

FINANCING THE RELEASE OF HUMAN CREATIVITY FOR A BETTER WORLD

By



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ABSTRACT

The futurist and visionary, R. Buckminster Fuller, envisioned a world in which creative and enlightened individuals study and “work to learn” for the first half of their lives. After that they are supposed to be paid a fellowship to stay “free” and be creative so as to contribute to the making of a better world. In order to translate such a vision into reality there is a need to:

- (a) Develop environmentally enlightened creative individuals with a global vision.
- (b) Ensure that such creative enlightened individuals have financial freedom and thus are totally “free” to be creative.

This paper highlights 3 basic guiding Creative Living (CL) principles to develop the environmentally enlightened creative individual. They are “*Health & our Relationship with the Environment*”, “*Security & our Sense of Community*” and “*Education & our Sense of Values*”. The principles are discussed and graphically presented as a “*Creative Living (CL) Triangle*”. It also highlights and discusses the funding (\$) principle that can provide the personal financial freedom to ensure that the creative individuals can stay totally “free” and be creative. The principle is discussed and graphically presented in the form of a “*Four Quadrant (\$) Circle*”, with funds coming from 4 main sources – Employment, Business, Creative works and Investment.

The synergy of the connection between the Creative Living (CL) Triangle and the Four Quadrant (\$) Circle is highlighted. Also, the importance of self-education guided by the interest of the creative individual is emphasized. This is especially pertinent in the current emerging IT-based economy, where information is abundant and literally available at the finger-tips through a computer connected to the InterNet.

“I am certain that none of the world's problems have any hope of solution except through all of the world's individuals becoming thoroughly and comprehensively self-educated. Only then will society be able to identify, and inter-communicate, the vital problems of total world society. Only then may humanity effectively sort out and put those problems into an order of importance for solutions that will work for all life on Earth.” - R. Buckminster Fuller

1.0 INTRODUCTION

Among all the living beings on our “*Spaceship Earth*” we are unique because of our creativity. Our creativity gives us the ability to manage and shape our physical and social environments to suit our needs. It is responsible for all the improvements in our physical life on this planet. However, it is also indirectly responsible for causing all the environmental problems that we are facing now.

The problems arise because generally, there is a lack of awareness among most of us of the connection and relationship between our health and long term survival on this planet, with the conservation of our physical environment. This is because the environment as a complex connected system was able to take our abuses in the past. However, as our power (arising from our collective creativity and knowledge) to transform the physical environment to suit our needs increases, the effects of our abuses on the environment finally begins to exert a negative impact on our lives.

The degree of urgency and the way we react to the emerging environmental problems affecting us varies between individuals. Generally, those who have benefited more economically from the results of our collective creativity, are the ones who have the greater stakes, and thus sense of urgency in taking action to mitigate the environmental problems. However, because the environment is a connected physical system there is a need for co-operation among all individuals to ensure that the environment is protected from further abuses. Thus, there is a need for the individuals with greater economic stakes to realize the connection and relationship between their physical well-being with that of the economic well-being of their less well-off “neighbour”, both in the immediate and global community.

For a “better world”, one in which we live in harmony with the environment and with each other, there is a need to educate and enhance an individual’s awareness of the above connections and relationships. Also, there is a need to emphasize the connection between human creativity and economic wealth creation, which is limited only by the human creative potential. The rate of our progress towards a “better world” depends on the amount of “environmentally enlightened” human creativity that is applied towards the creation of economic wealth.

This paper is an attempt to discuss the issues of personal finance and creative living, in relation to the release of human creativity. Four issues are discussed. They are:

- Health & our Relationship with the Environment
- Security & our Sense of Community
- Education & our Sense of Values
- Finance & our Freedom to be Creative

2.0 CREATIVE LIVING

What is life all about? Why do we live? The simple answer, which all creatures on this planet affirm daily and instinctively through their actions, is “We live because we do not want to die!” We share this basic instinct for survival and propagation of our species with all creatures on this planet. As a result, our ancestors seek food and shelter daily, like all the other creatures on this planet. However, because we are creative we are able to transcend the need to operate daily like all animals to ensure our continued survival on this planet. Our creativity empowers us to transform the materials and forces in nature to increase our economic wealth, in terms of goods and services. It also enables us to create social and economic systems that allow us to store and distribute the economic wealth created by each individual through their daily physical and intellectual labour. Thus, to create a “better world” for all of us to live on this planet we should aim to empower every individual to live creatively.

