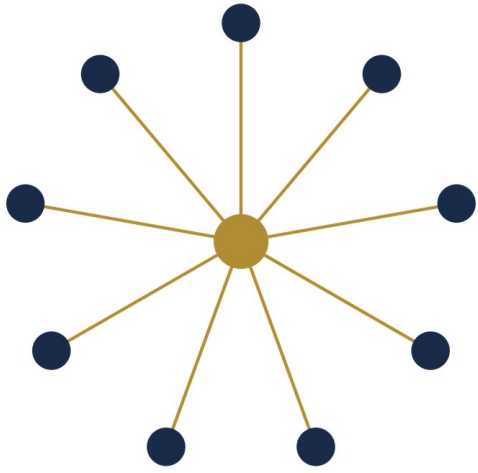

# Commons Community

## A Field Guide to Commons World

Mohan Lal Mahtani

COMMONS WORLD

Free edition · commonsworld.org

COMMONS
WORLD

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# Commons Community

## (v10.9)

A Field Guide to Commons World

*Sovereignty is.*
*It cannot be conferred.*
*It is a capacity that exists in you*
*to be exercised.*

**Mohan Lal Mahtani**
Founder, Commons World

v10.9 – October 2026

Developed in collaboration with artificial-intelligence (AI) systems, which contributed research assistance, drafting support and editorial review throughout. All final decisions, interpretations and conclusions remain the responsibility of the author.

## A note from the author

I have lived in Nigeria for more than thirty-six years. In that time I have watched extraordinary ingenuity, warmth and resilience coexist, every day, with systems built so that those who create the most value receive the least of it, and those who make the decisions that shape everyone else's lives remain the hardest to hold to account. That is architecture, not accident.

Nigeria is not unusual in this. It is a clear mirror of a global condition. The same pattern of concentrated power, externalised cost and managed invisibility runs through every country, every economy and every information environment on Earth. The scale and the texture differ; the structure does not.

Commons World (CW) began as an attempt to describe that structure honestly, and then to ask what a different architecture might look like. It is not a utopia, and it does not demand that powerful people behave better. It is something more durable: a framework in which the consequences of decisions are harder to hide, the contributions of ordinary people harder to ignore, and the sovereignty of every human being harder to transfer without consent.

This book is the beginning of that framework, written for the room rather than the library. Read it in one sitting and use it as a meeting guide many times over. It does not ask you to agree with everything in it, only to read it with the honesty you would bring to any serious conversation about the world you live in.

The Commons Community is the practical expression of everything in these pages: a small group of people, in a room, choosing to see clearly together and to decide what they can do about it where they live. That is not a small thing. It is the only thing that has ever changed the world.

I hope you will begin.

Mohan Lal Mahtani
Lagos, Nigeria · 2026

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CW is a framework in development. The institutions, currencies, devices and systems described here do not yet exist in operational form; they are described as they are designed to function when built. Nothing here is financial, legal, investment or other professional advice. The Commons Unit of Exchange (CUE) is not a tradeable, purchasable or investable asset. Every figure carries a source, listed at the end of its section; the full notice on the nature of the work is in The Visible World.

Written by Mohan Lal Mahtani with the assistance of Claude by Anthropic and ChatGPT by OpenAI, which are artificial intelligence (AI) systems. The author made the editorial decisions and holds the positions expressed.

### The three books

**Commons Community (CC)**, this book: how to run a meeting, the Inner Being practice, a page on each Pillar, the twelve priority challenges for discussion, and questions with answers. Free.

**From Hidden to Visible: Commons World in Brief (FHV)**: the short introduction to the whole framework and a summary of The Visible World. Free at commonsworld.org.

**The Visible World: An Introduction to Commons World (VW)**: the founding book, with the full architecture and the evidence behind every claim. In print in 2027.

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## Dedication

*To Nigeria, my home since 1990, and to its extraordinary people, whose resilience, warmth and ingenuity have shown me that a different world is not only possible, but already present.*

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PART ONE

# How to Begin

*A room, one other person, and a willingness to see clearly together.*

## Why this exists

Something is wrong with the world, and most people sense it. The difficulty is not in sensing it but in seeing it clearly enough to know what to do, and in finding others who see the same thing.

This book exists because of that difficulty. It is for anyone who wants to think about these things with other people, in a room, without having read anything first. It asks for a willingness to look honestly at what is happening, and a wish to be part of something working to change it, not through outrage or campaign but through clear sight, shared in community.

CW is not a political party, a religion or a movement with a central organisation. It is a framework of nine interconnected institutions designed to make the world's most important things visible: who is accountable for what, who is contributing to what, and what the real consequences of decisions are.

