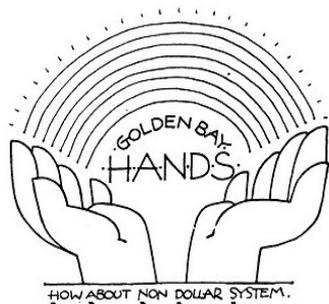


H.A.N.D.S. MISSION STATEMENT

The mission of Golden Bay H.A.N.D.S. is to facilitate the exchange of local goods and services amongst the Golden Bay community, using a complimentary mutual credit currency. Our aim is to strengthen local community and social climate.



H.A.N.D.S.

Newsletter No. 77

Winter - June 2006

goldenbayhands@ihug.co.nz PH 525 8448; 525 8286

PO Box 156 Takaka

<http://www.ces.org.za/>

CIRCULATION 300

Are you up for a challenge?

by Charlotte Squire

H.A.N.D.S. is looking for someone to live on HANDS for one month, to explore the potential of our complementary exchange system.

"If successful, others members' realisation of what's possible could lead to a blossoming of increased trading, which benefits everyone," said committee member Joanna, who is also HANDy messenger. Joanna also said the experience could help to prepare the H.A.N.D.S. system for future local cooperation in case of potential disruptions such as petrol, economic, and climate collapse.

Living costs such as rent or mortgage, bills, food, transport, communication and power would need to be approached creatively. Mortgages may not be easy to pay on HANDS, but some landlords could be open to HANDS or trade for rent. Foods such as fruit, vegetables, nuts, bread, preserves, goat's milk, and eggs are all currently available on HANDS. Carpooling, biking, walking, horse-riding and other creative approaches to transport can be organised ahead of time. Phone and internet communication channels might be kept open via friend's systems; some web-based email is free. Power may be an interesting issue, unless the person was already using an alternative energy system. If all else fails for bill-paying, HANDS-Kiwi\$ exchanges could be done with other members."

Joanna hopes that the H.A.N.D.S. community would support this industrious person wherever possible.

"Golden Bay is magic, and I'm sure H.A.N.D.S. members will be even more cooperative than usual knowing they'll be helping someone succeed in something that's not only a challenging novelty but has the potential to lift H.A.N.D.S. to more serious heights of non-dollar local exchange."

As HANDy messenger, Joanna would do all she could to assist with the process. "Whoever takes this on can be sure I'll do everything possible to help them. Remember, the H.A.N.D.S. acronym stands for 'How About Non-Dollar System'. How about it???"

Contact Joanna if you're keen to give it a go.

NZ LETS National Conference 7-9 April, New Plymouth

by Murray

The conference, titled "Sustainable Communities 2006," was very positive, with members from 12 exchanges throughout New Zealand present. Reports given by each exchange confirmed that H.A.N.D.S. is by far the most successful.

Highlights of the conference included a panel discussion followed by workshops on time banking and getting businesses involved with Green Dollars. Guest Bryan Innes, a perm culturist from Taupo, presented his proposal for improving substandard living conditions of local whanau by using a form of Swedish JAK banking. JAK is interest-free and not controlled by traditional banks.

There were also speakers representing Peak Oil groups, sharing the message that consumers worldwide are now using more oil than is being extracted. Estimates of when oil will run out vary from 20 to 60 years. Alternatives to oil and possible solutions were presented.

Conference participants selected a new LETS Connect committee. The committee has traditionally overseen intertrading between exchanges, which had been LETS Connect's primary role. With intertrading software now in place, the committee's focus will move from administration to education.

A 66-page report from the Conference compiled by new chairperson Bryan Duxfield of Timaru is available in pdf format. Contact Joanna by phone or email if you'd like to receive it.

An updated list of all NZ member exchanges is on page 10.