What do we need to live creatively? We need to be healthy, to feel physically secure and to be intellectually curious and active. In addition to the above three conditions there is also a need for funding to ensure that our basic living needs are met. The first three are basic conditions necessary

for creative living. They are illustrated graphically in Figure 1 as a “*Creative Living (CL) Triangle*”.

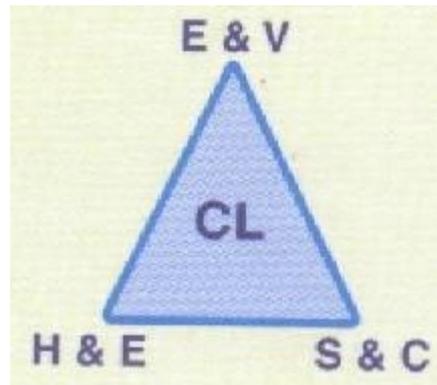


Figure 1 The Creative Living (CL) Triangle

To develop environmentally enlightened creative individuals there is a need to educate them on the connections between their creative living conditions and the environment that sustains them. The connections are:

- Health & our Relationship with our Environment (H&E)
- Security & Our Sense of Community (S&C)
- Education & Our Sense of Values (E&V)

2.1 Health & our Relationship with our Environment (H&E)

Health is a very important concern for all of us. Without it we cannot function and live a meaningful existence. Our health is dependent on our environment, which provides all the sustenance we need to live a healthy life. We breathe in air (containing oxygen, which is a by-product of vegetation), drink water and eat foods that originate from the synthesizing process of vegetation, using the minerals from the soils and the energy from the sun.

If we contaminate our air, water and soils, and remove the vegetation from our landscape we are effectively destroying the very elements in our environment that sustains us. Thus, there is a need for us to increase our efforts to improve the management of the impacts of our activities on our environment and to treat the environment as a resource to be conserved.

The reason why there is a lack of concern for the environment among most of us is the lack of awareness on the close relationship/connection between our health and our environment. There is a need to inculcate greater environmental awareness in all individuals. Only through environmental awareness can there be serious commitments by an individual to take positive measures to manage the impacts of his/her activities, including creative ones, on the environment.

2.2 Security & Our Sense of Community (S&C)

Security is also a very important concern for all of us. Without peace and co-operation among us we cannot sustain the social and economic systems that we have created to enable us to live beyond “hand-to-mouth”. Peace and co-operation in the community is necessary for the efficient working of the economic system to increase and distribute the economic wealth in the community.

Inequitable distribution of the economic wealth created will be a threat to the social and economic systems, and consequently will be a threat to the security of the individual. Thus, there is a need to inculcate in the individual an appreciation and awareness of the connection between his/her security and a peaceful and co-operative community. Only through this awareness can there be serious commitments by the individual to be charitable and to take positive measures to ensure that his/her activities, including creative ones, have positive benefits to the community.

2.3 Education & Our Sense of Values (E&V)

Informal learning and formal education provides us with the necessary experience and knowledge to be creative. They also shape our paradigms, motivations and attitudes towards life and living – our sense of values of who we are, why we are here and what we hope to achieve during our “journey” through this physical world with other fellow human beings. They provide us with the knowledge framework to make sense of our place in the scheme of things in nature (science), in time (history), in space (geography and astronomy) and in society (social and political sciences).

