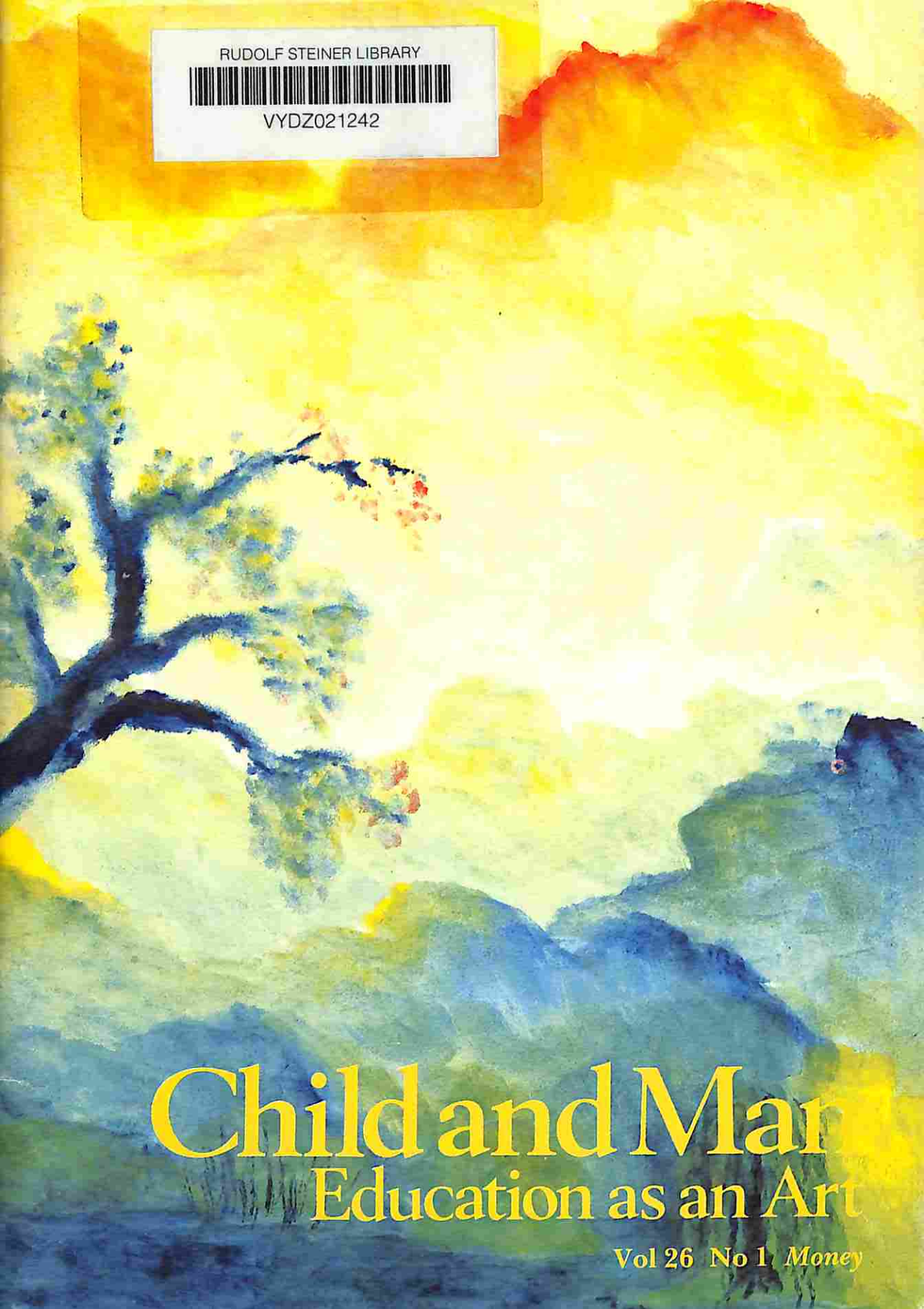


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A watercolor illustration of a landscape. On the left, a dark, gnarled tree branch extends upwards, adorned with small red and yellow blossoms. The background is a soft, hazy sky in shades of yellow and orange. Below the sky, there are rolling hills or mountains rendered in soft, blended washes of blue, green, and yellow. The overall style is painterly and ethereal.

Child and Man

Education as an Art

Vol 26 No 1 Money



Child and Man

ISSUE THEME:
Money

Gold reacts in unison with the sun because they are related in essence.

L. Kolisko
(London, October 1936)

Editorial Group: Brien Masters (Editor), Peter Ramm
(Art Editor & Advertising), John Docherty (Circulation),
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Subscriptions and all correspondence to:
The Secretary, Child and Man, The Sprig, Ashdown Road,
Forest Row, East Sussex RH1 5BN.

Editorial: Telephone (0342) 82 2115.
Advertising: Telephone (0342) 82 4564.

U.S. Subscriptions: Barbara Richardson,
529 West Grant Place, Chicago, Illinois 60614.
Telephone: (312) 248-5606.

Individual copy price:
UK £2.85, USA \$5.70, GERMANY DM8.85.

Subscription price (2 copies per year, postage included):
UK £4.80, USA \$9.60, GERMANY DM15.85.

©1992 by Steiner Schools Fellowship.
ISBN 0009-3890
Printed in England
Produced by Median

Rudolf Steiner Library
65 Fern Hill Road
Ghent, NY 12075
(518) 672-7690

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Photo: Alik Sapountzi.

Inside Front Cover: "One a penny . . ." Hot Cross Bun-making as a commercial project in Class 6 (11/12 year-olds). See article on page 7 for the pedagogical context of this activity within the Steiner (Waldorf) Curriculum.

Front Cover: A 12 year-old's colour exercise in light and dark, out of which arises colour depth. This is paralleled by the 'soul-depth' of which the young adolescent is becoming increasingly aware. Such polarities in their extremes are reflected in all walks of life: in connection with the present theme, intense red might suggest the inner condition of the "spendaholic" while the extreme depth of blue might suggest the attitudes of the "miser" (see page 6).

Journal for Rudolf Steiner (Waldorf) Education January 1992 Vol. 26 No. 1

Child and Man is a focus for ideas, insights and achievements in Waldorf, Steiner and all truly human education throughout the world.

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Opinions expressed in this journal attach to the respective authors and are not necessarily those of the Editor.

Editorial Introduction

It was some forty years ago. The scene was a village at the foot of the Yorkshire Moors, that nestled into the landscape as naturally as a brood of chicks tucked beneath the breast and wings of the mother hen. In bold contrast, the ruins of a Norman castle sternly presided over its past inheritance by day, sighing, it seemed, silhouetted against the moon in the gaunt silence by night.

Around the village square the essentials of life were represented by a group of time-mellowed buildings, the low walls round the gardens bristling with delicate ferns, ivy-leaved toadflax and pennywort. Most prominent of all, of course, was the church, a good runner-up, judging by its custom, being the Frensham Arms; then came the post office — yes the village was dignified enough to have one of its own — with its post box, bright red against the more sombre ochre-grey of limestone walls and roofs; there were the time-honoured posts at the end of the vicarage drive and a row of exquisite terrace houses, garlanded with clematis and rambling roses, hollyhocks, cornflowers and sweet-williams; next was the petrol station with the dull alloyed glint of its hose-nozzles contrasting with the quaint old village water pump with rusting handle, ‘made in Sheffield’; while last but not least came the village stores.

To savour the remarkable effect made on

entering the latter, one needs to appreciate that it was well before the cut-throat prices of supermarkets had made frequent visits to the nearby town economically worthwhile. Trade therefore carried on with the brisk social momentum of decades. Well-ordered and hygienic, without feeling ‘clinical’, the shop was crammed with grocery for every conceivable taste and occasion, ranging from shepherd to gentry (this class of society still being locally referred to in these terms), or from humble elevenses to society wedding reception.

The casual visitor was staggered by the grocer’s aplomb. Though single-handed, he served everyone personally. His ceaseless conversation babbled as easily as the beck (the local Danish-derived name for ‘brook’) that flowed with silvery song through the centre of the main village street. He enquired into the well-being of each customer and members of their family — the teething of the new baby, the ancient aunt’s arthritis, last week’s storm damage, fluctuations in the prices of the neighbouring cattle markets, yesterday’s sermon and so on. Yet this had an air not of idle gossip but of the kind of conversation that kept business flowing, happily down-stream, as it were. For, simultaneously, he weighed biscuits, sliced bacon or (according to taste) carved gammon from the bone, wrapped loaves in delicate tissue

paper, cut cheese, counted eggs, selected the hearty lettuce, untied a new sack of carrots... and with amazing virtuosity worked out the price of each item as he went along.

Pre-metrication days, of course! The money he handled was in pounds, shillings, pence and farthings (20 shillings to the pound, 12 pence to the shilling and 4 farthings to the penny.) Butter was among those commodities sold in pounds and ounces (16 ounces to a pound weight); milk was in gallons and pints (8 pints to the gallon — with your milkman also carrying a small gill measure for cream); he bought his eggs by the gross (144), priced them by the dozen (12) and sold them by any number you cared to ask for (x!); he bought his grains by the stone (containing 14 pounds weight). Yet hardly anything was pre-packed — it would probably have been regarded with suspicion by the locals if it had been — and the complicated mental arithmetic involved was simply part of the day’s work by which he ‘turned an honest penny’.

This issue of *Child and Man* is concerned with money. In education, the bare-bone logistics of money could hardly be simpler: master the fact that there are 100 centimes in the franc and apply your ability to add, subtract, multiply and divide and you’re ‘home and dry’. (These skills are practised from Class III (ages 8/9) on, or even earlier.) But ‘home and dry’ is not yet launched on the ocean of commerce with the skills needed for navigating that ocean: it is not simply a matter of floating aimlessly with one’s hoard of bullion safely stored in the hold of the galleon (— how pleasant it is to imagine oneself in the black!) but of knowing in which direction to sail and when it is permitted to enter the tax-free haven say of a registered charity, or how to navigate safely through the reefs of mortgages, guesstimates, the stock exchange, a European ‘butter-mountain’, bankruptcies or the modern equivalent of Shylock’s pound of flesh.

As some of the ensuing articles show, *when* and *how* to teach concepts such as profit and loss, purchase-, loan- and gift-money, value added tax etc. need just as much careful consideration in the Waldorf curriculum as those subjects about which so much tends to be written, ie with regard to their relevance for child development, like house-building, Norse

Mythology, map projections and so on. The acquiring of these money skills and economic concepts is a vital part of education. Yet even more important, one might say are the *attitudes* towards money which are imbibed as the pupil grows up. An incident from Van der Post’s *Walk with a White Bushman* will serve to demonstrate how different the perspectives of human beings and their attitudes towards money can be.

The author, dressed in his old Prisoner of War clothes after the Japanese capitulation (of World War II) relates how he was sent to Lord Mountbatten on a Government mission. Due to the state of emergency, he arrived in this fashion in a reconnaissance aircraft in Colombo (in what was then Ceylon), hungry, with some hours to wait; and ordered food. “I was looking very odd in my improvised uniform with shaven head and emaciated features and she [the waitress] looked at me very strangely as I said, ‘I’d love some eggs and bacon.’

“So she went and got me eggs and bacon and toast and coffee. But then she came along and said, ‘That will be five shillings’. And I looked at her in amazement and exclaimed, ‘My God! Do people still use money?’ ‘Well, I’m afraid we do,’ she replied.

“I had not thought of equipping myself with money for this journey, for in our prison world private money had been so utterly abolished that it had been eliminated from our personal reckoning. So what could I do? Almost in a panic by the enormity not only of my thoughtlessness but by the evidence of an abyss opening up between the values of our prison world and the ‘free’ world, I threw myself on the mercy of an officer sitting at a table near mine. I explained what had happened and said, ‘Could you please pay for my tea? Give me your name and address and when I get back to London I will take you to dinner at Claridges! He gave me one glance and said, ‘Certainly,’ and gave me five shillings.”

In this incident, we see that the waitress has the attitude of the wo-man in the street; and the POW — Van der Post was still completely conditioned by this experience as far as his relationship to money was concerned — lived in a world completely cut off from money ‘on pain of death...’. The officer is the most

interesting perhaps, certainly more complex; his "one glance" awoke him to the situation in which two worlds needed to be bridged. In the event, not only had he the 'wherewithal' to bridge this gap, he had the *will* to do it. What, one wonders, motivated his will? Was it compassion, camaraderie, the carrot-dangling thought of dinner at Claridges, ordinary decency, a tight corner from which he could not extricate himself or what?

I suppose most of us identify most of the time with the waitress's attitude: we settle our accounts. But can we not also recognise those moments when we would be happy to be, not uncomfortably behind the barbed-wire of the prison camp admittedly, but definitely snuggling in our own little neck o' the woods, oblivious to the potential follies of affluence, or the potential miseries of penury? And certainly ignorant of what Dr. Mees (see his article) refers to as the great "void" of the power-wielding money world.

The different nuances of the three attitudes make Van der Post's account particularly interesting for the educationist. Children need to meet a whole host of examples of different attitudes towards money, but in such a way that they can learn from them. Then, ultimately, as adults, when they are responsibly shaping their *own* attitude, they have a wealth of 'experience' to draw on. The following samples, taken from a few of the classes, will serve to make this point clear.

From this point of view, as from so many others, the curriculum in a Waldorf school offers a wide gamut of opportunities. For instance, in a story that will probably be told in the first class *The Golden Goose*, the tension in the story exists between the polarity of *generosity* (by which the third son wins his fortune and the hand of the princess) and *covetousness* (which leads the chamber-maids in the inn a pretty dance!). Yet comedy abounds. There is nothing pious in the way the good-natured son offers his very plain griddle-scones for the *little grey man*. Nor is there fire-and-brimstone blame heaped on the poor chamber-maids; though, however amusingly it is narrated, they do get their deserves.

Moving from such archetypal pictures as are

contained in folk narrative of this kind to the material of Class II, we arrive at a more biographically-human level. There is, for example, the very telling incident in the life of St. Francis of Assisi during his first pilgrimage to Rome: in a fit of religious ardour he showers coins ostentatiously through the fenestrella at the shrine of St. Peter, this being, in large part, his reaction to the niggardly offerings he has witnessed others making. Deeply moving is the mortification which he feels, almost immediately, upon realising that his attitude at this moment has been one of pride rather than nobility of soul.



St. Francis of Assisi ostentatiously hurls his offering into the fenestrella at St. Peter's, Rome – drawing by a 7 year-old.

At age 11/12, the pupils, now not needing the mediation of a pictorial mode of consciousness, can enter directly into some of the moods connected with money that prevailed in the Middle Ages. Outstanding among these is the trade ethic practised so constantly by the guild-brothers; it shines untarnished across the centuries. This is in the realm of purchase money. In the realm of gift money, what example could be more inspiring than that of peasant and lord, self-harnessed, side by side, to the waggons laden with stone from the quarries outside Chartres, for the rebuilding of the cathedral after the destructive fire of 1194?

However, it is not always the *inspiring* example from which the pupils can learn: their *recoil* at hearing of dastardly deeds is an equally important educational process. For instance, in Class VII (12/13 year-olds) Henry the Navigator, a 15th century prince of Portugal, soon becomes a national hero. Yet his deeds are to be seen against the background of the ruthless extermination of the Knights Templars some hundred years earlier and the confiscation of their wealth by Philip le Bel. Henry, therefore, rises like a phoenix from the ashes of Philip's burning desire for gold; and as treasurer of the new *Order of St. John* we see him masterminding the Portuguese discoveries which eventually lead to the rounding of The Cape 'of Good Hope', thus establishing the sea passage to the east. Through the change which this brought about in the spice trade, the 'deed of Portugal' had enormous consequences for the fortunes of Venice and other places in Europe.

A different mood hovers over the 15th/16th century Spanish conquests: there is the triumph and misery of Columbus who leads off; and, in the wake of Columbus, the lust for gold that led to the destruction of so many of the treasures belonging to the Incas and other South American cultures.