**CW begins with women. Not to shut anyone out, but because the qualities it is built on (care, stewardship and long-term thinking) are the ones women have practised longest, mostly unpaid and unseen. Every Commons Community is open to all, and women are invited to lead the way.**

*You do not need permission to begin. You need only a room, one other person, and a willingness to see clearly together.*

### What has been lost

The world contains enough food, water, energy and human ingenuity for every person on Earth to live with dignity. That is an observation about resources, not a utopian claim. Most people do not experience it, not because of scarcity but because something has been taken from them, gradually, through thousands of decisions made over many decades by a small number of people in positions of institutional power.

The taking has happened in five dimensions. Economic: the wealth produced by ordinary work flows, with remarkable efficiency, towards those who are already wealthy. Political: elections are held, but a measurable gap separates what is promised from what is done. Digital:

your activity is recorded, analysed and used to shape what you are shown, under terms almost nobody has the hours to read. Ecological: the living world is treated as a resource with no standing of its own. Informational: the most powerful tool available to those who benefit from this arrangement is not force but the managed absence of clear sight.

## The pattern

These are not five separate problems but five expressions of one condition: systems built, over generations, to concentrate power and externalise cost, so that benefits flow upward and costs flow outward, onto the people and places least able to refuse them.

The cause is not human nature. People are not, by nature, indifferent to the suffering of others or to the destruction of the world they depend on. What produced this condition is an alignment of incentives built, piece by piece, into the institutions we inherited. Knowing that is not cause for despair but for precision.

## Why awareness, not demand

Demanding change from those who benefit from the present arrangement has rarely been enough on its own. Protest has value, but those most able to change these systems are the ones the systems have served best.

There is a different lever, and it does not depend on anyone's cooperation. It depends on something no institution can grant or withhold: the capacity of ordinary people, in large enough numbers, to see a pattern clearly enough to stop taking part in it.

*Sovereignty is not a status conferred from above. It is a capacity that exists whether or not it has been exercised.*

That is what the Commons Community is for. Not to fight the present arrangement, since fighting it concedes its right to be fought, but to see it clearly, together, and to build something different in the space that clear sight creates.

The fuller account, with the evidence and sources behind it, follows in the next section and in From Hidden to Visible, Part One.

## The world as it is

Something has been taken from most people, not in a single dramatic moment but gradually, through thousands of decisions made over many decades by a small number of people in positions of institutional power. The taking has happened in five dimensions. Together they describe the condition the world is in.

### 1. Economic sovereignty

The wealth produced by the work of ordinary people, in factories, fields, offices, homes and communities, flows with remarkable efficiency toward those who are already wealthy. The farmer who grows the food, the worker who assembles the product and the carer who sustains the household each create real value that the economy registers but rarely returns to them in proportion to what they gave. In 2025 the wealthiest 1% owned more than the bottom 50% of the world's population combined.[1] The twelve richest individuals on Earth held more wealth than the bottom half of humanity.[2]

### 2. Political sovereignty

In most countries elections are held. In many of them a measurable gap separates what is promised during an election from what is done in office. Research published in 2014, covering twenty years of United States (US) policy, found that the preferences of average citizens had almost no statistical influence on policy outcomes, while those of economic elites and organised interest groups had a great deal.[3] The pattern is not confined to one country. Transparency International's 2025 Corruption Perceptions Index found that more than two-thirds of the 182 countries assessed scored below 50 out of 100 for public-sector integrity.[4]

### 3. Digital sovereignty

When you use a search engine, a social platform, a map or a free messaging tool, you accept terms that allow your activity to be recorded, analysed and used to shape what you see. The consent is real in law. In practice the terms are rarely written plainly, rarely short enough to read and rarely negotiable; the alternative is usually not to

use the service at all. A 2008 study estimated that reading the privacy policies of the websites an average person visits in a year would take about 201 hours.[5] Consent given on those terms is valid. Whether it is informed is another question.

### 4. Ecological sovereignty

The living world, the soil, water, air and the diversity of species that took billions of years to develop, is treated in most economic and legal systems as a resource with no rights and no standing of its own. Seven of the nine planetary boundaries identified by Earth-system science have now been exceeded.[6] The costs of that depletion fall mainly on those least responsible for it: the poorest communities, the regions with the least political influence, and generations not yet born.

### 5. Informational sovereignty

The most powerful tool available to those who benefit from the present arrangement is not force. It is the managed absence of clear sight. When people cannot see, clearly, together and permanently, who is making which decisions, what the consequences are and who bears the cost, they cannot act on what they know. Research tracking public trust across 143 countries found that trust in parliaments fell by an average of 8.4 percentage points across democracies between 1990 and 2019, while public understanding of that decline stayed fragmentary.[7]

*The most powerful thing available to most people,*
*most of the time, is clear sight —*
*shared, permanent, and beyond the reach*
*of the next communications strategy.*

*We are sovereign beings.*
*Sovereignty is not a status conferred from above.*
*It is a capacity that exists whether or not it has been exercised.*
*A population that exercises it — that sees clearly, chooses consciously,*
*and acts from that clarity in community —*
*is a population that has already begun to change the world it inhabits.*

Protest changes what is visible; what follows changes what is structural. The two work best together.