Secrets of H.A.N.D.S.'s Success

Murray was asked at the Conference to list the elements of our successful system. Here's what he and Joanna came up with:

- * Active, well-informed, enthusiastic, cooperating committee
- * Work shared among committee and non-committee members
- * Clear, sensible, user friendly, comprehensive policies & processes
- * Ensuring policies are adhered to
- * Joining new members properly, including thorough review and discussion of the member agreement
- * Follow-up for new members
- * Support for all members
- * Informative regular newsletters and frequent, regular email updates to members
- * Accounts available regularly
- * Regular, reliable office hours
- * Well stocked and staffed Green Dollar shop
- * Well organised markets, not necessarily frequently
- * Committed broker (what we call the HANDy messenger)
- * Complete, accurate, easy to use directory, updated regularly
- * Forums for members, e.g, HANDshake, Annual Meeting, questionnaire interviews
- * Ensuring enough Kiwi\$ for printing and other unavoidable costs
- * Low membership fees, just enough to cover expenses (H.A.N.D.S. has the lowest fees in NZ.)
- * Admin account near zero (including bad debt)
- * High community profile, including being a part of special community events and/or creating them

**H.A.N.D.S. to host LETS Connect
South Island Regional Conference
22-24 September**

Each year, one South Island exchange hosts all the others - to meet one another, share information, and participate in events relating to Green Dollars. This is the first time the conference will be held in Golden Bay. It's scheduled for the weekend of the Spring Market, so our visitors can attend. Murray expects 10-15 members from the other six S.I. exchanges.

We have an ideal venue for the conference: The Nook. We're fortunate that the managers, Cathy & Dennis Sage, are supremely cooperative H.A.N.D.S. members. Visitors will stay at the Nook from Friday through Sunday afternoon. We hope many of our members will join them for some of their meals and evening gatherings on Friday and Saturday night.

We'll publish full details for the weekend in the Spring newsletter, which will be out in early September.

Messages from the HANDy messenger



New Directory Coming Soon - Updates Needed

Since the "new" directory was published in August 2005, H.A.N.D.S. has gained more than twenty new members, about the same number have left Golden Bay, and many others have changed contact details and skills offered—all of which means: It's time for a revision! We won't be contacting every member for this update, so please assist by checking your listing and then ring, email, or tell me your changes.

It's also a perfect time for new members to join, so they can be included. Please tell potentially interested friends what a good system we have, great for our community, and that it gets even better with more members! To join, they can see Murray at the kiosk on Tuesdays from 12-3, come to the market, or ring any committee member to arrange a time.

Charitable Raffle Prizes



Our two charitable raffles have seen wonderful prizes donated by Lynn Tracey and Merle magically transform into a total of about 10 hours of work done for nominated members. To continue the raffle, more nominees and more prizes are needed. Artists, craftspeople, cooks & bakers, seamstresses, and those who offer any sort of skill or service (which is everyone!), please consider donating items or time for subsequent raffles. Perhaps several members could each contribute something smaller to put together into a nice gift basket. Please let me know your ideas.

(Continued on page 4)

(Continued from page 3)

Market Workshops

Our first call for workshops got a super response from members, totaling two markets' worth of workshops! Please contact me if you'd like to offer a workshop of any sort at future markets. Workshops are free to members, with the leaders' fees paid from the HANDS admin account. Leaders earn additional HANDS from non-members, who exchange their Kiwi\$ for EVs when they arrive.

H.A.N.D.S. brochure & member agreement

In light of all the recent enhancements to our system, the Committee has recently revised our member agreement & brochure. If you'd like to have a look at them, ask Murray or another committee member at the next market or during H.A.N.D.S. office hours, or email me and I'll send the files to you.

Website Inquiries

(< <http://www.ces.org.za> >)

Our steadfast website administrator, Paul Woodward of the Gazebo in Takaka, is wintering in balmy Yellowknife, Northwest Territories, Canada. In his absence, new member James Grey is both looking after the Gazebo and filling in as H.A.N.D.S. website administrator. If need help with your account number or password or have any other questions about using the website, please ring him on 525 7055 or email <pantrader@gmail.com>.