Classes VIII and IX offer different perspectives: for instance, there is the momentum, fuelled by capitalism, that gathered and raged in the social and economic life of the 18th/19th centuries as the industrial revolution swept across the world, from its cradle in the British mines and cotton ("Satanic", as Blake would have them) mills. The reaction, particularly visible in the reformists, such as George Cadbury, Robert Owen and Lord Shaftsbury, is equally important for the pupils to encounter.

A great deal of the *substance* of Upper School lessons in connection with money in contemporary society has been well documented in the article by William Forward. On the level of examining the relationship between changing human consciousness and the way money is used, one might cite examples from the aesthetics curriculum of Class XI, which focuses on music, even though at first sight this may seem an unlikely hunting ground.

It is informative to observe the economic setting of vastly different styles of music and music-making. The monk singing in procession for compline, the last office of the day, could be described as being *personally* hermetically sealed from the economic life, while the Church as a whole, of course, was not: hence the acquisition of ecclesiastical property and wealth; or the practice of Indulgences, that was so instrumental in sparking off the Lutheran Reformation. Moving on through the centuries, we might consider a lutenist in the Elizabethan age: to all intent and purposes, he lived within a feudal setting, sometimes being virtually the 'property' of his lord. Not until the tail-end of the 18th century do we see musicians moving finally away from such a relationship; Mozart is quoted for his key role in this, in that he was one of the first great musicians to break such a bond; yet we also know how he suffered in materialistic terms as a result. In the 19th century, the rise of the bourgeoisie brought with it a new financial basis for the cultural life; hence the phenomena of the increasingly large concert-halls and instruments whose tone power had to keep pace to meet the demands of the new acoustics in order to delight the large concert-going audiences. Today, we witness constant struggles in the financing of live music; and the attendant phenomena of the temptation of being lured by the 'big prizes' offered by the media and the recording industry or the vast electrical amplification necessary for the stadium event.

But it is not only through classroom experiences in this vein that pupils' attitudes towards money are affected. Each school as an economic unit exists within a certain setting of which most pupils become aware, particularly as they move through the upper classes. Is the school situated in a country in which their parents pay tax to the government for education and then, in addition, have to foot the bill of the education of their choice out of further earnings (also taxed!)? Are the school buildings adequately, over- or under-heated? Is there sufficient awareness in the school to keep maintenance and refurbishing of those buildings at a sufficiently high level? Is their school seen purely objectively as providing an independent

form of education or does it have to contend with a local attitude in which it is smeared as 'elite' or 'private'? Are the attitudes of parents a support for the educational process we are concerned with here; or are there children who are sent on expensive skiing holidays while at the same time the families get into arrears with their contributions and fees? Does the school have adequate financial advice of the kind that helps it to find a viable means of operating without finances having to dictate educational policy? Or, conversely, without educational policy-making decisions being taken that have no regard for financial implications? How do the bodies in these, as in other areas of school life strive for harmonious collegiate working? And, broadening one's gaze to world-horizons, does the school (need to) receive international support as an integral part of its finance?

The etymological stem of the word 'commerce' is connected with the planet 'mercury'.

Much of the nitty-gritty of money is to do with its natural mercurial quality: buying and selling, lending and borrowing, giving and receiving, the bank *rate*, cash-flow, *pooling* resources — a miser is a despicable character because he dams up the flowing nature of money; whereas a spendaholic is an object of pity or derision for opposite reasons. But there is another aspect of Mercury: the quality of healing. This connects with the right and healthy attitude towards money discussed here which can be seen as the crown of a certain educational process. Whether preparing its pupils for a life, the economic side of which is little more than the grocer 'turning his honest penny' or the professional career of an actuary, 'juggling' with billions, Waldorf education is presented through the articles in this issue of *Child and Man* in a way that shows how it can equip pupils with that foundation upon which future attitudes towards money can be securely built.

BM

Jesse Darrell

The class-teacher period culminates in and with Class 8 (age 14). At this age the pupils have been led by their teachers outward 'into the world' and inward into the sphere of their own personality as the drawings and paintings on page 20, 21, 24, 25 and 28 (above) well illustrate. Jesse Darrell (30th April 1906 – 6th October 1991) who died recently, was a class-teacher at Michael Hall. His contribution to Steiner (Waldorf) education was outstanding. The work reproduced here is that of 14 year-old boys and girls from the five classes that he taught. They are pieces that were presented to him on the respective occasions at the end of Class 8, when the class-teacher and pupils bid farewell to one another. His classes graduated in 1937, 1945, 1954, 1962 and 1970.

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Money Sums in the Maths Lessons

- a prime opportunity for educating social skills

by RON JARMAN

In the educational world today everyone knows that every subject taught in school needs to be related to the whole of life. There are many ways of realising this ideal. In common with most other schools, Steiner schools encourage the cross-fertilisation of subjects. Science lessons become more alive and interesting when they incorporate the history of discoveries and the biographical details of the discoverers. Foreign language lessons must include an appreciation of the social life of the peoples in the lands where the particular tongues are used. No subject can be experienced healthily in isolation from others in the curriculum. Similarly, teaching how to calculate with money needs to be done in relation to the whole social context to which this medium of exchange belongs.

A second ideal, strongly emphasised in Steiner education, is to find the appropriate parts of every subject which will most benefit children at each chronological age. This requires knowing what subtle soul nuances emerge at particular years of childhood, how pupils feel about this or that aspect of a subject, when it has meaning for them in their inmost being and when not. Fluctuations in the bank rate mean nothing for the seven year-old. On the other hand ignorance of mortgages and their consequences can be felt as a serious lack to a fifteen year-old.

The principal consideration of the present article is: Is there a right age for teaching simple interest, compound interest and insurance calculations?

A Steiner school teacher sees three phases of development in the six to fourteen years range. Up to the age of eight or nine children learn to become familiar and expert in dealing with whole numbers. At first they relate their number sense to oranges in a basket, acorns in a bag, stones and shells, people in a room; and to imaginative situations involving squirrels, princesses or gnomes. Natural objects like beautiful small stones can become tokens for playing shop. By the age of nine their fertile general imagination starts to focus upon the material earthly world. Just as the teachers' story telling and children's reading material changes from fairy story through fable and legend to real *historical matter*, via the Old Testament, so in arithmetic what they have learned in number bonds, multiplication tables and long division is applied to *physical measures* — time, liquid capacity, length, area, weight and *money*. The start of this second phase is marked by stronger evidence of the individuality in each child, a time when the pupils need to see that their teachers are worthy of the authority which they wield in the classroom. A 'down-to-earth' study of farming and building is of great

value here and can give rise to a lot of practical arithmetic. Calculation of shopping list costs, estimation of the costs for building a shed or making a dress, utilisation of what used to be called the unitary method or 'rule of three' belong to this time, at the beginning of the second phase.

Whilst this practical know-how is developing, children's awareness of money denominations is paralleled by their natural propensity for barter and swapping: a mouth-organ for a bicycle pump for example. The value of money and the importance of not wasting it, will make itself felt in many contexts in lessons in history, geography and similar subjects where ecological themes arise; and the time is ripe, when the third phase of development begins, to have a whole main lesson on *money* — two hours a week for four weeks.

The transition to this third phase — sometimes called a Rubicon — takes place at the age of twelve. It is then that classes so much enjoy learning Roman history — the making of laws, the building of roads, the organisation of the State and all that is associated with these. A still stronger sign that the individuality is emerging occurs now: a healthy critical interest in causal relationships is to be seen. Scientific subjects like physics are ready for investigation; sport and gymnastics become important; which the girls and boys accept the need for clear rulings over behaviour and homework. Their feeling for social responsibility deepens. Their feet tread the ground with greater firmness.

The main lesson on *money* given at this time can be an important preparation for living in the adult world. As well as teaching how to calculate, we are concerned with the advantages (over barter) which the money system has brought and also its dangers. Not only does this time feel right for dealing with the subject, but it is worth recalling that Steiner once pointed out that if we deal with money in detail before puberty has set in, we shall avoid the danger of pupils approaching the subject with feelings of 'acquisitiveness'.

There are three quite different ways in which money moves in the world and it is best to begin with its activity in *buying and selling*. In this realm it can be called purchase money. Profit is

the underlying motive, for both seller and buyer, and its great asset is to give people access to what the earth provides, whether one thinks of food, shelter, means of travel or any of the physical things we want to have in life. Profit is a necessity in life. The dictum I heard in my youth from the old socialists of the time that it is wrong to make monetary profit has long been cast aside. It is not money and its accompanying profit which is "the root of all evil"; *this* lies in the hearts of the people who misuse it. When cartels operate and push the price of necessary goods way beyond their proper value, *theirs* is the evil; and it is a matter for the law to curb monopoly practices. In the classroom, therefore, we show how to work out percentage profit and loss and how thereby to evaluate the success of business transactions. V.A.T. (Value added tax), marked down prices, etc. come in, too. Profitable sales arise in two distinct ways: one is through intelligence and initiative to find the right market where demand for the goods is present or can be predicted, and the other is through the physical work executed on the goods prior to sale. A lot of time given to calculating selling prices, percentages, discounts and so on is indispensable if one is to make the social dimension understood as well.

Maths Homework

V.A.T. = 12% Find final price

$$1) \text{ £50 } \frac{12 \times 50}{100} = 6. \text{ £56 F.P. Ans.}$$

$$2) \text{ £70 } \frac{12 \times 70}{100} = \frac{84}{5} = 16.80$$

F.P. = £78.40 Ans.

$$3) \text{ £200 } \frac{12 \times 200}{100} = 24. \text{ £224 F.P. Ans.}$$

$$4) \text{ £42 } \frac{12 \times 42}{100} = \frac{50.4}{25} = 2.016$$

$$25 \overline{) 50.4} \quad \text{F.P.} = \text{£47.04 Ans.}$$

A tax calculation from a 13 year-old's exercise book.



Portrait drawing (here of Henry VIII, by a 13 year-old) assists the developing personality.

The second movement of money is in *lending and borrowing*. Loan money has a different function and accrues interest. Here again one can meet people who feel that there is something morally wrong about charging interest, but once more it is in the *excesses* to which people are tempted where the evils lie. It is important to point out in teaching that in the Middle Ages when a labourer required capital to build himself a house, he borrowed it from his local lord or landowner on condition that whilst the loan remained unredeemed he was in duty bound to fight for the lender in any dispute in which the latter might become involved. Today, however an advance from one's bank manager involves no concern about his legal or domestic worries. Just as the great value of profit with purchase money is *accessibility to what the earth gives us*, so the great value nurtured through interest on loan money is *human freedom*. Borrowing money, with the paying of the relevant interest, requires no personal obligation to the lender.

The money sums in the classroom will now be about calculating simple (and later, compound) interest and, either during that main lesson block or later in practice lessons, turning the problems round to work out for example the time elapsing between acquisition and redemption at a given rate of interest, in cases where the outlay and total repayment are assumed known. It is often the case in Steiner schools that later in the same year this work with interest sums is used to introduce the whole subject of algebra; one begins by constructing the formula for simple interest using the initial letters for rate, principle, etc. The beauty of algebraic abstraction lies in the freedom of application of the letters used in the formulae and equations. So we observe how freedom in one domain stimulates freedom in another.

The third movement of money is no less vital to economic health than the other two. It concerns *giving and receiving*. No-one can

participate in social life without being involved with gift money. What parents would charge their little children for the food they put before them at breakfast time? We are continually making monetary gifts. If we go to a concert, the ticket we buy stands for nothing purchased or loan effective. You can't buy the musical substance. There area of covering the costs of the use of the hall, the lighting, etc., but apart from them, the money tendered for the ticket is a gift to the musicians in appreciation for the experience that they make possible. The same really applies to nearly all professional life. The money we dispense to doctors, teachers, priests and advisers of all kinds is gift money. You can't buy health or education. That many people today find difficulty in seeing things in this way is due to a great extent to the mistaken or misunderstood concept of charity which evolved particularly in the last two centuries — a concept of a necessary duty it was good to fulfil towards one's poorer contemporaries. The essence of real charity, however, is *love*, the third great social value. Like freedom and what our earth provides love is an active force without which human existence would not be possible.

So in the classroom it is important to present money problems about gift money no less than problems about profit or interest. These can range from simple situations where a class may wish to subscribe to a present for a peer or a teacher who is sick to understanding the accounts — in a simple form — of a drama company, art gallery, hospital or school.

Recognition of the essential nature of the third flow of money is steadily if slowly gaining ground. All industries of any size set aside part of their net profits for charitable donations or for sponsoring cultural activities etc. True, this is usually thought of in terms of advantages accruing from good public relations or, where educational grants are made, with the idea of it being an investment for obtaining high quality staff in the future. Tax relief incentives could play an even greater part in the future in encouraging a fuller appraisal of the vital role of gift money. But money itself is a human invention and what flows from the human being necessarily reflects human nature which is itself threefold.

Qualities of head, heart and hand are easy to observe in the three movements of money. Just as within the human organism, the three parts depend upon one another and succour one another, so it is in the money world. The freedom inherent in loan interest is present too in the domain of purchase money — albeit in a different manner — and it is vital to the proper working of gift money. True gifts are free gifts, requiring no obligation for a return gift in some other form.

For twelve year-olds the manner of presentation of money and its working — and much solid work in calculations — is the chief thing. This will lay a basis for the deeper insights into what promotes economic health in a social life, the subject of further periods of lessons with older pupils.

The whole subject of mortgages and annuities goes well with fourteen year-olds, while it requires the much more mature grasp of the seventeen year-old to tackle the intricacies of world economy. There are very few young people in their later teens who do not feel sympathy towards the poorer countries in the world and the unfairness of their economic situation, in which the huge loans from rich nations have to be carried. Whilst loan money's positive role in financial life cannot be undermined, the real questions to be talked about here concern the manner in which loans operate. Is it right that investments should give rise to dividends in perpetuity? Is it socially just that a person can live on the proceeds of investing his money in securities and do no other work his life long if he so chooses? It is for reasons like this one and the fact that land itself is bought and sold that inflation has to exist, and that the purchasing power of money has continuously to grow less. Lessons in which such questions are raised with older students in the school in the course of mathematics and other subject lessons present fine opportunities for educating skills in wide-ranging social areas.

Following a long teaching career, Ron Jarman is now known world-wide as lecturer in mathematics and other educational and anthroposophical subjects.

Society in the Image of the Human Being

by WILLIAM FORWARD

The dominant influence in our present civilisation is 'the economy' - in inverted commas here because of a certain mystery that seems to surround its workings, though everyone will acknowledge a relationship to it. Politicians everywhere 'package' their policies and gauge their success mainly in economic terms, the main plank of most manifestos in economic policy with rights issues delegated perhaps to third place after defence.

Our own habits of thought reveal the same powerful influence as we 'check the bottom line' in a variety of situations, determine whether a particular course of action is a 'high or low cost option' or refer to an evening at the opera as a 'good deal'. It seems quite normal for Shakespeare to be referred to at the Edinburgh Festival as a 'national asset', indeed for there to be a 'Shakespeare industry'.

As young people progress through the last years of schooling they have to consider how — with feelings ranging from "at last the real thing!" to "how am I going to cope alone?" — they will find their place in the economic life. For the teacher the question may be how to address this area of life in such a way that the pupils can feel fully integrated in our time without being bound by its idiom.

In Class 9, schools are often able to arrange some practical involvement in agriculture. In

Class 10 there will be a period of work experience, perhaps in an office or commercial environment. Class 11, with the pupils' capacity for abstraction much more developed, is perhaps best suited for a consideration of some of the ideas people work with. The following is an account of a main lesson taken during the course of this year (with 16/17 year-olds).