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## How to run a Commons Community

*Not a movement or a campaign: a room where people who have seen something clearly choose to see it together.*

You have read an honest picture of the world. Perhaps it confirmed what you sensed; perhaps it named something you had not yet found words for.

The Commons Community is the answer to the question that picture raises: now what? It is not a movement, a campaign or an organisation with a manifesto and a membership form. It is a room, any room, where people who have seen something clearly choose to see it together and to decide what they can do about it where they live.

What follows tells you how. If the nine Pillars and twelve challenges are still only names to you, Part Three gives a page to each and From Hidden to Visible explains them in full. This section is for when you are ready to convene.

### What a Commons Community is

A Commons Community is any group of people who gather regularly, honestly and without hierarchy to understand the world more clearly and to decide together what they can do about it where they live.

It can be two people or twenty, around a kitchen table or in a community hall, weekly, monthly or whenever possible, in person or online. There are no dues, no membership requirements, no reporting obligations and no central organisation to answer to. A Commons Community belongs to the people in the room.

What makes it a Commons Community rather than a conversation is the commitment to use this book as a shared frame of reference: to move through the nine Pillars and the twelve challenges together, honestly and without pretending things are simpler than they are, and to close every meeting with at least one thing to do before the next.

### What a meeting looks like

Each meeting takes one Pillar or one of the twelve priority challenges, the domains where the gap between what humanity knows and what it

does is widest and the consequences most serious. Part Three has a page on each. Depth matters more than breadth: one thing understood well is worth more than twelve understood in part.

1. **Open.** Someone reads the Pillar page or the challenge entry aloud. The group listens without interrupting.
2. **Inner Being™.** The group practises Inner Being™ together for five minutes before the discussion. The instructions are in Part Two.
3. **Discuss.** The questions in the entry open the conversation. Every voice matters; no one is an expert, and everyone is a witness to some part of the pattern.
4. **Act.** Close with one concrete thing: not a resolution, but one action, observation or question to carry until the next meeting, specific enough to report on.
5. **Return.** The next meeting opens with a short check-in: what did people notice, what did they do, and what did they learn?

### A note on music

For meetings on Pillar 1, Planetary Coherence & Health (PCH), consider opening with the song 'He Ain't Heavy, He's My Brother' before the reading. It needs no introduction; it says what the Pillar is about in three minutes. Listen at youtu.be/WtD1WUkqOLY.

### A few principles for the room

- No one is required to agree with everything in this book or in The Visible World. Disagreement, honestly expressed, is worth more than polite agreement.
- Speak from your own experience. 'I think' and 'I've noticed' are more honest than 'everyone knows' and 'it's obvious that'.
- Listen to understand, not to reply. The quality of attention in the room decides the quality of what the room produces.
- What is shared in the room stays in the room, unless everyone agrees otherwise.
- No one leads permanently. The facilitator's role rotates, and the Commons Community belongs to everyone equally.

## How to register and find others

Every Commons Community is listed on the map at commonsworld.org/community. Registration takes two minutes: a name, a location and a contact point. Anyone searching for a community near them will find you, and anyone who wants to start one can see they are not alone.

Registering also connects you to the Commons Community network, a growing body of groups around the world who share observations, resources and local actions through the same platform. You are not starting from scratch; you are joining something already in motion.

## On leadership within a Commons Community

A Commons Community does not prescribe who may lead, only what leadership must look like: long-term in outlook, collaborative in method, and grounded in the care, stewardship and service that CW is built to restore.

History shows that these values have been most reliably practised, and most systematically undervalued, by women: the unpaid care that sustains civilisation, the community stewardship that holds daily life together, the attention to others that helps groups think well together. These are not female traits but human capacities that women have disproportionately developed, carried and been penalised for.

**A study published in the journal Science in 2010 found that groups with more women solved problems together more effectively, a result the researchers linked to members being more attuned to one another.**

The founding intention of every Commons Community is therefore not to exclude men from leadership but to seek, develop and prioritise the qualities the architecture is designed to reward, knowing that, given history, they are most likely to be found in women who have practised them for a lifetime without recognition. This is an argument about history and incentive, not biology: anyone can develop the qualities, and the door is open to all who bring them. An institution built to make the invisible visible, led by those who have lived that invisibility longest, is an institution that means what it says.