Please ring or email me for help in finding what you need through H.A.N.D.S.

—Joanna
525 8448, rojoanna@ihug.co.nz



Thank you, Merle, and we'll miss you!



After stepping in as a committee member over 2 1/2 years ago when our system really

needed the extra input, Merle is leaving for the Wairarapa in early July with Warren and baby Liam. We wish her and her young family all the best in their new endeavours.

The committee can co-opt someone with an interest in replacing her. The minimum expected of committee members is attendance at our monthly two-hour meetings. Please talk to any committee member.



Account Statements for E-mailers

If you have an email address your account statement will be emailed to you shortly. This statement will include all trades since H.A.N.D.S. adopted the ces/SANE on-line system on 17 Sept 2005. Very few members have ever checked their accounts on line, so this is your opportunity to check for accuracy of details and for any omissions. From now on, and starting where this statement ends, your statement will be emailed every quarter around the time of the newsletter. Any questions about your statement, please contact Murray.

Buyer Beware! That suspicious seller's got your number...

by gen de spa

based on information from Tim Jenkins of the South African New Economics Network's Community Exchange System

When you have made a HANDS deal, whose responsibility is it to record the transaction, the buyer or the seller? In a LETS system, it is always the seller who records the transaction, which can sometimes seem strange to those of us indoctrinated into the western dollar world because we have been taught to believe that money has a value in and of itself.

This is largely because the dollar system we currently work under is based on debt. A bank lends money which is then created and distributed.. The fact that money is constantly in short supply (the amount distributed is never equal to the amount necessary to pay it back ie. the principal and the interest) the illusion is created that money itself is intrinsically valuable rather than just a lubricant to facilitate trade.

In fact, the thing that has value is the goods or services that have been sold, the money is just used to record that value so that the seller can then obtain other goods of equal value. Because we think of money as actually existing, rather than just being a form of information, we see the exchange between buyer and seller as a swap of goods and services for cash. If this were the case, the buyer could be said to be 'selling' their cash and turn out not to be the buyer a tall!

Things change in an electronic exchange, though, and illustrate more clearly the idea of money that doesn't actually exist. When you buy your groceries and present your EFT-POS or credit card to the teller, your account is immediately debited, and the supermarket's is credited. When you are paid for work by direct credit, your account is credited and your employer's (the buyer) is debited. Nothing physical has actually changed hands, but a pre-agreed figure, representing the value of the work or the goods has been swapped from one account to another.

It makes sense that it should be the seller who arranges the transaction rather than the buyer. It speeds things up. Accounts can be cleared and settled immediately rather than the drawn out process of issuing invoices, waiting for cheques to come in, and then physically banking them. The seller would be paid and ready to move onto the next job as soon as the last is signed off. Paramount to this is ending the necessity for sellers to chase up monies owed to them by tardy payers, a chronic and energy-sapping battle experienced by vast numbers of sellers of all types of goods and services.

The issue of abuse of the system by the seller is a moot point. The system would be equally as open to abuse if the buyer were to record the exchange. An automatic e-mail can be issued to the buyer that informs them of the debit of their account which would make fraudulent activity by the seller unlikely. The current money system is steeped in suspicion and mistrust simply because it is so difficult for so many to get enough just to get the basics therefore it is advantageous to steal and cheat. If there is no shortage of money because money can be created wherever there is something of value that another wants to obtain, then there would be little need for any skullduggery.

Initially, the concept of the seller taking the task of the transaction can seem less than logical to the cashed-up would-be buyer, but with some reflection it seems to be the most sensible mode of operation. If we are to embrace a new money system, we need not do it using only the tools of the old, dysfunctional one. We can build our own tools, with new ways of thinking and a new rationale.