It is useful to take a daily look at some of the phenomena. Over a 3 week period we might track the behaviour of the pound against the dollar in the money markets and perhaps also follow a leading share on the stock exchange. A detailed record is kept of their fluctuations and also of the reasons given for these in the market commentaries. It becomes necessary to develop a glossary alongside this of jargon and technical terms — the bulls, bears and stags of Class 4 take on a whole new meaning! It very soon becomes clear that a sound knowledge of current affairs is essential background for discussion of the day's events in the market place.

Then from the phenomena to the big picture. "What is money?" we ask. Coins, bank notes, plastic cards, cheques, a phone call can all be money; but so can shells, grain, dog's teeth, or popper-beads in a plastic necklace. Yet you try using any of these in the wrong situation! In order to work, money needs only to be acceptable within a given community. There

are boundless possibilities for exploring together what makes a particular form of money acceptable, how it might lose its acceptability etc.

So why *do* we need it? One only has to imagine what it would be like to meet all one's basic needs (food, clothing, and shelter) oneself to see that one would find oneself doing little else but this, even in the most favourable environment. By contrast, a sharing of the tasks results in a series of economic miracles — specialisation results in big improvements in both quality and quantity as a result of talent, repetition, invention of tools, automation and so on. Soon there is more than enough to go around and whilst in a small community there might be no need for book-keeping, when large communities begin to exchange, the need for an agreed medium of exchange becomes obvious. A modern example of the awkwardness of barter can be found in the trading between countries where one has a non-convertible (and therefore, in practical terms, useless) currency.

Apart from measuring and representing value, money can also be used to store value. Once it begins to be stored (ie in banks) a new dimension of money — credit — becomes possible. One discovers how money becomes progressively insubstantial and how a relationship is embarked on over a period of time, whose active ingredient is mutual confidence: ie. without this both the bank and the enterprise would collapse.

Even more substantial is the aspect of money in capital. By now we are dealing almost exclusively with figures; and a look at the markets like the Stock Exchange and Lloyd's, together with the institutions, banks, insurance companies and pension funds, shows how it becomes possible for the meagre savings of a pensioner in Aberdeen to become involved in a harbour development project in Zanzibar.

At this juncture in the main-lesson, the daily scrutiny of the markets and the development of the vocabulary is merging with the main content of the lessons and questions are informed; connections are seen. Through it all shines implicitly the image of the human being as body, soul and spirit.

Out of the understanding of capital one can approach the other two main factors of economic production: Labour and Land. There are many stimulating questions arising: Can work be bought? Why are women paid less than men on average? How do wage differentials arise? Most pupils have already worked for money in one way or another and can speak out of experience, as well as out their vibrant sense of what is fair and unfair.

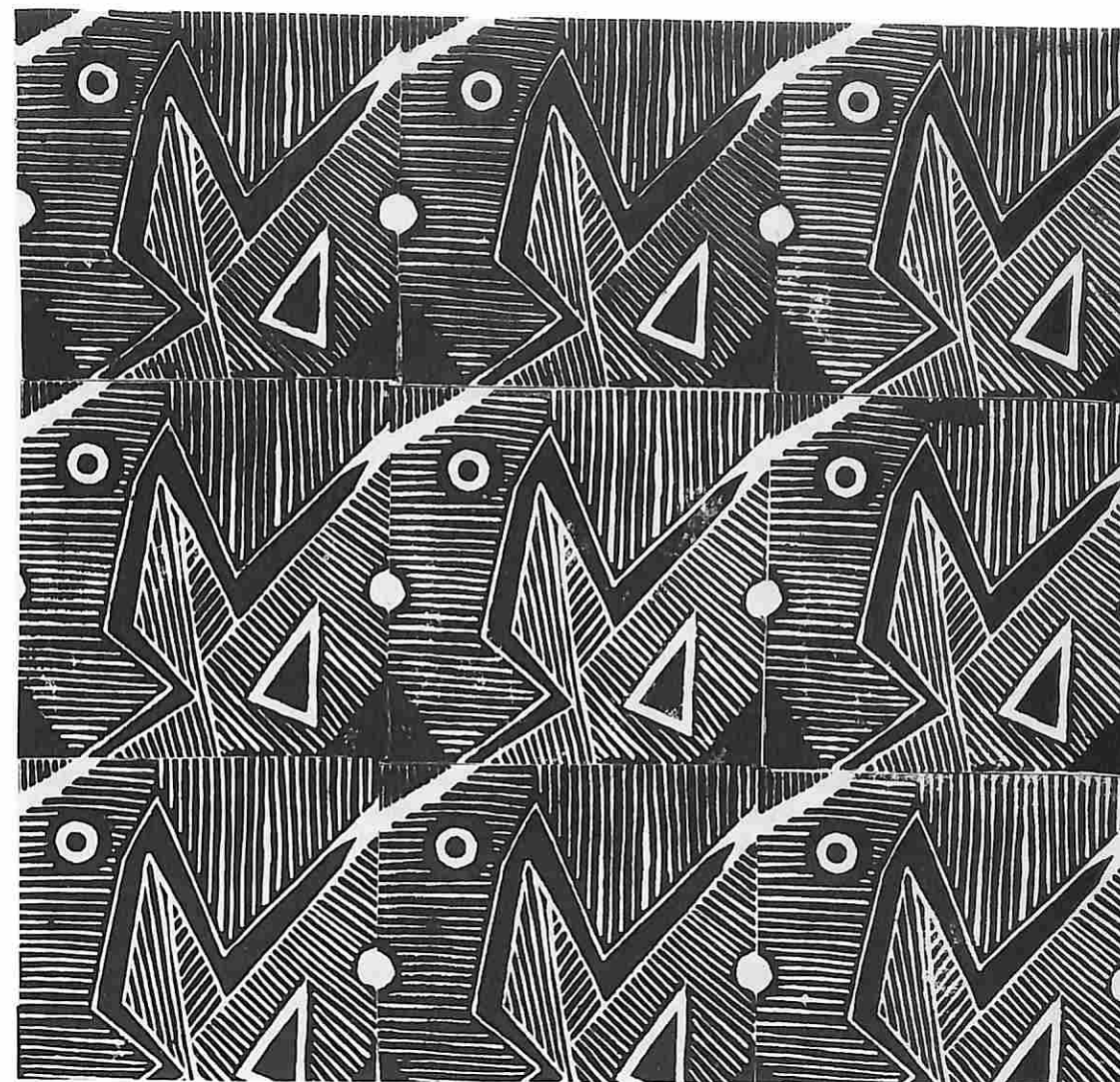
See-sawing house prices and the threat of a by-pass running through the school grounds bring the issues surrounding the distribution of land close to home. The absurdity of both the free market system and bureaucratic central planning becomes increasingly evident and the compromise prevailing in most western democracies becomes apparent as such. Again the inherent tension between the rights of the individual and the welfare of the community can be a very fruitful area for discussion.

If time permits this is a good point at which to consider the free market economy, the planned or command economy and the mixed economy. Often the pupils' own questions will lead into this or a topical privatisation v. nationalisation issue will set the scene; or indeed the historic changes in the USSR and Comecon countries over the last three years.

Finally one might look at the electoral process that puts the Government in the position of managing a quarter or more of the national economy. Most pupils in Class 11 are within months of acquiring voting rights and are keen to know more about the implications.

Through the distortions of economic exploitation in the west, the shifting of initiative in the east and the struggles of minority groups, or indeed disenfranchised majorities around the world, the social ideals of freedom, equality and fraternity become apparent not only as ideas but also as functional necessities.

The daily tracking of stocks and currencies can be concluded in a variety of ways. The pupils can follow their own choice of stocks or currencies over a given period, and analyse and evaluate the results as a project. One can also enact a morning in the market, with each pupil being a broker/dealer and buying or selling in response to a series of news items and the



A stronger thought element can be introduced into design at age 15, as seen here in this repeat pattern for a block print.

resultant fluctuations in the prices. An excursion to the Stock Exchange and the Houses of Parliament is also really worthwhile against this background.

A year later, when the pupils have nearly completed their schooling and are looking back over the twelve years, in much of the new material they are covering, it can be fruitful to track the rise of capitalism and set against it the rise, and now fall, of communism.

The medieval view of society was indeed that of a society "in the image of man". The three estates of priests, soldiers and peasants were felt to correspond to head, hands and feet. The social contract was a feudal one and as such

lasted well into the 19th century in parts of Europe. However, as people were drawn to the towns this changed. Traditional ties were loosened and the emerging wool industries in Flanders, and then Florence, were important contributory factors. People lived near the owner of the premises and equipment and sold their labour at an hourly or piece-work rate. Both the risks and the rewards of the enterprise were taken in full by the entrepreneur. Already then the seeds of revolution were laid. The workers crowded together in large numbers and, no longer in any seemingly divinely ordained content, could share their grievances and challenge their employers. There were

revolts, violent counter measures, organisations and the banning of legislation all already incipient in the 13th and 14th centuries.

It was in England in the 15th century that the wool industry had its longest period of sustained and relatively untroubled growth. People were gradually being drawn away from the land.

The change in attitude to work that came with Protestantism was another important factor. Where, in medieval times, work was often seen as a kind of punishment, dating from the Garden of Eden, in post-Lutheran Europe it was increasingly felt to be a means of serving God and the fruits of work were seen as evidence of virtue.

The story of Dick Whittington embodies the key phenomena of this new age: the penniless peasant coming from the land to the city - hard work earning respect - even the poor joining in the spirit of venture capital (the investment of the cat) - a legal system in place ensuring that rewards accrue in full to the investor - the crossing of class barriers in marriage and in thrice becoming Lord Mayor of London.

The separation of France and England after Jeanne d'Arc led to a rise in national consciousness which was the foundation for the concept of a national as opposed to a local economy. Spain, England and France vied with each other in trade and generated wealth in this way but also brought into Europe a 7-fold increase in the amount of Gold and Silver from the New World.

To this capital was added the 'social overhead capital' of a legal code protecting the terms of trade, uniform currencies, increased education, literacy and skilled labour, police to protect people and property, armed forces often deployed in support of trade, roads and improved transport.

After 1750 there was a shift from commerce to industry and the capital was now available to implement the inventions of Watt and Arkwright (usually this period will have been well covered in Class 8).

In Adam Smith the enterprise culture found its herald and the age of laissez-faire culture could begin. It can be very productive here to look at the lives of the great capitalists in the US: Carnegie, Rockefeller, J. P. Morgan.

Extracts from Dickens or Zola can provide a counter picture that prepares the way for a consideration of the work of Saint Simon, Hegel, Strauss, Feuerbach and Karl Marx. Just as the crushing effect on humanity of the free market system lies in its mechanistic nature, so the Marxist view of history and the class struggle has something automatic about it and oddly it takes hold not in the major industrialised nations but in a country with a mainly peasant population which has for centuries been attuned to despotic rule. One can today make a very fruitful comparison of the early days of the 1917 revolution with the events of 1991.

We conclude by looking at the contribution Rudolf Steiner made to the social question from 1917 to 1919, which culminated in the founding of the first Waldorf School. By Class 12 the pupils are asking many questions about the background to the education they have received and this has proved a useful context in which to deal with many of them, for, due to its objectively historical nature, it leaves the pupils free. It can be a moving experience to recognise with them how their own education has been connected with a truly contemporary striving towards a society formed in the image of the human being.

After a career in international banking and commerce, William Forward became a Waldorf teacher, working in Upper Schools in England and Norway.

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A Holiday or an Achievement?

Pupils' fund-raising

by ISABELLA FLORSCHUTZ

"£8000 to raise by next summer." That was the reality which we were confronted with, and thus began the fund-raising for Class 12 and our parents.

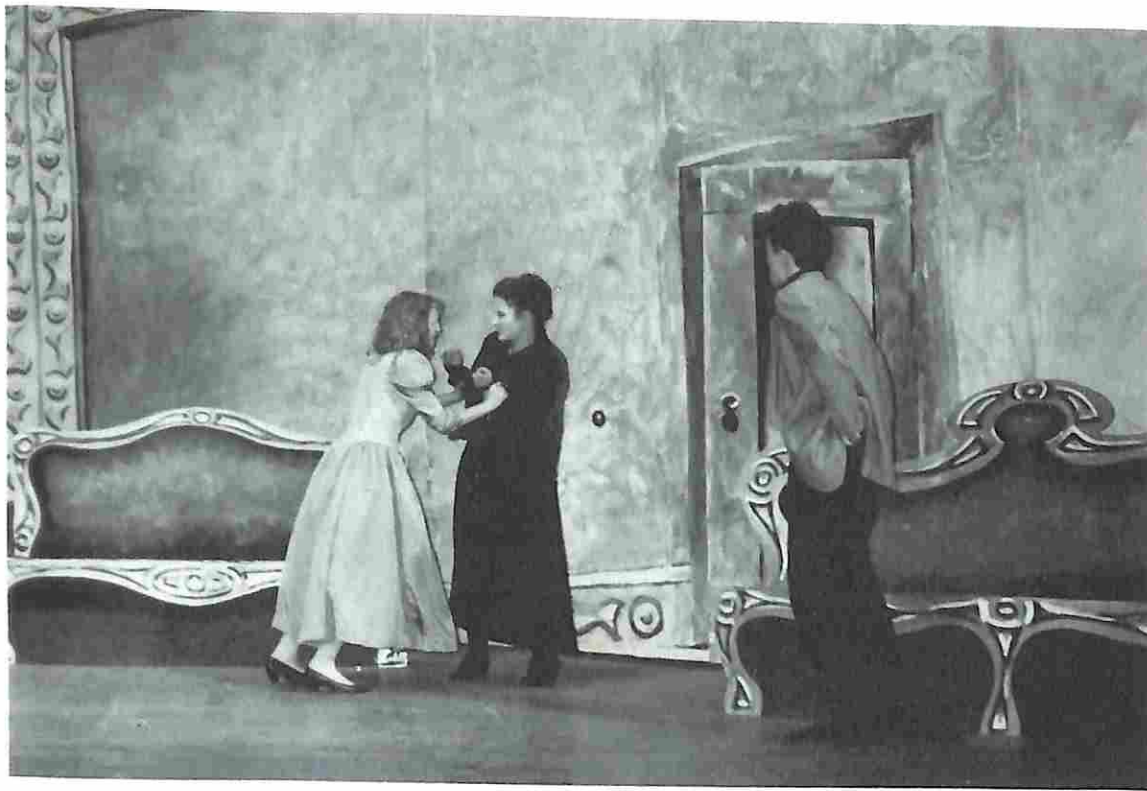
Throughout the duration of being at a Steiner School — and especially at Michael Hall, which has established a firm tradition with the Italian Art Trip — the pupils look forward to the trip as the crowning of their education. It is something special which has come to be somewhat expected. Therefore the fund-raising is as large a part of being in Class 12 as the play and (to some) exams. But to transform an idea successfully into a money-raising reality - with everyone enjoying and participating in it - takes hard team dedication.

The big question facing us was what events could be fun for everyone and not too expensive to arrange. Well of course it is impossible to cater for all types and ages all of the time, so throughout the year different events were directed towards different ages. Of our main activities, the class plays (Satre's *In Camera*, followed by a light Italian Comedy) and perhaps the Russian evening were the events open to most age groups. The Valentine Ball proved a romantic enchantment for the Upper School pupils and enabled them to invite outside friends. Our fashion shows became our most successfully organised functions and by the

third time we arranged it in only a couple of days! (Our advantage was that one parent willingly lent clothes from her shop every time.); easier functions such as car-boot sales, jumble sales and cake-selling to hungry children in the playground are good as filler-ins. Yet other efforts took weeks (or in the case of the play, months) to pull off and required patience and continuous reminders of the lovely ice cream (and art) we would enjoy in the hot sun — but only "if we raised the money"!

Many positive points arose from the fund-raising which I think are important to appreciate because they prove that the aim is not only to go on an "art trip to Italy to experience the Renaissance" but, equally important, for members of the class to discover abilities in themselves and to learn to have to work harmoniously in a team. The work can also be helpful for jobs later in life because of the experience of working with others and in many different areas.

