

Dialogue in Time

This is not a fictitious dialogue between a father and daughter which could have never take place. It is a hypothetical story in time, spaced in ten year-long intervals, as the daughter grows up and matures and her father is getting older. The purpose of this Dialogue in Time is to remind us that for the target group of the SPC Concept, communities in developing countries, the 30-year time span covered here is a time of generational change. This 30 year time span is also a perspective required for looking at the issue of 30 year loans proposed for financing community development projects in developing countries.

Daughter is 10 and Father is 40

How that time passed by, first a baby and now a girl I can talk about things that go beyond our daily, household chat and interactions, I told Jana and continued: Let's agree, that we will keep this dialogue going. Please, consider my proposal: You will tell me what interests you and I will answer that. You will then continue asking me questions and even interrupt my answers. Jana instantly concludes: That way we'll set up the framework of our dialogue and consider that exchange to be substantial. I just added: Excuse me, I would rather ask: What you mean by 'framework of our dialogue'? That's simple, she said: We will agree on what we'll talk about and just start. That's how we do it in school. When anyone among us starts moving from the subject the teacher reacts right away. OK, I said, just one more question before we start. When you say 'substantial dialogue', how you understand it? That's simple, she says again: For example, at school we learned about dogs. Someone in the classroom went 'Rrrrrr, arf, arf!' The teacher found out who did it and in the end she sent Johnny out. Then she told us that there is a time for funny things and the time for a substantial talk. The fact that a dog is barking is something we all already knew. She reminded us that it wouldn't bring nothing new, so we didn't need to talk about it. Focus on what we don't know yet and what we would like to know. Well then, Jana, I see that we can start, I said.



Common Understanding

Do adults have a common topic where they understand each other despite speaking different languages? Jana asked. So that you understand me, she continues. When I was five and had my doll I believed that I can have an understanding with anyone, anywhere. Now I know that it is more complicated. I understand you well, when you say 'Let's talk about Common Understanding, I replied. Yes, Jana said and I continued: There are many things where we can find a common understanding. For example, when we would talk about health, jobs, and education or when people are facing a danger (floods, earthquake, wars, terrorism). But those are things where in essence all of us see things the same way.

What All of Us Do

All humans need to use a rest room. The process has been the same for many millennia, regardless of what particular diet people have at any historical period or what cultural practices accompanied serving of food. Yet to have an access to a rest room which meets contemporary public health standards is a topic worthy a whole another debate. Jana was listening and then said: When someone sees a doll, he realized that it is just a toy, but when one sees a crowd of people it is clear to him that sooner or later they have to do the same thing: Find a restroom. Good observation, I said, common understanding can be found where people don't need words in order to realize what the issue is.

How to Understand the Process

Dad, what is process? Jana, the principle is simple. A living creature is carrying its process within itself; it has it from the Creator. When it is hungry, it is looking for food and eats it. Food gives it energy it needs for staying alive. What food it doesn't need or can't use is then discharged as a waste. Thus also every human being has within herself built such key process. At the input side there are big

choices: A donut from a supermarket or a cake from your mom. The automatic, pre-programmed process then starts in stomach. It gives us energy and invigorates our living functions. We can move around, talk, love each other. But each such process has its waste output but without any stimulation from marketers and advertising. I understand that, but why is it the 'key' process, Jana asks. Because it gives to all of us life, I said as it become clear that she is getting the idea what the process is.

Climate Change

Thus I continued. In the nature, all kinds of plants, fish, amphibians, birds, mammals, etc. carry their key processes within themselves. They are born with them and die with them. Humans are part of that community and over the time gained a status of an observer of changes in the nature. For example, they started to map out how many species live on the Earth. Today we know that over the past 500 years the full three fourth of them disappeared. Humans have caused a great share of that as they moved away from harmony among key processes of all living creatures and toward Industrial Revolution. That places humans outside of natural processes. Impacts of the related changes we call climate change.

Knowledge

That's selfish behavior from humans. Why we let that happen? Jana wonders as she obviously became nervous but I continued: There are two things we are talking about. Wastes from key processes in all creatures in the nature and loses in diversity of species in the nature. I try to explain how those two aspects relate to each other. When a lion gets an antelope, it eats and all what it leaves the nature knows and is able to "clean up." But humans now need factories, packaging, advertising, supermarkets, etc. in order to eat. But the nature is not able to "clean up" all those waste from factories and many of their products and byproducts. That's why it is a duty of humans to help the nature and give a space to other species as well, Jana added.