MARKET NEWS

Winter Market at The Beauty Spot

Sunday 18 June, 11-2 (raindate Sunday 25 June)

Jon & Jojoy Osmer will be hosting our winter market at their beautiful property at 155 Patons Rock Road. Their large lounge will be perfect for winter workshops. Jon & Joy will also be preparing a lunch stall, but as always, there's plenty of scope for more food! Quarterly fee is waived for stallholders. Entertainment, of course, as well. You can assist by donating a prize for the charitable raffle and/or nominating a member who could use some work done.



Entertainment, of course, as well. You can assist by donating a prize for the charitable raffle and/or nominating a member who could use some work done.



Winter Market workshops:

11 am: Local Biofuels: post-fossil fuel living. The horseless carriage may need to be rehitched as well as replaced by smart transport alternatives. It is time to get out of the box (the metal monster) and take action. Facilitated by Ro.

12 pm: Seed Saving for the Home Gardener with Sol Morgan, manager of the GB Community Organic Gardens. Learn what it takes to save viable vegetable seed for ongoing food supply. Bring seeds to swap.

1 pm: The Radical Work of Byron Katie. This profound, simple, spiritually based method of enquiry will reveal the love, peace and freedom within you. Workshop guide is insightful and compassionate Fran Armitage, Focusing Trainer, Cert. Counselling, Dip. Hyp., Cert.Ed.

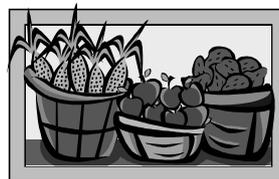
Workshops are free to HANDS members and \$5 for non-members, who will buy Exchange Vouchers and pay workshop leaders in HANDS.

The Beauty Spot is on the left, 1.55 km from SH 60; roadside parking. Come and enjoy the market!

A Golden Autumn Market at The Nook

The Nook's lovely orchard was an ideal venue for our trial "HANDS-on" market in late March. The workshops—Merrin Westerink's "Make ahyatufa pot," Shanti's "Intro to reflexology," and Tina Bridgman's "Vocal exploration"—were a great success. The workshops had been advertised in the GB Weekly, and about an equal number of members and non-members participated. The workshops were free to members, with leaders paid by the HANDS admin account; non-members paid the workshop leaders in HANDS after exchanging Kiwi\$ for Exchange Vouchers.

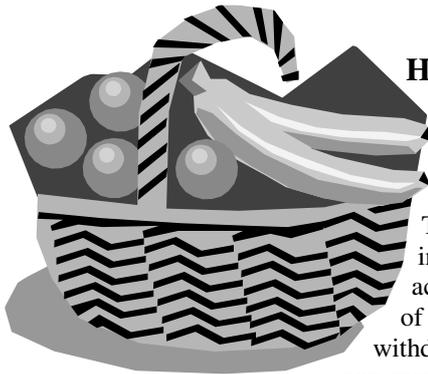
Plenty of stalls, including always-welcome food stalls, and live music also featured, as well as our second "charitable raffle." Merle's enormous produce basket was absolutely glorious, and Barbara C sold 90H worth of raffle tickets at 2H



(Continued on page 7)

(Continued from page 6)

each. A non-member named Peter was the winner; he and his family were members of a LETS in Europe and may join H.A.N.D.S. Three members were nominated, and each is having 30H of work done by other members. Again, many thanks to Lynn Tracey for the charitable raffle concept.



H.A.N.D.S. at the Totally Local Market

We had an information stall at the Totally Local Market at the High School on 15 April. Many thanks to Malcolm, Richard J, Fay, and Barbara for taking a turn. The Committee has agreed that if there is another TLM, H.A.N.D.S will have a much greater presence, including a prominent location, the option of "HANDS accepted here" signs for members' stalls, the availability of Exchange Vouchers for members to withdraw from their accounts, and the opportunity for non-members to experience H.A.N.D.S. by exchanging their Kiwi\$ for HANDS exchange vouchers and purchasing items in HANDS.