In our guardian meeting the realisation of the endless small jobs involved in a one-off event (supper, entertainment and music) meant 'volunteering' was necessary ... ie certain talented people were automatically 'volunteered' for music or singing (whether they liked it or not!) and they led those areas excellently. Some believed they had no talents



A scene from Sartre's 'In Camera', one of the Class 12 fund-raising activities.

whatsoever or weren't interested in helping, but soon they realised their leaning towards either cooking or decorating the ever adaptable 'long-room' in Kidbrooke Mansion or adjusting technical equipment. In this way, the varying events gave each person the opportunity to shine in a particular ability. However an event cannot be successfully produced if only the delegation of jobs is achieved. There also needs to be a social awareness between members of the class; and, above all, those who are extrovert and bursting with ideas need to allow others to share their ideas and opinions. Luckily our Class 12 managed to achieve this team spirit, most of the time!

In choosing an event, it is important to ascertain which theme is likely to gain most support. On one occasion we took the topical theme of Russia, meeting two weeks before the date to discuss food, entertainment and costumes. Fortunately throughout the working-out of these events we had the guidance of our teacher to keep our ideas within the bounds of reality and co-ordinate the overall planning and aim.

In our singing lessons we prepared songs in Russian to perform at our school Christmas fair (which also had a Russian theme). Several including myself decided to take on the task of the menu. The food needed to be easy to prepare, cheap, yet still unusual in order to create that special, authentic mood. Not a simple answer! After our culinary skills had been widened by the French Cafe at the Christmas Fair we organised a Pancake day stall.

The eager help and encouragement from parents with these events should be mentioned. This also gave families the opportunity to get to know each other better.

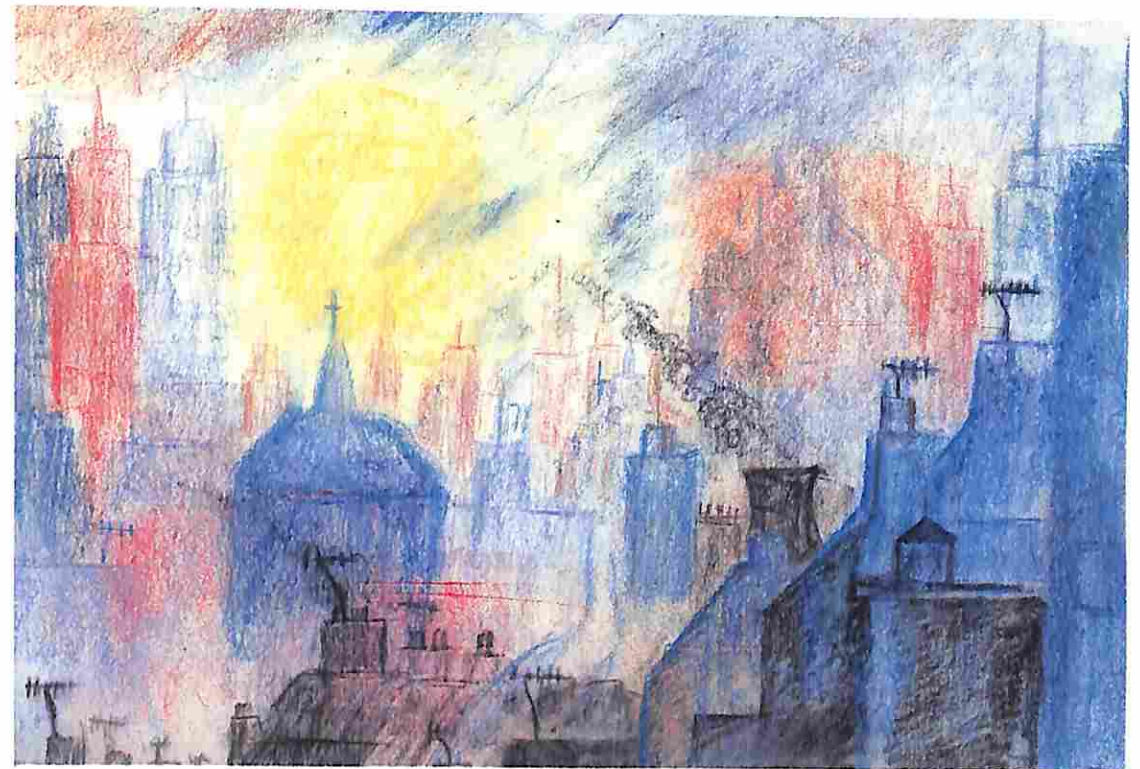
But however wonderful this trip is — everyone returned enthused with Italy, where we saw Milan, Venice, Florence and Rome plus many small places such as Ravenna, Sienna and Cortona — there are certain issues which need to be addressed. First of all on a purely time-consuming point: fund raising takes up a great deal of precious time, which would otherwise

Continued on page 39



For picture above, see caption on page 31.

(Below) A city sky-scraper: cathedral dome, the spewed out 'terraces' of the industrial revolution and the high-risers of modern capitalism — a visible record of different attitudes to money over the centuries (see page 4).



Pocket Money - A Bane or a Blessing?

by BETTY MARX

How much pocket money do our children need? How much do their friends have? What should we allow or forbid our children to buy? Should they be given pocket money at all?

These are some of the questions which face every parent. When considering the wisdom of giving pocket money or not, one could imagine that life might be more wholesome if our offspring were not introduced to money at an unnecessarily early age. However, it seems that the institution of pocket money for children has become a fact of present day life. The quantity of money which we give to our children varies greatly from family to family. In as much as we are sufficiently prosperous to have a choice in the matter, each of us considers the amount given to be 'reasonable'. Children seem to accept their parents judgement in this matter, and do not, it seems, complain if their friends receive more.

What differs widely from child to child is what they do with their money. Looking at the ways my own two boys use their money, one can see two different attitudes to life. Ever since they were old enough to receive more than they needed for their Saturday 'tuck', they were asked to spend the extra on something 'sensible', or to save it. One of them hoards this money, counting it exactly each time so much as a penny is added, and keeping a record of what he has. He saves for something special (though rarely knows what this should be) and even extra money given for a holiday treat is only spent grudgingly. The other boy occasionally bemoans the fact that his brother has more

money than he, but is quite ready to share his sweets, buy magazines, presents, deodorants, more sweets, and usually has a pound or two to willingly lend his mother when she is short of ready cash, but, has next to nothing in his savings account. (He also discovered at the age of nine that it was possible to acquire money by gathering together all the bits and pieces that no one wants, adding some home-made items and setting up a shop.)

Which of these almost polar opposite attitudes to life could be considered most healthy? As money has become so much a part of the fabric of our existence, should we try to influence our children's relationship to the world through encouraging them to spend or save their pocket money in a particular way? Both of our children have their own special talents and their own special difficulties. One will probably be 'successful', and the other will have a long hard struggle to find his place in life. An 'ideal' way of being perhaps lies somewhere in between the two attitudes as characterized by intense saving and profligate spending. Can we guide our children towards a sensible relationship to the world through helping them to use their pocket money in the right way? Perhaps it is worth considering.

Betty Marx is a parent of the Aberdeen Waldorf School.

On Pocket Money

by CHRISTIANE VAN MANEN

Pocket money is an allowance, gauged by a variety of financial and social criteria, which has long been an integral part of the traditional British childhood. Doled out at regular intervals, it could start a cycle of expect-and-get early in life.

Jettisoning all investment in the popularity market, we decided this was inappropriate, detrimental even. Money is one of the lowest common denominators of human relationships. But the currency of family life potentially includes and nurtures those highest common factors — sharing and giving.

The task of dealing wisely with money is taxing enough to the adult ego. Children are not generally ready to make such decisions, being swayed either by the whim of the moment, the current crazes amongst their peers or simply by the money 'burning a hole in their pocket', all compulsive or random reasons gratifying only themselves.

In human terms, parents and children owe each other incalculable 'debts'. But they *are* incalculable and therefore intangible. Where pocket money clinks regularly into the nation's sticky little hands, the undefined assumption rules that "It's Saturday, you owe me my pocket money".

So is it a reward?.. payment?.. a bribe?.. a gift? Why?.. what for?

We have found it a much happier solution to gauge and grasp the moment when, say, T. would love the next 'William' book, with E. hard on her heels to read it afterwards. Or, on that hot walk to the sea... let's all have an ice-cream. Bigger wishes seem worth the wait till a birthday or Christmas. Money for friends' birthdays is a different matter again, changed in the giving; the present being all the more

special when time and effort, rather than mere cash, have produced it.

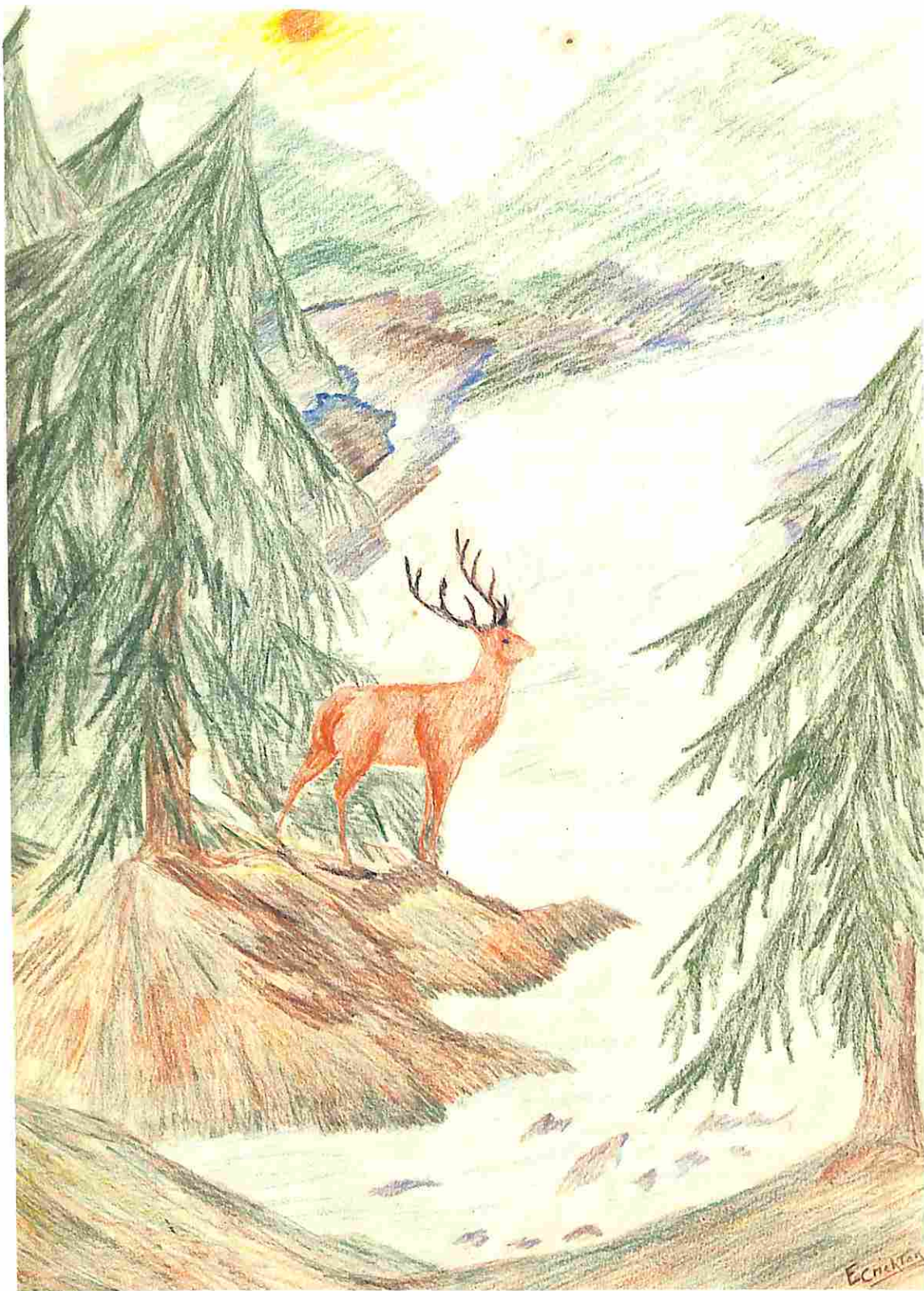
Within the family, it's only too easy for money matters to burden children, especially when times are chronically lean (but equally amongst the choices of opulence). It seems to me that this is for the parents to deal with, the children participating on the level of not wasting things and being aware of those nations so much less fortunate; gratitude is no mean thing.

Certainly there are peer pressures on children and parents alike to go along with the giving of pocket money, but the benefits for the whole family in resisting these outweigh any initial grumbles. Getting something for nothing never proved itself true in life.

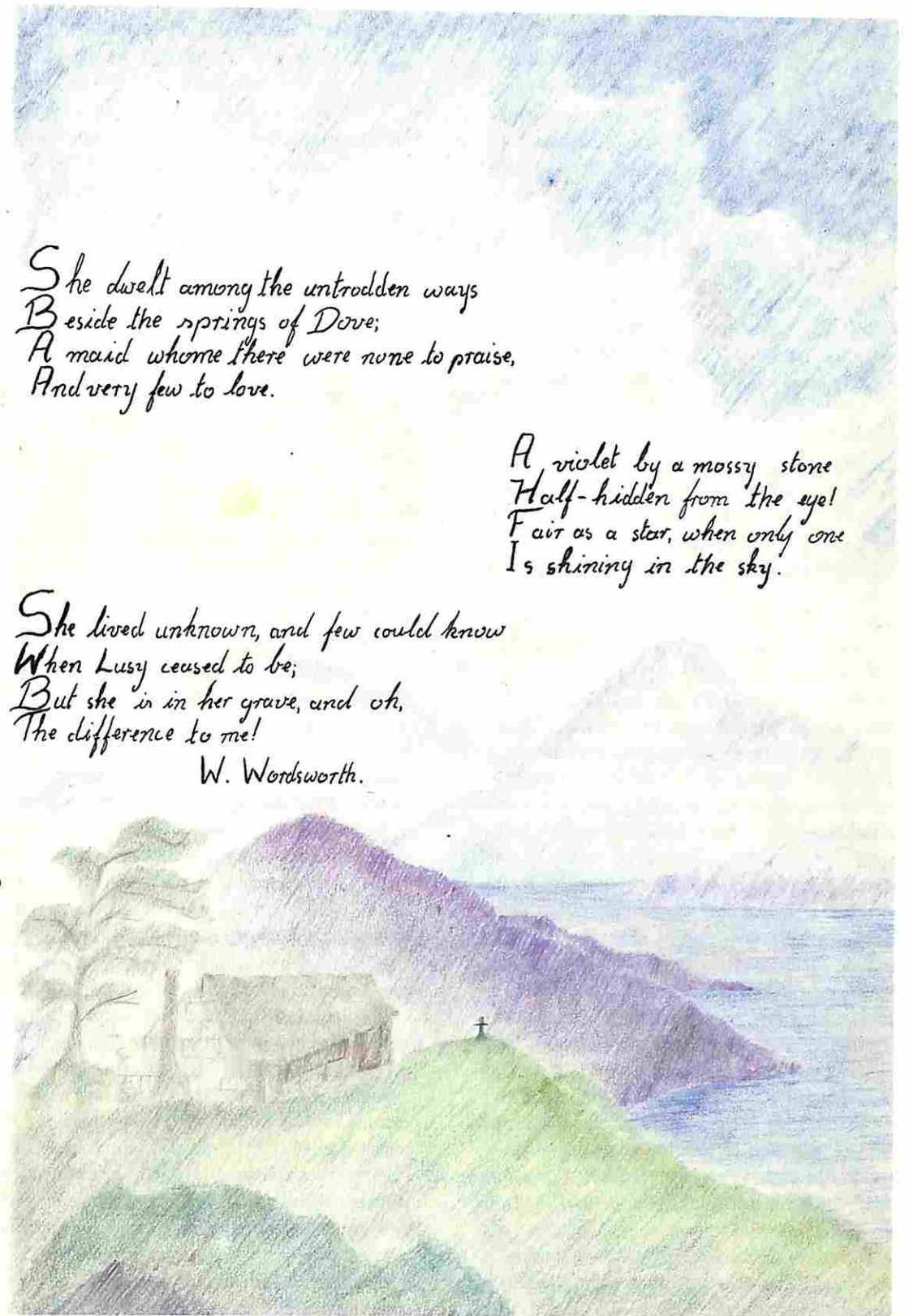
To argue that children will grow up into financial nitwits unless allowed to deal early with their own money is as mistaken as maintaining that a 2-year-old unable to master a smooth gear change will never make a competent driver. The teenager with a weekend job to finance aims serious or frivolous learns more money realism than the child 'owed' pocket money gratis. Treats become more 'treasured', the moment more savoured, the giving freer and the saving easier in company.