Thus, there is a need for individuals to develop in-depth appreciation and awareness of the connection between their creative abilities and the paradigms, motivations and attitudes they have towards life and living, i.e. their sense of values. Only through this awareness can there be serious commitments by the individuals to personally make the changes in their sense of values so that they can live “free”, creative and meaningful lives.

The awareness of the above connection will also influence the individuals’ approach towards the education of their children. This is especially important in the current emerging IT-based economy, where information is abundant and literally available at the finger-tips through a computer connected to the InterNet. Thus, there is a need for the individuals to adopt new paradigms on education and learning.

3.0 FINANCE & OUR FREEDOM TO BE CREATIVE

The futurist and visionary, Buckminster Fuller (1980), (www.pbs.org/wnet/bucky.cgi) in his book, “Critical Path” (page 264), envisioned the life of a creative individual in the year 2000 as one in which the first half of his/her life is to be spent on study and employment work. The period of employment is an “apprenticeship” period, where the individual is expected to gather experience and knowledge (“work to learn not work for a living”). It is also a period in which the individual contributes his/her share of services to the support of humanity, in relation to what he/she will receive in return in the second half of his/her life. By age 38 the individual is expected to have acquired enough wisdom and experience of life, and is supposed to be “free” to be creative, so that he/she can contribute to the improvement of life for all humanity and for a better world.

“The individual can take initiatives without anybody's permission.”
- **R. Buckminster Fuller**

Since it is now the year 2000, can Bucky’s vision be translated into reality for creative individuals? Yes, it is possible if the creative individuals know how to save and invest the (\$) income that they get from their employment during the first half of their life. In addition to employment income the creative individual can also generate additional funds, to support their living needs and for investment, through their creative works and business systems.

Figure 2 shows a “*Four Quadrant (\$) Circle*” that graphically illustrates the 4 main sources of (\$) income streams that can fund the living needs of the creative individuals for the second half of their lives. The Quadrant is similar to the Cashflow Quadrant (www.cashflowtech.com) described by Kiyosaki (1999). The 4 main sources of (\$) income are Employment (E), Business (B), Creative works (C) and Investment (I). Each of the 4 Quadrants can be further sub-divided as described below, according to the nature of the respective income sources.

3.1 Employment Income Sources

Most working individuals derive their income from two main types of employment work. They are either employed primarily as *Manual (M) or Knowledge (K)* workers. Manual workers are usually paid the least because of their abundance. The lack of creativity in their work and the usually repetitive nature makes their work a prime candidate for substitution by machines created by individuals who exercise their creativity. Thus, if a piece of work requires 100 Manual workers, paid 10 (\$) units per day, to complete, then the individual that creates the machine is entitled to receive 1000 (\$) units worth of equivalent services from the Manual workers. That is, the creative individual is fairly entitled to receive 100 times more than the Manual worker from

the total economic pie. However, from the point of S&C discussed above it is wiser for him/her to take less and share the additional economic wealth created by him/her for the improvement of the rest of humanity.

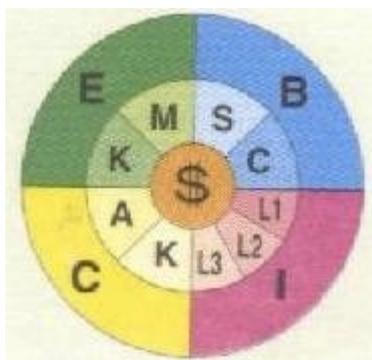


Figure 2 Four Quadrant (\$) Circle

The Knowledge workers are usually paid more because of their limited supply. They are expected to acquire and use their knowledge and creativity to add value to the economic wealth generation process, to justify the additional (\$) rewards received by them from the total economic pie, compare to the Manual workers. As employees any excess (\$) value generated by the Knowledge worker, beyond that paid to him/her, will be the (\$) reward to the creative entrepreneur for identifying a human need and setting-up the business system to fulfill that need.