The Value of a HAND

by NgAng

Dear fellow members,

We have been circulating our Golden Bay HANDS Exchange Vouchers for six months. I feel a recession in the breeze, giving wind for us to place some sort of tangible value on our HANDS. I don't think we need to tie it down to just one standard. Some examples:

- One HAND is equivalent to 1 kilo of potatoes OR
- One HAND is equivalent to 250 gm butter OR
- One HAND is equivalent to two lemons or three organic eggs OR
- One HAND is equivalent to 5 minutes of work OR
- What do you suggest ????????

I feel we need to connect it to something tangible that we use daily or is available all year round like many fruits and vegetables are.

Think about it. The committee is open and keen to hear from you.

Inflation is on the rise, but in the Bay we can be stable with our steady HANDS.



NEW MEMBERS

210 Huckleberry Tui Community, Wainui
525 8399

huckleberry@erinleonard.com
Edible landscaping, permaculture design,
pruning, building, crafted musical
instruments, musical performances, land &
nature connection

393 James Grey c/ The Gazebo,
7 Hiawatha Lane, Takaka, 525 7055,
pantrader@gmail.com

394 Shayne O'Neill c/The Sanctuary,
Long Plain Rd, Kotinga, RD 1
027 406 2933, shayneoneill@hotmail.com
Music production - general, guitar & bass
tuition, music technology tuition, gardening
maintenance
Wants: food, alternative health

395 Andrew Schwerin c/ Rita Davies, SH
60 RD 2, Onekaka, 525 6025
lavabrew@gmail.com
Lawnmowing and landscaping; cooking
and catering, bulk tea and chai; home and
property construction, repair, and
maintenance; housepainting; motorcycle
and car mechanic; computer and internet
tuition and service; research and answers;
academic tutoring
Wants: food, macrocarpa log, african drum
and dance, Tai Chi instruction, horseriding,
sod removal, weeding

MEMBER UPDATES

105 Grayham Forscutt 156 Commercial
St, Takaka, 525 7906
abell3627@hotmail.com
Soul memory retrieval; aiding indigo/
crystal children to access soul memories;
in-depth astrology for individuals, couples
and families; repairing trauma in DNA
through integration of human history; keys

to awakening your galactic-level self;
develop astral projection and time travel
skills.

190 Pete Hall & Rita Virtama
Pupu Valley, 025 465 638
P: Sawmilling only (firewood not available
until the trees get larger)

243 Lolly Young 156 Commercial St,
Takaka, 525 6103
polylop@wildmail.com

253 David Hicks & 367 Tina Bridgman
38 Rangihaeata Rd, 525 7525

338 Charlotte Squire, Parapara Valley Rd,
524 8778
lottysing28@yahoo.co.nz

346 Elda & Kevin Heywood have shifted
from Takaka to Collingwood,
1 William Street, 524 8777.

355 Marty Mars 027 351 6319

373 Alison Ramsay & Glenn Shaw will
soon be back in the Bay at Tukurua,
same phone number: 525 7675.

**387 Dale Welty and Rena & Iris
Ekmanis** 626 Abel Tasman Drive,
Clifton 525 7654

389 Carlos Schenker, Pohara Valley
525 6211 in_mythyme@slingshot.co.nz

MEMBERS ON HOLD

#361 Andrew Morin and #362 Amira (both
visiting the States)