Unexpected agreement with the gist of these thoughts came recently from the British Journal of Social Psychology, which described the pocket money cycle as "a recipe for disaster". It was found by equating helping each other with financial reward, human relationships within the family (and consequently in life as a whole) are distorted.

Christiane Van Manen, who is a Graphic Designer, has been a Waldorf parent for 12 years.



1937 and (opposite) 1954 (see 'Jesse Darrell', page 6).



She dwelt among the untrodden ways
Beside the springs of Dove;
A maid whom there were none to praise,
And very few to love.

A violet by a mossy stone
Half-hidden from the eye!
Fair as a star, when only one
Is shining in the sky.

She lived unknown, and few could know
When Lusy ceased to be;
But she in her grave, and oh,
The difference to me!

W. Wordsworth.

Former Pupils' Gallery

PAUL BUNZL

Despite having spent more years than I care to remember at a Steiner school, it is only with the perspective granted by hindsight that I realise the benefits those years bestowed on me.

I never really regarded myself as a typical pupil. In a school which, on the surface, appeared to have a distinct bias towards the arts, I was always strongly drawn to the sciences and, particularly, mathematics. In this, I was always encouraged by my teachers, though never to the exclusion of other matters. So I learned at the same time the benefits of taking time out to visit an art gallery, see a play, go to a concert or study a foreign language; and these are things that I have continued to do ever since.

On leaving school, I was fortunate enough to obtain a place at Cambridge to read mathematics, something I had set my sights on a number of years earlier. I approached Cambridge, as I suppose many students have done over the years, with a mixture of excitement and trepidation. Would I fit in? Was I good enough, academically? So many great names have been associated with the place that one can't help feeling spurred on to achieve things. "We like to judge our success by the number of Nobel Prizes our students go on to win," the Senior Tutor had once told me. He was perfectly serious but had omitted to mention, no doubt intentionally, that there is no Nobel Prize awarded for mathematics. Still, the point was made, and not forgotten.

The mathematics course at Cambridge has always had a reputation for being demanding and this, I was soon to find out, was not exaggerated. For, whilst arts students had only the occasional essay to write and were therefore more often seen on the river than in the library, the reverse tended to be the case for scientists and mathematicians, who even had to contend with lectures on Saturday mornings and on Bank Holidays! Nevertheless, the experience certainly provided me with a good grounding in rigorous thought processes, something which has stood me in good stead ever since.

I entered my final year at University with very little idea of what career I would pursue once I had graduated. I had done sufficiently well in the examinations up to that point to consider staying on, perhaps to complete a PhD. However, I was not sure that that was the right choice for me, as I had by that stage come to the conclusion that I wanted something with a rather more practical side to it, and therefore felt in need of a change in direction.

I stumbled upon the actuarial profession almost by accident, when I met a number of actuaries during the course of some vacation employment after my second year at University. Up until that point I hardly knew what an actuary was, but my initial contact with these young professionals impressed me enough to encourage me to find out more.

The actuarial profession is a small but highly qualified and influential one. In the UK there

are only about 3000 actuaries of whom 1500 work for insurance companies, 1000 work in consulting practices and the remainder work in various other areas - principally Government Departments, Education and Finance. Yet this relatively small number of individuals has the responsibility to safeguard the interest of many millions of policy-holders, pension fund members and other members of the public. Indeed, the amounts of money at stake run into hundreds of billions of pounds.

The principal area of expertise for which actuaries are uniquely equipped is in the analysis of long term financial problems involving an element of risk or uncertainty. This brings together the need for a sound grasp of statistics with a good understanding of economics and finance, as well as expert knowledge in one's chosen area of specialisation. Recruits are drawn mainly from graduates in mathematical disciplines, who undertake an extensive period of training and examination before being let loose on the public. Examinations are set by two professional bodies in the UK, the Institute of Actuaries and the Faculty of Actuaries, and these regulate the operations of all UK actuaries to make sure that the highest possible standards are always maintained.

My own job is with one of the major consultancies in the UK, and involves advising a portfolio of clients in relation to employee benefit issues. Most of these relate to the pension schemes which they operate which range in size from a few hundred thousand pounds to £50 million or more. Because of their size, all these schemes represent a very large commitment in terms of money and resources from the companies concerned, and the directors therefore take an extremely keen interest in the way they are run and the costs which they give rise to.

A particularly vital area is where companies are bought and sold, and arrangements have to be made to transfer money from one scheme to another. Given that the amounts concerned can be substantially more than the value of the company, it is important that the actuary is able to advise and assist in the negotiations at an early stage. Many eleventh hour deals have been done — and been sorely regretted

afterwards — where this has not been the case.

One of the best aspects of my job is that my day to day contacts are often at a very senior level within organisations, and my views and recommendations are always taken seriously. This ensures that the job remains an interesting and satisfying one, despite the occasional awkward moment. For instance, only last month I was called upon to address a group of around 250 workers who had just been told they were all losing their jobs. This is not an experience I would like to repeat too often, but it does bring home to one that at the end of the day the job isn't just about money: it's about something much more important - people's lives.

Paul Bunzl is an actuary with Noble Lowndes and Partners Limited. After spending 4 years at their head office in Croydon, he moved to Bristol 3 years ago and is currently living in Clifton.

Dr RUDOLF MEES

Money is a very peculiar substance in our society. To it is connected the Mystery of making the human will visible.

One can have excellent ideas, one can have very noble social feelings but...if these intentions are to get as far as realisation in our world we have to get "down to earth", we have to deal with money.

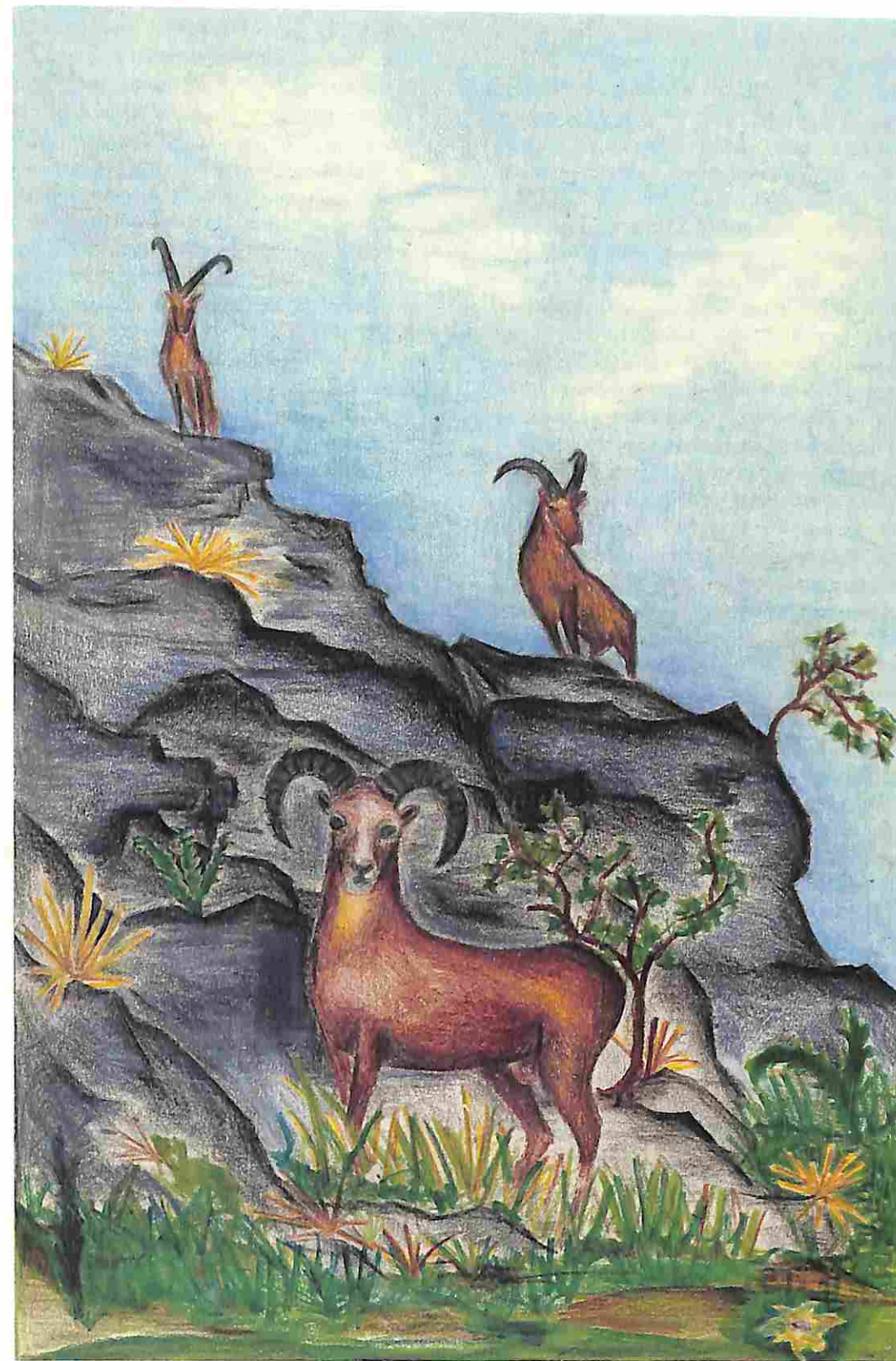
What can we do with money; for which purposes do we need it? First of all we can decide to satisfy some need with money: we buy something (a motor-car or food, but also a ticket for a museum!)

Secondly, we can decide to save our money: we deposit it with a bank. Yet as we save this money, we open the possibility (through the bank) for somebody else to borrow it to work with it, during the time we are not using it. Actually: without being conscious of it, when we save, in reality we are lending money to somebody over a period of time.

Finally, we can also donate the money to somebody else. This means that we give



1962 and (opposite) 1970 (see 'Jesse Darrell', page 6).



somebody else the possibility of realising some idea, of satisfying some need, in complete freedom, without strings attached.

The world is full of circulating money and capital that is circulating in such ways capital masses are potentialities which we abandon to the void as long as we do not connect ourselves consciously with the decisions we take concerning money. And with this 'void' a system will immediately emerge, dictating to us, what we are supposed to do with money!

When we purchase something with money we connect ourselves with millions of people and with nature (environment). Through the world-wide division of labour all our purchases bring along a co-responsibility for what we cause to be necessary to satisfy that need. It is a very good exercise for example to imagine what is connected with, say, buying a pound of cane sugar! Saving — or, better, lending of — money means that we do not only now, at a certain moment, 'meet' other people, but that there is also a more prolonged connection. Hence, responsibility is not only within the economic sphere but within the social. And if we donate money we literally open the sky to let through the possibility of realisation of ideas of other people. These ideas can then be bourn, 'materialise'. This creates a possibility for the unlimited future.

On the one hand, by using money in a conscious way, we can lead spirit into realisation of matter. On the other hand, through money we can free the spirit from matter: that happens every time when people can have the opportunity to connect ideas with the world of matter and create something new.

Today the world of money feels threatening to many people. It, can indeed become a treat to our society if we leave money 'to its own devices' and remain separate from it with our consciousness. But it can also be a blessing in disguise. It is a challenge to us to wake up and become aware of how money works. Through this we can discover that the mystery of changing stones into bread has very much to do with money and our consciousness.

Rudolf Mees' parents sent him to the Hague Waldorf School, started with Rudolf Steiner's co-

operation in 1923. His education was drastically affected by the closure of the school in 1941, but when one of the teachers opened a small school in Friesland to provide some 'underground' Waldorf education, Rudolf was one of its pupils. As a teenager he attended for a time a local Dutch Reform church, where he heard for the first time of predestination; this led to an interest in karma and reincarnation, and he undertook his first serious study of Steiner's thought — not an obscure or distant thing for him, since his father was one of the leading anthroposophical doctors in Holland.

University brought him into contact with economics; although he was almost lured away by medicine, his father saw to it that he completed his degree as originally intended, and when he entered professional life it was in the field of finance — specifically insurance and banking — that he made his career. It is perhaps characteristic of him that he avoided the easy option of joining the Mees Bank, which had been founded and run by his family for three generations. He worked in other banks first, joined the family bank for a while, but ended up as a director of the NMB (Nederlandse Middenstands Bank), one of Holland's 'Big Four'. He retired last year.

As well as the outstanding achievement of his banking career, Rudolf Mees' extra-curricular work is also significant. A member of the Anthroposophical Society since the age of eighteen, he has associated himself with organisations like Lievegoed's NPI — the Institute working in the field of anthroposophical management both educationally and as consultants — and the Dutch Waldorf Schools (especially as Council Chairman of the Rotterdam school for seventeen years, during which time it grew from six to twenty-six classes). In the anthroposophical banking movement he was a founding director of both Triodos in Holland and Mercury Provident in the UK. He lectures frequently on anthroposophical economics, has written numerous articles, and is the author of a book that has just appeared in English: "Money for a Better World" in which the thoughts he shares in the above article are elaborated.

Biographical note by Warren Ashe

Education: a Charge on the Economy

by CHRISTOPHER BUDD

As life would have it, I was asked to write this article at the same time as being appointed a governor of the local primary school - a small village school undergoing conversion to local management. The experiences being had there seem opposite to the theme of funding Steiner Schools and they also offer a practical edge to some ideals I sought to enunciate a decade or so ago concerning free education.

In a nutshell, these ideas turned on the twin concepts that a) education is education of the individual, and that b) since the benefit of education accrues to society as a whole, it should thus be forward-funded by the economy generally.

This picture of the role and economics of education should not be denigrated as simplistic or utopian: a nice, but machinable ideal. On the contrary, it should be regarded as a kind of 'golden mean' - an idea by which one can assess the significance of practical arrangements and in the light of which new arrangements can be devised.

Education of the Individual

Notwithstanding the wide variety of purposes which different education systems have, the essential meaning of education is to lead the individual to fulfilment of his qualities and talents and to fit him for life in the world into

which he has been born. More profoundly, it is the task of education to help the individual discover his task in the world and thence to fulfil it. "Individual" in this sense does not mean blood progeny, but the essential being that exists behind genetic, inherited and other environmental and contextual factors. In this sense, the child being educated is not the son of parents but an individual under guardianship. Neither is he skills fodder for the needs of industry, but what he becomes, what he contributes to society should grow naturally. Education of the individual in this sense lies beyond the subjective concerns and choices of parents, and to one side of the skill requirements for the economy. As such, education is something that exists to the benefit of society generally, and society should reflect this in the provision of basic education without reference to the means of particular parents.

Economics of Education

Beyond the specific circumstances of parents, the economics of education can be described quite simply. Since education is of general benefit to society, arrangements should exist to finance education so that it is free at the point of consumption. This is the only way the individual can receive an education which is not conditioned or determined by the

Part of the Ancient Mariner

For when it dawned - they dropped their arms,
And clustered round the mast;

Sweet sounds rose slowly through their mouths;
And from their bodies passed

Around, around, flew each sweet sound,
Then darted to the Sun;

Slowly the sounds came back again,
Now mixed, now one by one.