What to Do with It?

Jana, you are right. When people learn to take care about their wastes they will also help the nature. The world is large and diverse and people have various cultural roots. We can see it well even on such simple thing as a restroom and its development over time. From carefree American Indians, successful attempts by Roman Empire, lack of success in Crusade castles, all the way to the modern, sophisticated restrooms. Expanding cities have huge problems with human wastes and many rivers are dumping grounds for wastes which are then carried to seas and oceans. It is not just about restrooms but also about all waste. From factories, supermarkets, transportation system, etc. To help the nature means to know what to do with all those waste.

Authority

Where to take it? Jana was repeating to herself. In school, I hear words as climate change, warming of the Earth, population growth. One of my friends read somewhere that in 30 years there will be in the ocean more plastic bottles than fish. So what are the threats? Where to put the waste or to lower the volume of waste? Again, good questions, I told her as I was searching for the right words. But I didn't come up with nothing smarter than blaming it on people's indifference. The one who produces waste must pay for the cleanup. Yes, sure, but it wouldn't likely work so well, Jana countered and continued: You might convince me, but who would convince other people?

People Have a God

Aah, I replied, perhaps we'll arrive to some conclusion. Yes, children have a Mom and Dad, and while people on the Earth have no common Mom or Dad, they have God. He is the authority which gives us – in the realm of the Universe, our planet and its nature – the hope for life and for surviving catastrophes which might come up. He teaches us humility, cooperation, living together in peace and in harmony with nature around us. That it is something in our power. Something we can do individually or in cooperation with others. And what people can't manage themselves, when their power is not enough to influence things, they have to leave it in God's hands.

Limits of Knowledge

It's for sure that humans can't manage movement of meteorites, explosions of volcanoes, or biological changes in the nature. In those areas we have to believe and not lose hope. But in those areas which human brain can reach it is necessary that people work on getting better and thus deserving the chance to survive given by God. It is not easy to understand that. The urge to pile up a lot of possession, to have a property and fight for ruling over all that makes us, people, stand outside of the nature. It is like kind of a viral disease. It takes on a form of an infrastructure people demand for themselves, but not always really need and in the end clearly have no use for. Such "infrastructure" then turns into another waste. Do you know what infrastructure is?

Infrastructure

I don't know exactly, but I have heard that word before in relation to water and electric power, she says. Excellent, I replied and with an eagerness typical for me I continued with further presentation. Water lines and electric power lines are technical infrastructure. Roads and bridges are transportation infrastructure, and schools, hospitals and such are social services infrastructure. Jana, I asked, does a fox or a stork need to build an infrastructure? Most likely not. They build a den or a nest from sticks and leaves and finds their food in the nature. Yes. Now think if the nature needs an infrastructure. I don't know, Jana said, shrugging her shoulders.

The Nature

It does need one, I declared. Surface of the Earth, clouds, rain, rivers and mountains, fertile soil and all forms of life in it are environment which lives as one large unit and undergoing changes for many millennia. Our planet and the nature on it are co-creators of the environment (an infrastructure) of life on the Earth. Not just for humans, I emphasized. Fox builds a den for hibernation and stork a nest for her offsprings and they do that when they need it for their lives, using materials they find around and in the place they choose. Everything is free of charge, according to laws of the nature. Both of them build something they temporarily need. They don't manufacture anything and use materials as they are found in the nature.

Nature and Humans

With people, things look differently. Since the time humans left their caves and started to build settlements, villages and cities, the problem of collisions between their infrastructure and infrastructure of the nature started. You certainly sense that the water or electric power in your apartment must come there somehow. Water comes from waterworks, electricity from electric power station. Waterworks need water wells, water from a river, lake and power stations need a fuel (coal or oil or uranium) or solar panels and batteries. People need transportation (cars) and social services (hospitals, schools) infrastructure and they need housing infrastructure as well., s jejichž pomocí ve svých společnostech žijí či přežívají.

Global Problem

Over the last 200 years, since the onset of coal, and over the last 100 years of chemical and nuclear applications, impacts of changes in human-built infrastructure on human population and nature are so significant that people started to study them professionally. They started to address and solve these humankind problems. Am I also the 'humankind', Jana asked? Then she gave it to me: You said before that all of us and societies we belong to are in part to blame for worsening environment. Now, all of a sudden, you say 'humankind'. What is it? Does it mean all people, everywhere? How they know that they have a problem? How they can talk about it when they even don't know about it?