*******ADS*******

FOR SALE

- * Walnuts, kiwifruit, persimmons, apples. #033 Peter at Autumn Farm, 525 9013.
- * Red & green silverbeet, mandarins (3H/ kilo), hazelnuts, lemons, dried apples. Also photocopying, small quantities. #001 Ann Lynch, 525 8422.
- * Dried St Johns wort. #242 Ro & Joanna, 525 8448.
- * Singer/songwriter will come into your home, during potlucks and parties, and sing original contemporary music for one to two hours. Music is from the heart with a social conscience, accompanied by guitar. CDs also for sale. #355 Charlotte Squire, 524 8778.
- * Ceramics, #303 Galit: half HANDS; all HANDS for seconds. 525 7365. (Galit is leaving GB and wants to bring her balance to zero.)
- * Beautiful flowering Hebes, pittosporum trees, agapanthus, othernatives, all 1 1/2 years old, looking great in very big black bags, ready to plant. Each 7H or \$7 or a bit of both. #344 William (at Tui) will deliver in GB, 525 8399.
- * Editing & proofreading. Let me help you make your writing clear and correct. #242 Joanna 525 8448.
- *Funky chickens. 5-6 white silkie bantums, 8H each. #50 Mik & Doris, 5259525

WANTED

- * As many empty ice cream containers as I can get my HANDS on. There must be plenty out there! Cookies n Cream eaters mmmm, #360Kirsty, 525 9319

wanted, continued

- *Fruit & nut trees #360 Kirsty 525 9319
- * Plastic grass catcher from lawnmower or similar, for chook laying box; one-burner gas hob. #242 Joanna 525 8448
- *Organic chickens - the eating kind. #391 Cath, 525 6025.
- * Stereo tuner/amplifier for all or part HANDS. #282 Lethea & NgAng 5257646

ACCOUNTS CLOSED AT ZERO

#100 Warren Hoy & Katie Thurston, #110 Lynda Kepes, #140 Kiely Campbell, #194 Pia Vollmer, #199 Nirav Richter, #207 Martin Bald, #244 Justin Ferguson, #354 Shane Rosemeyer & Kere Field, #301 Jacqui Marshall, #309 Organic Republic Bakery. These former members have left G B. Pia wants members to know she's moved to 5 Constitution St, Port Chalmers, Dunedin, 03-472-8506, 027-4138564, pia.vollmer@clear.net.nz

Left GB, no longer a member, but not closing at zero:
#383 Jade Hayes-Brouwer -75H

Closing Marc Wilson's account:

One of our members bought the Wooden head that Marc Wilson, former member now living in Christchurch, gave us to sell to help bring his balance to zero, but Marc still has a balance of -244. He's offering some work for HANDS to earn what he needs to close his account. He writes: "I do graphic design -primarily for anything print related: brochures, booklets, flyers, stationery, logos, signs etc. Depending on the type of design work I charge \$40-\$80 per hour [that would be HANDS for this purpose] and work that out with whoever I'm doing the work for. I can email a sample portfolio to anyone interested in finding out more." Please let me know if you'd like to get in touch with him...Joanna...525 8448

LETS Connect NZ Exchanges

(corrected from last issue)

South Island

Invercargill: IBES
INVERCARGILL BARTER &
EXCHANGE SYSTEM
David 03 216 6904 or Adele 03 216 9077
drobbie@es.co.nz

Timaru: TATS
TIMARU ALTERNATIVE TRADING
SYSTEM Inc.
Marion Veenings Utiger, 03 684-9902,
40 Heaton Street, timtats@kol.co.nz

Christchurch: PLEBS
PLAINS EXCHANGE & BARTER
SYSTEM Inc
03 366-1992, c/o St Albans Community
Resource Centre, 1047 Colombo
Street, Edgeware, plebs@orcon.net.nz

Blenheim: WINGS
WAIRAU INTER-TRADING GREEN
SYSTEM Inc
Maxine Wain, 03 578-9939, 21 Charles
Street, wings.blenheim@paradise.net.nz

Motueka: MO\$\$
MOTUEKA SKILL SWAP
Carolyn Hughes, 03 540-3435, P.O. Box
350, carolyn.hughes@slingshot.co.nz

Golden Bay: H.A.N.D.S.
HOW ABOUT NON DOLLAR SYSTEM
Joanna Piekarski, 03 535 8448,
P.O. Box 156, Takaka
goldenbayhands@ihug.co.nz