Sometimes a-dropping from the sky
I heard the skylark sing.

Sometimes all little birds that are
How they seemed to fill the sea
and air
With their sweet jargoning

And now 'twas like all instruments,
Now like a lonely flute,

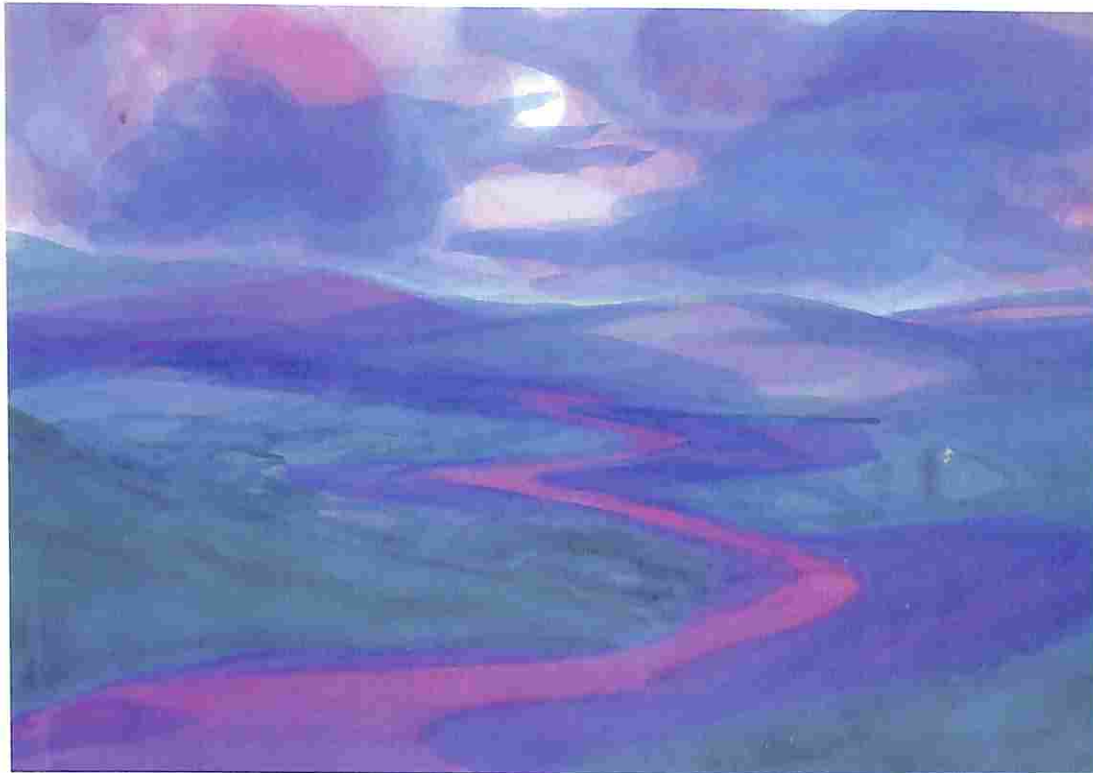
And now it is an Angel's song,
That makes the heavens' mate

It ceased; yet still the sails made
A pleasant noise till noon,
A noise like of a hidden brook
In the leafy month of June,
That to the sleeping woods all night
Singeth a quiet time



Above: 1945 (see 'Jesse Darrell', page 6).

Below: Still greater and richer 'soul-depth' is revealed in the painting of a 17 year-old. Compare this with the work on the front cover (caption on page 1).



As the adolescent journeys through the Upper School, personal view-point needs training alongside clear objectivity. In the realm of art, the still-life is one way of doing this, as this example by an 18 year-old demonstrates.

wherewithal of his parents, the manipulations of industry or the imposition of philosophies imposed through the interference of political parties.

Of course, such influences cannot be removed from education, nor should they be. But they can and should be rendered secondary. Society should provide a basic education, which can be added to as circumstances require, but which should not be undermined or gainsaid.

One can use Britain's health insurance (NHI) scheme as an example. Under this scheme, everyone contributes to the cost of health-care generally and everyone receives an entitlement to health-care services up to a certain level. Alongside the scheme, two factors tend to be excluded however — the conceptual basis of health-care is allopathic and does not embrace holistic approaches, and the financial level of provision tends to be standard, leaving those who wish for higher or different standards to receive these from services provided at extra cost.

This situation illustrates something very specific about Britain's social understanding. The state provision of health is only predicated on the idea of equality as a right. It has yet to embrace in a modern way the problem of non-allopathic medicine. And it has yet to recognise that different levels of care can be provided without those above the standard being couched always in terms of 'private' or 'luxury' provision.

Interestingly enough, these are not absolute problems. Increasingly, the NHS is broadening its philosophical basis. At the same time the practice is gaining ground that the individual pays for health-care on a part state-funded, part top-up basis. When seen in a perspective that transcends the narrow concerns of party politics, the health service can be seen to be adding to its base of equality the two components of cultural freedom and economic flexibility. In practice the old 'class' ideas are losing their relevance. They live on, of course, but in people's minds, not in the management structure.

The example of the NHS can well be applied to education. Equality underlies the provision of state-funded education to a standard level. Recognition of the need for cultural freedom

will widen the scope of educational systems; and the growth of individual-centred economics will result in the mechanics of provision of finance by a mixture of state-funding and individual top-ups.

The point of this detour via the NHS is to show how, in existing practical life, much more is possible in regard to educational funding than we perhaps think. In reality, practical arrangements are developing all the time toward a society predicated on the individual. The problem is that we tend to describe these arrangements with ideas that belong to the past. Things look very different, however, when seen in terms of a future-orientated outlook, for in the future, with the greater emergence of the individual, equality will be matched by cultural freedom and economic flexibility.

This day is not far off. It is already influencing practical matters. The difficulty is to put into words ideas that at once belong to this ideal society and describe practical arrangements. To this task, I will dedicate the second half of the article.

What is described below is of relevance to Steiner schools, many of which are entangled in the problems of being 'private' schools. However, this article is not focused on Steiner schools specifically. Under the scheme described below, they would be one of a range of schools which parents could choose from. The main difference is that the pedagogical importance of these schools will not be hindered by the financial means of a child's parents.

The scheme: The nation's educational fund is provided by contributions of individuals and lives in the productive economy. The latter reflects the economic reality that education generally is a charge on the economy not on parents. The contributions reflect the reality that money needs to pass through the consciousness of individuals in order that it does not become an anonymous state-owned mass in the economy.

In this sense, every child has entitlement to educational funds. These are provided by way of vouchers given to the child's parents, *but the*

beneficiary is the child, not the parents. These vouchers are then used by the child's parents to finance the school of their choice. Any costs of a particular school that cannot be met by the voucher, will be met by top-ups. This is not an invitation to elitism. It simply means that the standard level reflects society's general consciousness. Rather than accuse those who wish to pay more of being elitist, the voucher value need but be increased. In other words, the problem is not elitism, but the value society puts on education.

Just as children will have their education paid by vouchers, so schools themselves should be funded by a kind of reverse-voucher — a drawing on the educational fund. Under local management methods, the means to do this already exist. In the freer world envisaged by this article, a school would devise its budget and be entitled to draw on the educational fund. Any shortfall would have to be made up by top-up activities or deviations. The essential point is that the school's right to their funds is separated from the political and other agenda of those who currently control state-funding of education.

Under such a scheme, an end would be put to the present practice of private education being paid for after education taxes have been paid, a practice that seriously hinders and greatly falsifies the number and cross-section of parents of Steiner schools.

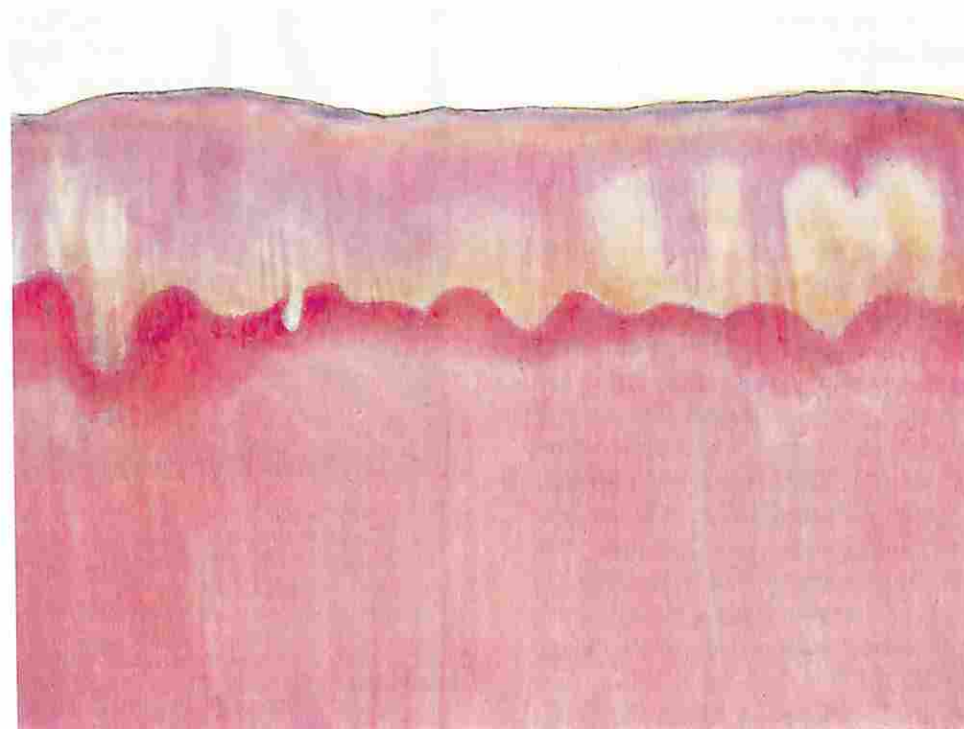
But these ideas are not only commensurate with pedagogical aims of Steiner schools, they are replicable and of benefit generally in society.

The greatest obstacles to bringing such a scheme about are the readiness of people to understand its practicability and their will to realise it. My hope is that if a clear and viable scheme can be derived it would 'sell itself'. In times of great change but direction (such as today), the need for such schemes is very great. But they need to offer a practical, not a philosophical profile.

Christopher Budd is editor of 'New Economy'.



The development of personality, and with it the journey through over-dominant subjectivity, follows the stage at which Steiner recommends the teaching of profit and loss (see article on page 7). This development can be seen at several levels and guided through different subjects: in Class 7 (ages 12/13) there is opportunity to rejoice in the fact of inner and outer exploration (see 13 year-old's painting on page 17, above). This lino cut illustrates well how pupils in Class 9 (age 14/15) need 'space' to contemplate what is being discovered.



Dr. L. Kolisko, a science teacher at the first Waldorf School in Stuttgart, travelled to Brussa for the total eclipse of the sun on the 19th June 1936, which lasted 78 seconds. Experiments he conducted included a comparison of the reaction of gold to the sun under normal conditions (shown by the picture above) and during total eclipse (below). The experiments were part of a series "to find evidence for a connection between the planetary bodies of the solar system and the metals of the earth". The method to which these pictures relate is that of "capillary analysis".

Steiner Schools and the Development of Anthroposophical Banking

by CHRISTIAN NUNHOFFER

There has been a close connection between the growth of the Anthroposophical Bank 'Mercury Provident plc' and the development of the Steiner School movement in Britain. Mercury was established in 1974 and it is since the 1970's that the largest number of new Steiner Schools have been established. The following table shows the growth in the number of Steiner Schools in Great Britain since 1973, when the first 'new' school was established.

Bristol	1973	Brighton	1984
Ringwood	1974	Forres	1985
Belfast	1975	North London	1985
Canterbury	1976	Sheffield	1985
Aberdeen	1978	Snowdonia	1985
Dyfed	1979	Plymouth	1985
Totnes	1980	Glasgow	1988
York	1980	Coolenbridge	1989
Hereford	1983	Dublin	1989
South West London	1983		

This process of parallel development has not been a one-sided one. Mercury has benefited as much from the experience as have the Steiner Schools, who have gained access to a source of friendly money. However, education is not the only field where Mercury is active; only one quarter of Mercury's loans are currently to the Steiner School movement. Mercury's lending

covers a wide field, including most sectors of society where there is an impulse towards social renewal and service to the community.

It was not a coincidence, then, at a time when there was a desire amongst parents, teachers and indeed children to see more Steiner Schools come into existence, that a method of banking was established which was to be of particular benefit to the schools. Mercury recognises the difference between a cultural institution such as a school and an economic enterprise that generates profits out of which loans can be repaid. It does not look upon Education as a commodity that should be bought and sold, but would rather see land and buildings being gifted to the school so that the education can be developed out of freedom and not be dependent on the ability of the school to sell its services in the market place.

In conjunction with the schools, Mercury has been able to develop methods of financing that are particularly well suited to a charitable undertaking. Unlike conventional banks, Mercury's main concern is the way that money is handled. A basic principle with which Mercury has worked is that of the *conscious use of money*. When investing money, many people too readily concentrate upon the rate of return on their investment and disregard how their money is being used. Fortunately though, there

is an increasing concern in society nowadays as to how capital is used, which is reflected in the growth of Ethical Investment funds or what has come to be known as "Socially Responsible Investment". Mercury has pioneered a method of saving which allows investors to direct their money to a field of activity or a project of their own choice from Mercury's list of loans and borrowers. Furthermore, by choosing a lower rate of interest, depositors directly benefit the projects that they are supporting. Parents, grandparents, teachers and friends have deposited money at preferential rates of interest (opting for 0-7%) for specific schools or the school movement in general, which has enabled Mercury to make loans at between 4 and 11%, at times when loans taken from traditional sources were at rates twice that level.

Mercury, in conjunction with the schools, has developed a method of finance which has provided a source of money which would not have otherwise have been available to the schools.

Now that Mercury is established, schools have come to us as a first source of finance. Previously, they approached the High Street Banks, who often refused finance because they considered a region to be well served with schools or because the birth-rate was declining. Mercury was able to reach a different conclusion, because of the enthusiasm and support for the specific form of education that came from the parents. If there is sufficient will amongst a group of people to achieve something in common, and if that will can be channelled in the right way, then it should be possible to reach the desired goal. How then can this will to help be translated into financial arrangements, that support the creation of a place where an "education towards freedom" can occur? It may be useful to follow the methods evolved by Mercury, from the earliest prototypes to the more complicated forms that are now in use.

The original loans that Mercury made to schools were secured by guarantees from parents and friends. These guarantees were an indication to Mercury that there were *people* standing behind the project, people who were willing to repay the loan should the school be unable to do so. Thus Mercury would never

have to fore-close on a mortgage, which would result in a school having to close down and sell up in order to repay the loan.

The next development was to look at the repayments themselves. As most of the new schools were running appeals, the flow of income from these appeals was used for loan repayments. The problem then was how to distinguish separately this flow of income, because if a school was running at a loss the money from their appeal would be used to cover the running costs instead of being available for loan repayments. Various attempts were made to separate out money for servicing capital from that needed to cover the running of the school. In some cases the school was required to open a separate appeal account in a different bank so that the bank could not automatically withdraw money from the appeal account to cover a bank overdraft.

The next step was to set up the first *borrowing community* in Britain. This was done at Perry Court Steiner School in 1982. The concept had been developed in Germany by GLS Gemeinschaftsbank, and Mercury adapted it to suit local needs. A borrowing community incorporates both individual and collective responsibility as well as altruism. Through it a group of people are able to achieve something together which would otherwise not be possible. It works like this. Each member of the borrowing community borrows a sum of money from Mercury. The amount they borrow will depend upon the monthly payment that they are able to make. The loans are usually repaid over 4 years, a payment of about £29 per month repaying a loan of £1000 plus interest over that period. It is, however, a *community* of borrowers, which means that each member guarantees a proportion of every other member's loan so that if a member is unable to keep up with their repayments the remaining members will take over the repayments in equal lots. Another reason for calling it a community is because the members together decide how the money they have raised will be used. In the case of a borrowing community for the benefit of a Steiner School, the money is usually given to the school. As it is a gift it is also possible, if the donor is a tax payer, for the school to

increase the donation by one third through a gift aid scheme or by deed of covenant.