3.2 Business Income Sources

There are two main business models – “Self-employed (S)” and “Corporate (C)” business models. The “Self-employed” business model refers to all businesses that are managed full-time by the founders/creators of the business. “Corporate” business model refers to all businesses that are run by professional managers employed by the founders/creators/owners of the business, or business systems that do not require the full-time attention of the founders/creators of the business systems.

The “Corporate” business model allows the separation of the management of the business from ownership – the provider of the capital. This creative innovation (the capitalist economic system, with its public stock exchange, etc.) has enable individuals with saved (\$) to multiply them by investing/taking ownership in businesses not created by them. The capitalist economic system has thus allowed the individual to make his/her saved (\$) work for him/her. Thus, the saved (\$) is the modern equivalent of the “slaves” in olden times.

3.3 Investment Income Sources

Under the capitalist economic system investors are supposed to do the knowledge work of efficiently allocating the saved (\$) capital in the economic pie in businesses that give the best potential returns in (\$) terms. The investors’ rewards for doing that work will be reflected in the returns they get from their investment. However, in reality, the complexity of the economic system prevents most individuals with saved (\$) from doing the investing themselves. Thus, financial institutions such as banks and unit trusts, exist to pool the saved (\$) of the individuals and to carry out the capital allocation process. They are created to serve different types of investors.

There are basically 3 types of investors – L1, L2 and L3. The L1 type “investors” are passive investors. They do not possess the knowledge or have the interest to participate actively in the investment and capital allocation process. The L2 type investors are partially active investors. They possess some knowledge of how the economic system works and also about the investment and capital allocation process. However, they have no interest or time to participate actively in the investment and capital allocation process. The L3 type investors are active investors. In theory, they are “supposed” to have a good knowledge of how the economic system works and also about

the investment and capital allocation process. They are also “supposed” to be actively involved in monitoring and processing financial information so as to find the best investment opportunities, businesses and securities that will give them the best returns on their investments.

The passive L1 type “investors” saved their (\$) in banks. The banks then lend them out at a profit to any individual or businesses that needs them. Since the L1 type “investors” does not contribute any value to the capital allocation process the economic system justifiably gives the least, but assured, return to the individual for his/her (\$) saved in the bank. The banks by giving the service of taking and pooling the saved (\$) from the L1 type “investors”, and then finding and lending out to creditable borrowers the pooled (\$), is giving a value to the capital allocation process. Thus, it gets to profit from the difference in the interest paid by the borrower and that received by the L1 type “investors”.

The L2 type investors will normally invest in unit trusts. Unit trusts are a form of collective investment that allows investors with similar investment objectives to pool their funds for investment in a single portfolio of securities managed by professional fund managers. They are created to relieve the individual investor from the work, and reduce the risks, of direct investments in individual securities. Since the L2 type investors have to know their investment objectives and are supposed to evaluate and select the unit trusts that they invest in they can expect to get higher returns (possible losses too) for their invested (\$) compared to the L1 type “investors”. The unit trusts companies by giving the service of marketing, pooling and professionally investing the saved (\$) of the L2 type investors, are giving a value to the capital allocation process, and thus gets paid for the service from the funds in the trusts.

The L3 type investors make direct investments of their (\$) in individual securities and other financial assets and instruments. The high returns or losses they get from their (\$) investments will usually be a reflection of their knowledge of the financial markets.

3.4 Creative Works Income Sources

There are two possible types of creative works income sources. They are creative works of art derived from *Artistic (A)* skills and creative intellectual works derived from the synthesis of Knowledge (K). The individual that creates the Artistic works gets paid for his/her work or derived a royalty income from it. The individual that creates the intellectual works or product also gets paid for his/her work or derived a royalty income from it.

4.0 THE SYNERGISTIC CONNECTIONS

Bucky Fuller envisioned a world in which creative and enlightened individuals are supposed to study and “work to learn” for the first half of their lives, after which they are supposed to be “free” to be creative, so that they can contribute to the creation of a better world. In order to translate such a vision into reality there is a need to:

- (a) Develop environmentally enlightened creative individuals with a global vision.
- (a) Ensure that such creative enlightened individuals have financial freedom and thus are totally “free” to be creative.

