7 days as this list will be available for one month. Those that participate will not be visible to other participants but will be entered into a monthly draw for perks and prizes and honors for their Kin Group.

Once the final tallies are calculated and published, the top three (or more) as voted on by the participants are moved to another website if they are eligible to be bid on utilizing the tender system. Every qualified group or individual is eligible to bid on the work but they must be transparent to all. A ranking system will once again be deployed so that eligibility will be based on merit and the ability to get the job done in an efficient and transparent manner.

This system will work well with the Council system, in particular the demographically delineated Advisory Council system where all matters are discussed thoroughly by members of a Community. Those who advocate strongly for any subject will have an opportunity to lobby other members and make sure the issue is sent upward to the General Council and Head Man and Head Woman have all the information needed to bring the matter to higher levels or to the Decision-ism Decision-ism System.

Streamlining Systems for Coherence and Transparency

Each of the many areas of society has many things in common because of the nature of our way of doing things.

Let's take the common elements of a functioning organization.

- Administration and Management
- Human Resources
- Finances and Accounting
- Marketing and Promotion
- Resources and Procurement
- Production and Manufacturing
- Public Interface
- Labour and Safety
- Skills Development and Advancement
- End Products Recycling and/or Disposal
- Security and Maintenance
- Elder and Child Care

With our ability to standardize and regulate matters, we can do so with all of the many functions of society so that we create a system with coherence across all of the different sectors. The aim here is to develop reporting systems that follow a required format so that all concerns are covered and an up to date snapshot of the efficiency of the sector is obtained. These reports can be placed on a blockchain so that they cannot be tampered with and are available to all to examine at any time, thus ensuring transparency and accountability. Utilizing systems in this way will promote efficiency in time, human resources, physical resources and productivity which will ultimately reduce the time needed to be at work. This will then allow more freedom and autonomy for everyone to pursue the dreams and interests that they truly wish to.

Becky Big Canoe bigcanoeb@gmail.com

EVENTS



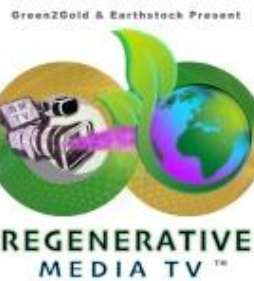
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Earthstock Winter 2024-2025 Events

Weekly Zoom Meetings

Global Grandmothers Council

Mondays @ 6pm ET 5pm CT 4pm MT 3pm PT

An international roundtable of various indigenous and lineage based grandmothers that embody feminine perspective and a life time of experience. Honoring a lineage of knowledge and passing it on to future generations.

Traditional Wisdom Council

Wednesdays @ 8pm ET 7pm CT 6pm MT 5pm PT

A non-hierchal roundtable of various indigenous and lineage based wisdom keepers. An opportunity to share knowledge and explore common ground for unity of purpose for people and planet.

“Solutionaries” Podcast

Thursdays @ 8pm ET 7pm CT 6pm MT 5pm PT

Showcasing individuals and organizations that are actively contributing to the regenerative solutions for people, planet and the future.

Special Events

Saturday December 21st

WINTER SOLSTICE CELEBRATION

12-2pm PT 1-3pm MT 2-4pm CT 3-5pm ET

An afternoon of honoring the earth energies with traditional based and some contemporary presentations from members of the wisdom & grandmothers council. This event will be broadcast on zoom and our Earthstock Experience Facebook page.

EarthstockFoundation.org EarthstockFoundation@gmail.com

Email us for the zoom link before Dec 15th, 2024 530-362-8264



Join Our Webinars & Panels at No Cost

Pismo Ventures is hosting its Global Startup Symposium on December 9, 10, 11 and 12 2024 - A 4-day VIRTUAL/ONLINE ONLY conference for startups at the stages of Pre-Seed, Seed, and Series A. Sectors include Life Science (Day 1), AI/ML (Day 2), DeepTech (Day 3), all other (Day 4) - featuring great opportunities to connect, network, partner, meet 1-on-1, book appointments, etc. with 100s of investors and potentially get funded. Check it out here: <https://l.pismoventures.com/gss-ebt-24> and take advantage of our half off promotion using the following code SP050GSS24.

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Simple Steps to Activate the Transition Opportunity Program for your entity:

Step One:

What do you Want ,and Need?---a Total Discovery & EVALUATION PROCESS...in concert with you and/or your team(s)

Step Two:

A Full, Dynamic Report on your Pathways,Transition Goals,Sequences,Time Tables,Budgets and Options. Includes conservation of resources,utilities,waste reductions and recycling,higher efficiencies,renewable power,healthier and safer workplaces,harmony with the local and world environment ,lower overall costs,long range reliability, sustainability and more!

Step Three:

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