Kumara: WEST
WEST COAST EMPLOYMENT SWAP &
TRADE
Leah O'Driscoll, 03 736 9321, 2 Tui Street,
leah@lumine.co.nz
North Island

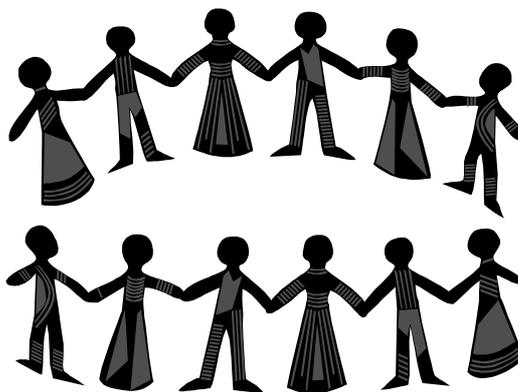
Masterton:
WAIRARAPA GREEN DOLLAR
EXCHANGE Inc
Glenyss Kurtz, 06 378 6339
P.O. Box 2100, kurtz@clear.net.nz

Taranaki: TSCT
TARANAKI SUSTAINABLE
COMMUNITIES TRUST
06 759 1515, Disabilities Resource Centre,
28 Young St, New Plymouth,
taranaki_letsnz@yahoo.co.nz

Wanganui:
REBS RIVER EXCHANGE & BARTER
SYSTEM
Ngairé Wallace, 06 343-1029,
C/- 147a Ikitara Rd, lkitara@xtra.co.nz

Wairarapa: WAIS
WAIRARAPA GREEN DOLLAR
EXCHANGE Inc
Glenyss Kurtz, 06 3770717
P.O. Box 2100, Masterton
letstrade@wise.net.nz

Thames: TG\$E
THAMES GREEN DOLLAR
EXCHANGE
Maureen Mallinson, 07 868-9890
P.O. Box 229, plumbing@e3.net.nz



Ad Prices for Newsletter

Listing = 1 HAND for 10 words or part thereof. Classified (box ads) = 3 HANDS for 3/8 page, 24 HANDS for full page. Letters and articles are free; 100 word limit or at the discretion of the editor. Late ads may incur an extra charge or not be used.

Markets & Newsletters

H.A.N.D.S. markets are held quarterly, in March, June, September and December, around the time of each equinox and solstice.

H.A.N.D.S. newsletters are also quarterly, distributed one to two weeks before each market.

Accounts on Hold

Accounts of members who will be away from Golden Bay for a short period of time, up to a year, can be put on hold. This means the membership is informed and no quarterly fee is deducted.

Current quarterly fee: 3 HANDS

(waived for market stallholders)

Number of members: 206 member numbers, 266 total members

Three-month trading statistics*:

month	#trades	HANDS traded	average
Feb	242	2269H	9.38H
Mar	139	6529.55H	36.98H
Apr**	36	2200.10H	61.11H
Total	417	10,998.65H	26.38H

*This info doesn't include trading with Exchange Vouchers, except withdrawing and redeeming them through the voucher account #400 (mostly done at markets).

**Some April trades were recorded in May.

Account Statements & Balances

E-mailers:

Your statement will be emailed to you quarterly.

Hard copy-ers:

Pick up at GB Organics until they're mailed with the newsletter. If there were no transactions, your account balance is written on the second page of this newsletter.

HANDShake/

H.A.N.D.S. office hours:

Tuesdays, 12-3,
Community Gardens kiosk

Closing Accounts

Members join with a 0 HANDS balance in their account; if they leave, they are expected to bring their HANDS balance back to zero. Members in credit wishing to leave H.A.N.D.S. may spend their HANDS or donate them to another member or to the system. Those in debit need to earn HANDS, provide goods acceptable to the Committee to be sold on their behalf, and/or pay NZ dollars, to restore their balance to zero.

H.A.N.D.S. Committee

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