In practice, the financing of a Steiner School may incorporate a number of different loans. A loan to a borrowing community, a loan direct to the school, or indeed a series of borrowing communities. Some schools are setting up their fifth borrowing community, although these rarely run simultaneously. Loans have also come from Hermes Trust, the charitable arm of Mercury, and from the Mercury Provident Pension Scheme. The latter is a composite scheme, with more than 20 participating institutions; it was set up by Mercury in 1978 and many schools belong to it. It is a source of long-term finance, and although it needs to realise a commercial return, a school is able, by spreading payments over a longer period, to incorporate the repayments into its cash flow. The added benefit is that the teachers and other members of the Pension Scheme know that a percentage of their premiums is being used to help finance other schools and like-minded institutions instead of being lost in an amorphous pool.

Because Mercury is an authorised bank it is subject to the stringent requirements of Banking Law. In general terms this means that it is only able to lend up to 10% of its capital base to any one borrower. At current levels this means no more than £65,000 can be lent by Mercury directly to any one school. In order for Mercury to be able to increase its volume of lending it must increase its capital base. Mercury is therefore having a share launch on 28th October this year and is keen to attract new capital. Anyone who is interested in supporting Mercury and thereby the Steiner Schools Movement as a whole, is welcome to contact us for a prospectus.

Christian Nunhofer is a Director of Mercury Provident plc and a pioneer of ethical banking. After having received a full Waldorf education, he studied Economics at Sheffield University followed by a post graduate diploma in Marketing.

THE GODPARENTS CHILDREN'S FUND

The Godparents Children's Fund is in need of further donations to assist children whose parents are unable to meet full fees to attend Waldorf Schools. From the number of requests for help we have, it is apparent that most of those in need are already attending a Waldorf school and are in danger of having to leave their class and their class teacher for lack of funds.

We would especially like to appeal to the parents of those in the top class who will soon no longer need to pay fees for their own children.

Donations should be sent to Godparents Association Ltd Children's Fund, Orlingbury House, Lewes Road, Forest Row, East Sussex RH18 5AA.

Corrections

Due to an oversight, credits for the photographs on pages 12, 20, 21, 24, 25, and 32-above of the previous issue (vol. 25 no. 2) on the theme of Kindergarten were omitted. These were kindly provided by Freya Jaffke. We sincerely apologise for any ambiguity that may have resulted.

In Child and Man vol 25. no. 2, the last line (on page 13) of the poem quoted by Gale Ramm should read: "to bristle like a burr."

Freunde der Erziehungskunst Rudolf Steiners e.V.

An international approach to help independent schools to exist
by NANA GOBEL

There is a small Waldorf School in Alexandra Township near Johannesburg. The teachers and the children who go to school there have to phone the house-keeper in the early morning to check whether it is at all possible. During the past few months very cruel fighting between different groups of the black population has taken place there, right next to the school site, so that it was sometimes really dangerous to enter the area. In spite of these circumstances, the children have come to love their school, set as it is in the middle of slums. Their school building was built up with considerable financial help from Europe.

During the last two years, formerly hidden initiatives in the eastern European countries have started to surface and develop. Waldorf (Rudolf Steiner) Kindergartens and schools have been set up in Estonia, Poland, Hungary, East-Germany, Romania and Czechoslovakia. In Yugoslavia a Kindergarten has been in existence already for several years. This year, a Kindergarten and school will start in Russia.

If one knows the economic circumstances under which people have to live in these countries, one is not at all surprised to see how difficult it is to set up schools there. It is hard to find adequate buildings and even more difficult

to finance them. A lot of courageous work has been done to assist all the initiatives, already there.

It was quite a different task to co-operate with the new authorities in order to get school laws passed which allow independent schools to exist, to choose their own curriculum, to be financed by the state authorities and so on.

Having some idea of the former communist school system, one is not astonished to observe a great longing for a freer and more independent approach to education. In Hungary, for example, an increased awareness of former experiences and present needs led in 1990 to a very open discussion in the Educational Ministry, which came up with very favourable proposals. But balance of power can shift quite quickly, so, in 1991, an educational law was discussed in Parliament, which threatened to become as rigid as under the communist leadership, making one realise that independence is both a precious and dangerous ideal: nearly every Government fears it.

The association *Freunde der Erziehungskunst Rudolf Steiners*, founded in 1971, was expanded into a world-wide active movement in 1976, since when it has tried to help new Waldorf Schools, which are in urgent circumstances, to



Children in the Steiner Kindergarten in Zagreb.

survive economically, especially when forces and resources in their own country were not strong enough or large enough to cope with the problems arising. During the last few years the association has also started to work in the field of educational laws. In this, co-operation with the *European Forum for Freedom in Education* has grown up.

In 1990 the association *Freunde der Erziehungskunst* received, through individuals and through schools and other institutions, total gifts of DM3.8 mill for schools in European and non-European countries. Most donors already knew to whom they wanted to address their contribution, which indicates personal concern and deep human interest and makes us glad that more happens than the mere transferring of money.

Several German Waldorf Schools have formed a partnership with a non-German school. For some years, partnerships with schools in England have led to much fruitful co-operation. Children and parents of the Waldorf School in Bochum-Langendreer, for example, arrange

pupil exchanges with the Waldorf School in Holywood Northern Ireland and have fundraising activities, such as bazaars, for their partner school. Friendships arose out of this partnership; teachers went to Holywood to teach there for a while and through these events a thread has been woven as part of a whole network of human relations. Such relationships provide especially firm ground on which the work of the association can grow. Through it one realises how personal initiative and capacity become the starting-points for this international network, in which co-operation and caring support for one other can thrive. Anyone can start, a pupil in school, teachers or parents. Their help will encourage others, often in very hard and trying circumstances, to create an education, through which the coming generation will be able more adequately to meet the needs of their time.

To indicate the extent of the work of the association, some schools which it has supported are listed here.

Eastern Europe

* Solymar/Budapest: a Waldorf Kindergarten and school started in September 1989, till now without state support. In 1990 a Kindergarten building was set up; a school building has to follow. How to finance it is as yet unclear.

There are around 15 Kindergarten initiatives in Hungary besides the already existing ones in Solymar and Godollo.

* Bucharest/Romania: a Waldorf school started in autumn 1990 with four classes. There is also a teacher-training seminar.

In Romania three other Kindergartens work in Cluj, Pitest and Temesvar. Some 12 schools will start this autumn.

* Russia: there is already a teacher training seminar in Moscow; a school and Kindergarten will start this autumn.

* Estonia: there are four schools already in Tallinn, Tartu, Rakvere and Polva. Although the Ministry is quite open, there has been no regular support to date.

* Poland: Kindergartens work in Krakow, Bielsko-Biala, Warsaw and Olsztyn. They all needed help to set up the necessary rooms.

* Zagreb/Yugoslavia: for 8 years a Kindergarten has been working in Zagreb, from which the idea of Waldorf education was spread. A second Kindergarten already exists in Zagreb and also one in Ljubljana/Slovenia.

Central and South America

* In Chiapas/Mexico a Waldorf School was founded in 1984. To enable Indian children to go to school there, school-fees were paid from Europe.

Three other Waldorf Schools work in Mexico.

* For Waldorf Schools in Brazil, Chile and Peru the school buildings were set up with help from the association, which also arranged that school fees are paid for regularly for poor children.

Through a so called "Steiner-Aktion" a fund could be built up profits arising from the sale of minerals from Brazil and other South American countries.

South Africa

* In 1985 a group of educationalists founded the "Centre for the Art of Living", from which 9 projects have been founded in different townships; one of these is the Inkanyezi Waldorf Centre in Alexandra township.

Africa

* In September 1989 a pedagogical initiative started in Nairobi/Kenya, since when it has developed so that a Kindergarten and a small Waldorf school could be established.

Near East

* In Kibbutz Harduf/Israel, which is an anthroposophical centre, a Waldorf school was founded in September 1989. This is a well prepared initiative, but it is still uncertain for how long the state authorities will continue to acknowledge this school.

* Bilbeis/Egypt: within the vicinity of a biodynamic farm, a school has been set up for the children of all the people living and working together there.

This hopefully gives some insight into world-wide initiatives and their needs with which the association has some connection.

If any more information is required please contact:

*Freunde der Erziehungskunst Rudolf Steiner e.V., Libanonstrasse 3,
D - 7000 Stuttgart 1, Germany.*

Continued from page 16

be used for 'A' level preparation, and can often take precedence over it (because it is extra-curricular). For each event, the amount raised is often not financially on a par with the hard effort — therefore questions arise as to what the actual point of an Italy trip is or at least why it needs to be so much more expensive than a normal holiday. Are those extra indulgences really necessary and are we just wasting money on luxury items which could be put to better use? The education strives to teach us about the needy in the world even though the trip is termed educational; is it not hypocritical to ignore those other issues? Maybe the trip has become too materialistic with each class trying to outdo the last class's total. There then arises the point of justifying it to people not knowing anything about Steiner Schools. They argue it is not as if we are either artists or young people with disabilities or in unfortunate circumstances, so how can we make a satisfying/valid/acceptable reply? The positive side which we experience in doing so much fund-raising is that in order for everyone to go on the trip we have to work extra hard and that surely makes us appreciate the trip more, due to the effort involved.

Maybe it would be good if, during the years leading up to Class 12, the class were involved in fund-raising (outside the school community) for charities in England and abroad. Or maybe the class's acting projects (the Class 8 Shakespeare play for example) should be taken to places for the elderly or schools for handicapped people. One event in Class 12 which achieves this is the play, because the Class 12 play is not seen primarily as a fund-raising event. The tradition surrounds the project itself with contributions in all areas of the production by the class - costumes, lighting, stage management, set design and construction and, again, social interaction! In my opinion the play helps perhaps more than anything else to bring the class close together — and if some money is made as well, through such a fun activity, that's all the better!

Having mentioned these issues, which need to be taken into consideration by each class, one



Teachers from many parts of former USSR attending a Waldorf Training Course in Krasnodar near the Black Sea. (Photo by course convener Ene Sarv from Latvia.)

has to agree that the trip is worthwhile, with each member gaining from it what they want. Clear proof was evident on the occasion when a friend who is not very interested in art admitted openly to being thrilled after seeing certain pieces of art and sculpture. Everyone has found they have powerful memories to look back on and a favourite place in Italy — ancient Rome with the wonderful Michaelangelo Sistine chapel — Florence with its sculpture and its multitude of art treasures, the mellow sun-baked colour of Sienna, the serene mood of Assisi or the famous and romantic atmosphere of Venice! During the preceding months, the target figure, which started as a heavy burden, gradually unfolded into reality because of our dedication. And this made us all realise the possibility of successfully taking on tough challenges in life.

Isabella Florschütz attended Michael Hall Rudolf Steiner School and is continuing her education at Brunel University, studying Business Management and Psychology.

World List of Waldorf (Rudolf Steiner) Schools

Due to the loss of documents following the closure of the firm that formerly printed *Child and Man*, it has not been possible to include the *World List of Waldorf (Rudolf Steiner) Schools* in this issue. We plan to reinstate this feature of *Child and Man* in Vol. 26 no. 2 and apologise for the temporary inconvenience that these circumstances may cause our readers. Ed.

Book Reviews

The Wayfaring Princes: a tale of Quest and Adventure by Edith Lawrence. Mercury Press 136pp pb \$8.00

When I was nine or ten, fairy tales were much too short, the story books were too thin (the complete Grimms' had not yet been published), and only George MacDonald's volumes were satisfying, for they went on and on for days. So I can imagine that Edith Lawrence's *The Wayfaring Princes* will please the third- or fourth-graders who happen on it, or whose class teacher reads it on Friday afternoons (for many weeks, surely). And other benefits will immediately strike their ears. It's a plus to find three brothers who can't stand each other, or their father, and a King who can't stand them and their quarrelling. There's something new, too, in that each prince has his own adventure; usually the two older brothers are boring failures while the real adventure goes to the youngest with his superior wit or compassion or bravery. In fact, the interest of the story lies in the wit and knowingness possessed by the oldest prince, the compassion and gaiety of the second, and the bravery and derring-do of the youngest. Each has his special virtues, and these are also his one-sided weaknesses. Oh! the hard tasks and trials the brothers have to go through before they can return to their father's kingdom: witches, wild bulls, dragons and regents of underground fire pop up at the worst moments; dangerous stairways lead up to the cold clouds, unending wastelands, pits, and mazes are a large part of their Wayfaring. Fortunately each prince succeeds in winning his princess - interesting and unflappable ladies all - and after this "Justin had lost his air of superiority, Felix his dreaminess, Brand his rash impetuosity". Now, you think that all would be well on their final return home? No indeed! (You see how satisfying this book is.) Their father's kingdom has been attacked, and the brothers have to join forces, as they were never able to do in their younger years, in order to conquer the powers of evil and darkness.

It is the old, old tale, which every child needs to hear, and one that Edith Lawrence has brought to vivid life. No matter that at the beginning the wise adult will sigh over the well-known "threefoldness". The still wiser child, ignoring abstractions, will simply enjoy the rattling good story — as it goes on and on, for days.

Ruth Pusch

The Magical World of the Inklings by Gareth Knight. Element pb 258pp £9.99

Many parents whose children delight in the Narnia stories of C.S. Lewis, or the Hobbit sagas of J.R.R. Tolkien, must have pondered on the power of these stories. And if they themselves have read any of Owen Barfield's books, or the later writings of Charles Williams, they will have found the same magic there. Owen Barfield has himself observed of *The Magical World of the Inklings* that Gareth Knight's understanding of the wellsprings of the Inklings magic is "more than outstanding", and that his book is "not in the same league" as other studies — individual or collective — of the Inklings and their writings.

The book is compulsive reading. Unlike the usual, allegorical approach, which totally destroys the magic of mythopoeia, it assists us to cleanse the gates of imaginative perception and appreciate how these four Inklings, in strikingly different ways, each awakens us to the true potential of the human spirit. Few, if any, more important books can have been published in the past year.

J.D.

I Can Help by Carla Grillis. Floris. Card £2.50

Playtime by Ronald Heuninck. Floris. Card £2.50

For those young children who are not fortunate enough to have the kind of books that Rudolf Steiner recommended — with 'moving pictures' — these are something of a substitute, practical and inexpensive. Without text, they leave room for activity within the child's mind, with the reasonable expectation that the experience will stimulate further will-activity, the realm in which the younger child is truly at home. *I Can Help*, shows a child on each page engaged in the kind of job that children love to help with — including vacuum cleaning!

In *Playtime*, the sanguinity of childhood comes to the fore: most pictures show two or three children of a variety of nationalities playing imitatively and creatively in different settings, all except one (the girl with the watering can in the bath, who is looking 'out' at the viewer) being completely absorbed in what they are doing.



Human Encounters and Karma by Athys Floride. Anthroposophic Press pb 121 pp \$9.95

One of the burdens that we have to contend with in modern life is that of 'passing one another by'. Particularly in the bustle of city life — but equally in the same country bus or village store — we can be as oblivious to our neighbour as we are to the person buried in the newspaper who is moving on the opposite elevator of the metro. The work of Athys Floride as set forth in this book could be an antidote to such situations. It is divided into two parts: the first a more general analysis of human encounter, by which each stage can be cultivated more consciously; the second an appraisal of the French poet Victor Hugo (d.1885). The connection between the two — and Hugo comes across clearly as an example dear to the author's heart — must remain an enigma unless the reader is prepared to enter into Rudolf Steiner's ideas about karma. Many associated with Waldorf education may find much in the way that the author embarks on this, particularly if they are seeking ways of building community from within.