The Wise Ones around Us

Dad, a while ago you mentioned elements of life, 'water, air, fire, soil'. How that relates to a communication among people who even don't know each other? Jana, those gentlemen from China (Confucius) and Greece (Aristotle) never met, yet their wisdom has the same value. Generations come

and go but the wisdom of personalities of the humankind remains. Finally, Jana shrieked: One is not able to get to know the humankind, but one can get to know personalities. Our teacher told us about Aristotle. She also talked about Aesop and his fables. But tell me what the relation is between elements of life and understanding among people?

Elementary Components

OK, Jana, we will try it one more time. When someone talks just to entertain you, she doesn't need to talk about anything. What's important to her that she is fun to be with. Then, when someone tries to tell you something and you still don't know what it is all about, such interaction is again about nothing. Despite all that, wise people looked for those elementary components of life so that they are ready for the moments and situations when it is necessary to arrive to understanding. For example, when there is a water shortage, it represents a serious problem. If we want to identify the structure of a problem and find an access to water, we need to carry on dialogues of substance.

Dialogues of Substance

A substantial (structured) dialogue draws debaters in, creates in them a sense of belonging and strengthens their self-confidence to become active participants and partners even outside of the given dialogue. For centuries, the basic elements of life helped people identify the chaos as well as the order in life around them. Connection between elements of life with questions (what, how, where, who, when, why) and their observation in contradictions (flood – draught, breeze – hurricane, heat – fire, forest – field) allowed humans to understand processes in nature and relationships between people. Factual dialogues about basic elements of life open for people roads to understanding of the purpose and the goals of their life.

And What about the Money?

Jana, we didn't still talk about money. What do you think about money? That it is good feeling to have some on me. That if I don't have any, I ask you or Mom, so I buy that ice cream I want. Dad, who and why invented money? That question caught me bit off guard and, therefore, I very much simplified my answer. Money has been used by people since they stopped to trade among themselves “a piece of this for piece of that”, a barter exchange. Money allow trading its certain value for value of something else. Thus a coin, the most traditional form of money, representing specific value, expands and make trade much easier and more likely.

Jana as a Banker

Dad, I don't understand that much, she says. Well, then we'll play a game. Imagine, that you are a banker. In the bank (your piggy bank) you have \$5. You lend your customers (Mom, me, your brother) \$1 each and for one week and the remaining \$2 you keep in your piggy bank. You don't ask your customers for anything else. No interests, only that they return the money. You just lent \$3 and obligated your customers to return it in 7 days. After a week you look into your bank and find out that you have there again \$5. The income into the bank, \$3, is in order. Financially speaking, it means that the income (I) equals the outlay (O). We can record it mathematically as $O = I$ or, in more detail: $(3 + 2) = (2+3)$.

Lessons Learned

After a month, you repeat the same financial operation, you lend out \$3 to your customers. And after one week you open your bank and find out that there are only \$4. What happened? Who didn't return me \$1? You become bit nervous. Do you know where you have made a mistake? Yes, I know, I know for sure. I gave them \$1 into their hands but when they went back they didn't go through my hands. If I would have checked the income coming into the bank I would have right away know that it is the brother who plays a trick on me. I would then go after him. It is clear. Nothing and no one can cheat the mathematics, i.e. that $5 = 5$. But when one doesn't checks how money moves, you lose it. Oh no, it was me – for change – who exclaimed. My little girl gave the name to what financial experts (in analyses, controls, audits) are dealing daily with and are not that good in.

Logics and Mathematics

I was glad that Jana got again engaged. I praised her and at the same time opened bit the door for our future dialog. I said: Jana, the thing you identified is polarity of relationship among two disciplines, mathematics and finance or, more precisely, cash flows. Money is not just the numbers and mathematics is neither the psychology nor sociology. Therefore, you have to have your money or money you manage for others, as they flow around you, not only counted but also under control all the times. Only then you can keep it from running away and – eventually – multiply it. You will find out yourself what it means to have the money under control and understand its value.

It's Time to Conclude the Dialogue

It became clear to me that the time to conclude our “factual dialogue” has arrived and not to spoil its pleasant atmosphere. Thus I said: Jana, we will not make any conclusion or summary of what we have been talking about. We simply talked with each other, said what we wanted to say and managed to say in given time. After all, we will again return to our factual and structured dialogue. Both of us will be ten years older. You will see how quickly it will pass. Jana, thanks a lot for your patience that you were able to keep up with me. You are my good and smart girl. I love you.