Fuller proposes that a fellowship be given to creative individuals to stay at home and say to themselves, “What was I thinking about before I was first told, convincingly, that I had to “earn a living” by doing what someone else said I had to do?” Of course, no such fellowships are available, except for those created by the individuals themselves or by their parents, from the four sources in the Four Quadrant (\$) Circle.

Since creativity is the generator of all (\$) economic wealth we can expect the connections between the Creative Living (CL) Triangle with the Four Quadrant (\$) Circle to be a synergistic one. This is illustrated in Figure 3, where the (+) sign indicates positive synergy between the two systems – the CL system results in Creative Works that feed the Funding (\$) system and the Funding (\$) system provides the Finance for the CL system.

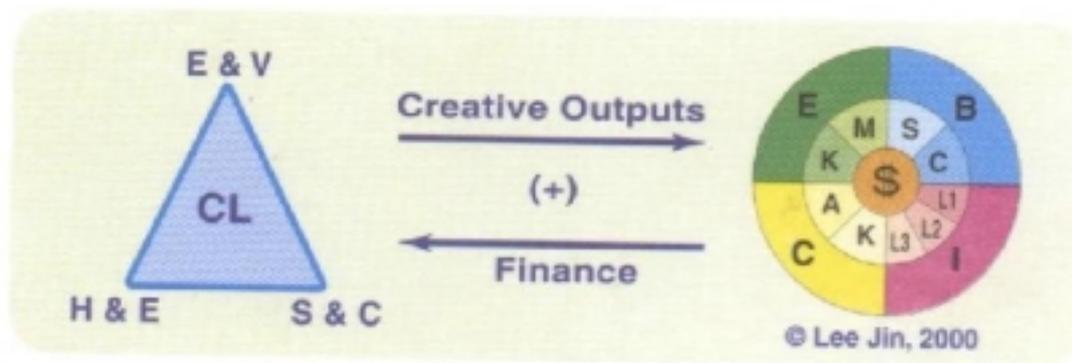


Figure 3 The Synergistic Connections

5.0 IMPLICATIONS ON EDUCATION

“The only real education is self-education”, so says Bucky Fuller. The reason is because self-education is driven by the interest of the individual. Thus, we cannot expect our current education system, with its emphasis on uniformity and examinations, to be able to produce the creative enlightened individuals that we hope will contribute to a better world. Such individuals can only be a product of self-education, guided by their interests and the CL and Funding principles highlighted in the CL Triangle and (\$) Circle, respectively.

However, with the current emerging IT-based economy, where information is abundant and literally available at the finger-tips through a computer connected to the InterNet, there is hope. Through the InterNet an individual can get all the self-education he/she wants, according to his/her interests. He/she can also learn from many mentors/experts on the Net.

6.0 CONCLUSIONS

The author hopes that the above discussions on the following four issues:

- Health & our Relationship with the Environment
- Security & our Sense of Community
- Education & our Sense of Values
- Finance & our Freedom to be Creative

will be an encouragement and help to those creative individuals who have a dream, and are keen to pursue them, irrespective of their current financial situation. They are intended to raise the visions of the creative individuals and challenge them, if necessary, to change their paradigms on living, and so contribute to the development of a better world for everyone.

REFERENCES

1. Fuller, R.B. (1980), “Critical Path”, Hutchinson, UK.
2. Kiyosaki, R.T. (1999), “The Cashflow Quadrant – Rich Dad’s Guide to Financial Freedom”, TechPress Inc., USA.

Author’s Note: This paper is an affirmation of the significant contributions made for humanity by all creative individuals, past and present, whose creative efforts have made the world a better place for all of us. The author would like to encourage all budding creative individuals, with “dreams”, to take the challenge of creating their own financial freedom so that they can be “free” to be creative, and thus contribute to the development of a better world. The author welcomes feedback and comments on the paper and would be pleased to conduct a dialogue through E-mail on any related topics in the paper.