The Universal Human by Rudolf Steiner. Anthroposophic Press pb 96pp \$8.95.

The great tides of racism and sexism of the last two decades have washed away much of nationalism and more of gender, both at times proving obstacles to allowing that which is "universally human" to prevail. In this collection of four lectures, Rudolf Steiner discusses a fundamental approach to these problems, broadening them beyond the petty and personal. Challengingly, however, he shows that if sexism is not to become mere gender jockeying and racism is not to sink into a mere thirst for assuaging thwarted ethnicity, all individuals will need to face taking themselves in hand. This is a stimulating book, showing yet again how central the 'Mystery of Golgotha' is in an anthroposophical world-outlook, with Steiner more than once throwing down the gauntlet to inadequate biblical translations and to the lethargical kind of thinking that has been content to lap them up. For those who might shrink back from this, he instances, en passant, how the Zendavesta, the sacred book of the ancient Persians, was re-written seven times in order to keep pace with Zoroastrian advance.



As with all truly anthroposophical publications, this book may be read at the simple level of carbonating the stagnant mind or, with no element of coercion intervening, at a level which can lead to a more active promulgation of and participation in the "universally human".

Blessed by Illness by L. F. C. Mees. Anthroposophic Press pb 242pp \$10.95.

That the author has the remarkable capacity to see things in a way unhampered by orthodoxy is well illustrated by the opening of one of his consulting-room conversations. *Patient*: "My heart troubles me." *Doctor*: "I rather have the impression that you are troubling your heart."

There is a lot of closely argued text in this book, but it is written in a style that is full of diversity, giving the impression of flying from back to feathered-back amongst a flock of migrating geese — i.e. moving unswervingly towards a destination, though with constantly changing viewpoint. No-

one who was not attracted by the challenge of the title of the book would perhaps want to reach the author's destination. En route, he deals with childhood illnesses in a way that gives one a sure but not dogmatic stance. Still more, out of his 'thoroughly digested' anthroposophy, he is able to show how illness can be seen as part of a world-view. A hint of this view lies in his statement that if there is nothing before birth or after death, illness is senseless. A conclusion implicit in the complaint: Why did this have to happen to me? as also, Mees reveals, in many other current attitudes towards health and medicine.

A book, full of fascinating insight, the fruit of a life's hard work which many ill and healthy alike, will find a blessing in itself.

Clairvoyance and Consciousness - the Tao Impulse in Evolution by T. H. Meyer. Temple Lodge Press 80pp sb £6.95

Skythianos, one of the great leaders of humanity, is a figure shrouded for most people in an air of mystery. In this study the author makes links between his theme and this high initiate, not removing the mystery, but certainly giving greater clarity in one's approach to it. Meyer ranges, in comparatively few pages, through vistas of culture both past and present, in a way that makes a significant contribution to one's understanding of *race*: The absence of pettiness in his perceptions gives a perspective that is at once broad and irradiated with a certain esoteric grandeur, while at the same time focused on significant and thought-provoking details: the Irish bells discovered in Labrador dating from pre-Columbus times; the angle of the arm of the Tao 'cross' in Dublin; the significance of the 'Red' Indian chieftain's head-dress; the power of the Taoist symbol used by Hiram, the builder of the Solomonic temple; and so on.

As the wild geranium grows, its leaves display unity but at the same time a powerfully working metamorphic principle, spiralling up and round the stem: Meyer's sixteen short chapters convey something of the same effect. Two of the advantages of this format are: he is able to introduce many aspects of the figure of D. N. Dunlop, to whose memory the book is dedicated, in a striking way; the reader is inspired to bring to blossom for himself the final metamorphosis — ie the *work* that (as Meyer is at pains to point out,) is necessary to carry the Tao impulse into our present time. Excellent notes and references assist both these processes.



The Human Life by George O'Neil and Gisela O'Neil. Mercury Press sb 268pp.

Though having many implications for the education of children, this is primarily a book for anthroposophists. It is the result of the authors' work over many years and mostly reads like a commentary, meaningful and perceptive, on passages from Steiner's lectures. Some quotes are more than two pages long. But it is more than a mere stringing together of 'purple passages': it is a well-ordered collection of observations on and insights into human life, seen as a whole, seen as flow of plaited rhythms, seen as a biographical range of climacteric mountain peaks and in other thought-awakening ways. Despite minor inconsistencies with regard to the use and presentation of quotations, which may irritate some readers, the work — most of it appeared first as a series of articles — is well worth ploughing through, as much for the authors' pithy and challenging comments on how to work ("soul-sweat") with anthroposophy as for the main theme.

The editor has very helpfully compiled an index of ages referred to in the text. As a spur to *work*, this seems much more valuable than the original conception behind the life-chart. The book is somewhere midway between a selection of readings from Rudolf Steiner on a given theme and an original text. It could be seen as the fruit of a form of collaboration, open to those who did not have the privilege of being contemporary.

Sam Luckless, the Unlucky Lad by Polly Lawson, Illustrated by Gabriele Gernhart Eichenauer. Floris Books hb 27pp £6.95.

Sam's lucklessness is changed through the fact that his footsteps lead him to a strange notice: "No weeping allowed"! and, subsequently, through the events that destiny brings him in the wake of this.

Given the outline plot — which might be summarised as 'A sad boy is cheered through the sheer joy of a girl' — nine out of ten versions would surely end in cul-de-sacs of contrivance. Polly Lawson's is the tenth. She tells her simple tale of transformation in a matter of ten minutes and yet it contains sunshine enough to ripen a whole harvest of childhood feelings.

Psychoanalysis and Spiritual Psychology by Rudolf Steiner. Anthroposophic Press pb 143pp \$10.95.

In this group of 5 lectures, Steiner directs his anthroposophical insight to the field of psychoanalysis. Through his shared perception into the deeper nature of the human being, we are enabled to understand some of the battles that were (and continue to be) waged for the possession of the psyche (or 'soul' as Steiner more commonly termed it). Steiner argues that the formal psychological investigator does not go far enough, his argument abounding in cases that demonstrate the point.

Even if the book included nothing else, the lay person — lay, as far as psychology is concerned — would have cause to be grateful for the way it puts Jung and Freud, Steiner's contemporaries, into true perspective. Someone who can lower the drawbridge, as Steiner does, to give access to what is easily concealed behind such exterior battlements, performs a significant deed for the progress of present day culture.

Water - The Element of Life by Theodore Schwenk and Wolfram Schwenk. Anthroposophic Press pb 249pp \$15.95.

When Theodore Schwenk (1910-1986) published his book *Sensitive Chaos*, many eyes were opened to the qualities, attributes and functions of water. This book, a selection of his lectures, together with some of his son's, based on similar and further research, strikes a note of urgency, still greater than that in the previous publication. This is indeed timely, seeing that life of the planet comes under threat, day by day from the Western approach to economy. Taking many different points of view the authors show that there are two 'fields' where this 'battle' is being fought. The one is *water* — water in every sphere of earth existence; the other is *human thinking*.

The Schwenks show that the wonders of water only begin to be comprehensible when one realises that it is the vehicle of *life*. The tragedy of pollution and destruction that water has to sustain at the hands of modern civilisation is only comprehensible when one realises that it is the result of a form of human thinking that has no understanding for life. The authors make it clear that to achieve this understanding in a modern way is the only sustainable approach to a new ecology. This is a responsibility in which everyone, simply through being a 'citizen of earth', may share.

The Snow Queen by Hans Christian Anderson, illustrated by Anastasiya Archipova. Floris hb 28pp £7.95

This version of Hans Christian Anderson's *The Snow Queen* has been produced as an early reader for "Children: ages 4 - 8". Each new edition of one of Anderson's tales seems like an invitation to penetrate the familiar imagery anew. The illustrator has an important part to play in this respect — what is illustrated and how. And even more important: what is *not* illustrated and therefore left to the child's own image-forming faculty.

Anastasiya Archipova adopts a style of very soft realism to attain the magic that drifts in and out of Anderson's tale. Subtly she portrays how Kay and Gerda grow from childhood towards adulthood as a result of their encounters. Her pictures of the snow queen and the robbers are particularly helpful for the younger 'readers': she shows the hardness of

the former by averting the snow queen's gaze always away from the human; the latter are shown with that part of the face that gives expression to human feeling deliberately masked.

Books in German

Kindergemässe Bekleidung by Maria de Wit, Illustrated by Ronald Heuninck. Freies Geistesleben hb 250pp DM39.

Literature concerning the home medicine cupboard and family life and festival celebration has increased in recent years. This book meets a further need. From birth onwards the clothing of children is a major item. Here we have excellent advice, fascinating background to the materials available and clear patterns, many presented also in pictorial fashion (one of my favourites being the way the layers of covers for the cot are shown — in diagram 29 — in a manner that reminds one of the 'Princess and the Pea'), thus reducing the language barrier for those whose German is not as good as their knitting! It is clear and reassuring that the author's insight into her subject is practically tried and tested. And she has certainly done her research homework for the sake of the clear-thinking modern parent, presenting, for instance, the properties of natural, half-synthetic, and synthetic materials in comprehensive, tabular form, thus assisting comparison and hence choice. There is also plenty of tasty anecdote for those quieter moments when Arkwright jnr. is blissfully asleep in his cradle, moments in which one can inform oneself of the cycle of *Bombyx mori*, the silk worm that feeds on mulberry — and such-like. Northumbrian parents may slightly wince at their beloved Cheviots being connected with southern Scotland, but this is a very minor corn on which the author treads in a book that is thoroughly good value. The production terminates, not with an index or appendices, but with a few modest but informative advertisements from firms producing the relevant, sought-after clothing and materials.

Zeit und Rhythmus by Wilhelm Hoerner. Urachhaus hb 385pp DM58.

An expression seldom heard these days is: 'a month of Sundays'. If one is tempted to think it is purely figurative, the reading of Hoerner's *Zeit und Rhythmus* will make one think again. The author handles the inter-weaving complexities of time and rhythm in the universe and in human life in such a way that the reader is helped to grasp with precision the particular rhythm being discussed; at the same time one is not overcome by the stagnant residue of a know-all, but rather stimulated with the refreshing wonder of 'Where does all this lead?'.

For parents of pupils at Waldorf Schools it is, perhaps, unfortunate that Hoerner, in his painstaking research and revisions (this is a second edition), did not include the *origin* of the text of the Christian Community's so-called Confirmation Service, thereby offering the opportunity of linking this moment in childhood with all three seven-year periods, in the totality of childhood.

Particularly enlightening are the descriptions of rhythms that are important and deeply rooted in the many cultures found throughout human history. Such descriptions could well serve as a new starting point of understanding between Jew and Arab, Western Catholicism and Eastern Orthodoxy, or similar opposing factions — as a spur not to some sort of oecumenical goulash but to a cosmopolitanism born of a keen mutual interest, infinitely superior to race or persuasion.

Spiele und Arbeiten im Waldorfkindergarten by Freya Jaffke. *Freies Geistes Leben* sb 65pp DM16

In very few of the excellent photographs included in this booklet do we experience eye-contact with the children: they are all totally absorbed in *activity*. The author amply demonstrates in her tightly-knit yet homely text how this activity ideally should come about, what kind of activity is suitable for the various ages below 7 years, what it does for the child, what forces it draws on and what qualities it engenders, how it can breathe into the ordering of the day, into the week, and so on. She shows how *activity* is the key to the young child's world; and how the adult's genuine love for this world and for the child is as sunlight and rain, nurturing that in the child's early life which will form the healthiest basis for further development. She unlocks this world for the reader through her fine observation, through the recounting of strings of small incidents from kindergarten life and through her unfailing penetration into the realities of each situation. A book of wonderful value and potential application.

Leben auf Feld und Wiese by Gerhard Sturm. *Freies Geistes Leben* sb 88 DM 29.

Leben im Gebirge by Gerhard Sturm. *Freies Geistes Leben* sb 88 DM 29.

These two volumes, both richly illustrated with superb coloured photographs and informative diagrams, continue the series *Geliebte Natur*. The author sets out to deepen our understanding — and thence our respect — for nature, both in its essence and in its manifold variety.

"Every bit helps," is a saying quoted on a variety of occasions. But is it true — when one is under the illusion that the 'bit' is all that is necessary? This is the 'tragedy' of vote-culling political speeches on Green issues. Sturm takes another route: he is intent on fostering right attitudes. He does this through his *sheer delight* in observing nature: for instance, the exotic yet delicate, somewhat tropical appearance of the bee-eater; or the incredible virtuosity of Ibex a creature linking us with pre-historic ice ages poised on the last inch of a precipice. Or the microscopic beauty of the Saxifrage cushions in perfect comfort on their stone slabs in the intensive light of the high alps.

The theme of symbiosis breathes consistently through all his observations and comments, leaving the reader almost with a mood of veneration for the highest symbiosis of all: that of human evolution and its indebtedness to and dependence upon our earth-planet.



Photo: Freya Jaffke

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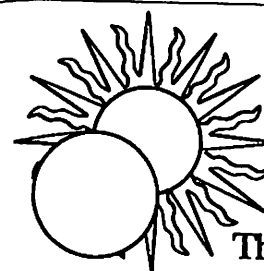
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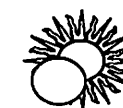
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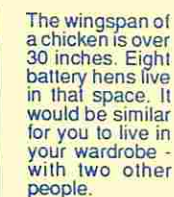
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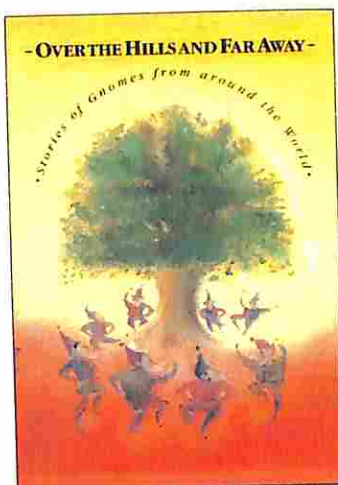
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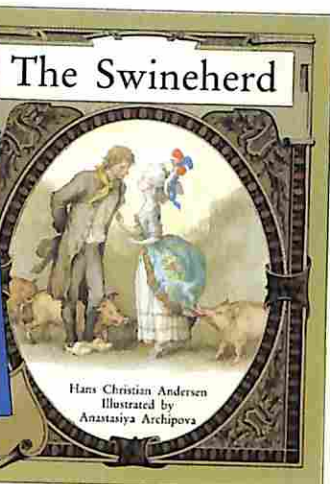
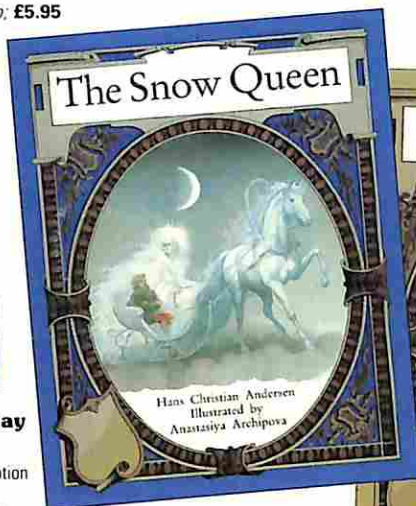


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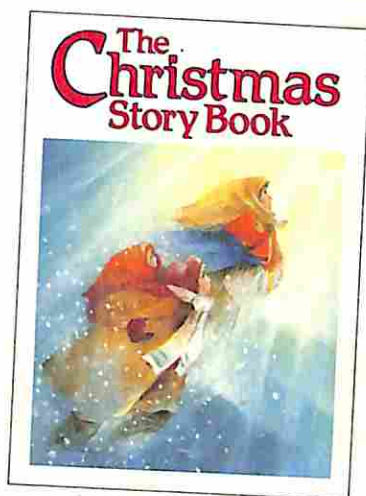
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