*A Commons Community does not need permission to exist.*
*It does not need to be large to matter.*
*It does not need to solve everything.*
*It needs only to see clearly, together —*
*and to act from that clarity, one meeting at a time.*

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## Your first steps

*Seven acts of sovereignty, available to you now and needing no institution's permission.*

Seven steps, each an act of sovereignty available to you now, needing no institution's permission, no right moment and no qualification. Begin with the one closest to where you are.

1. **See clearly.** Verify what you are told before you share it, starting with the sources cited in this book. Learn the difference between a confirmed finding and an unverified claim, and treat it as important every time.
2. **Know what you own.** Your identity, your data, your attention and your economic choices are yours. Understand what you have consented to give away, to whom, and whether you still consent.
3. **Choose where your money goes.** Every purchase, account and subscription is a vote for the world that continues to be built. You cannot control everything, but you can control more than you do. Start there.
4. **Take part locally.** Your own action is most visible at the scale of the street, the school, the local institution and the community organisation. What happens there depends on whether people like you show up, and on what they say when they do.
5. **Teach what you know.** Sovereignty multiplies when it is shared. Tell someone what you learned here, not to persuade them but to offer them the same clear sight, one conversation at a time.
6. **Refuse managed ignorance.** Choose sources that verify before they amplify. Notice which platforms and habits fragment your attention and which sustain it. Protect your capacity for sustained, independent thought as you would any valuable resource, because it is the most valuable one you have.
7. **Connect.** Find others already building differently. Start or join a Commons Community and register it at commonsworld.org/community. You are not the only person in your area who sees this pattern; you may not have found the others yet. Women are especially invited to host the first meeting.

*You do not need to change everything.*
*You need to change what is within your reach —*
*and trust that enough people doing the same thing*
*changes everything.*

PART TWO

# Inner Being

*Time spent within eventually changes one's mind, and therefore one's world.*

## The practice

CW addresses the outer world, but the outer and the inner are not separate: the steadiness people bring to the world shapes what they are able to change. That is why a Commons Community meeting includes a practice.

Inner Being™ is not a technique borrowed from any tradition, and it needs no teacher, no certificate and no money. A considerable body of research stands behind it: on the heart's role in regulating the nervous system, on the measurable state called heart coherence, and on what happens when people practise it together. That evidence, with its sources, follows in the next section. Here is the practice itself, which is all a meeting needs.

*Not a technique borrowed from any tradition, and not a method that needs a teacher, a certificate or any cost: a natural human capacity, consciously reclaimed.*

Begin with five minutes and build gradually towards twenty, twice a day if you can. Morning and early evening suit most people.

Start here. Repeat slowly:

> *There's nothing I have to have, there's nothing I have to do, and there's nothing I have to be, except exactly what I'm being right now.*
>
> — N.D. Walsch, *Conversations with God — Book 3*

1. Sit comfortably, spine upright, hands resting gently in your lap.
2. Begin by placing one hand lightly on your heart. When you are ready, lower it gently to your lap and hold your awareness there.
3. Close your eyes and breathe naturally. Notice the breath without controlling or deepening it; it is your constant companion throughout.
4. Bring your attention to the area of your heart. Rest there.
5. Recall something you appreciate: a person, a moment, a simple thing. Let the feeling arise rather than the thought. Then release it

gently and allow the mind to rest in silence. No thought. Simply being.

6. When the mind wanders, and it will, use your chosen word as a quiet signal to return: to the breath, the heart and the silence. Not to a thought or a feeling, simply back to Inner Being™.
7. When your time is complete, do not open your eyes at once. Sit quietly for a minute or so and let awareness return gently. Notice how you feel. When you are ready, open your eyes slowly and return to the world.

After each session, before you return to the day, a question may arise: what do I have to give? Do not pursue it; notice what surfaces from the silence. The answer, when it comes, will not be a thought but a knowing.

*Time spent within eventually changes one's mind —*
*and therefore, one's world.*

Why it works, what changes after a few months, and the research behind it: the next section.

## The evidence

*CW addresses the outer world. An older principle suggests the outer world begins somewhere else. What follows is an invitation to explore that possibility, grounded in science and asking nothing but forty minutes of your day.*

CW includes something no governance framework usually offers: a simple daily practice, Inner Being™, which quiets the conscious mind and lets the Inner Being™ surface. What follows is the evidence behind it. The heart sends more signals to the brain than the brain sends to the heart.[1] The deepest research — on the heart–brain connection and heart coherence — is set out in Appendix A.

### Connection, not competition, is our nature

The world we have built prizes competition above almost everything else. The evidence suggests that premise is not only false but harmful. Competitive settings produce cortisol and measurable physiological stress; cooperative settings produce the same performance without the cost.[10] Connection produces oxytocin, a neuropeptide fundamental to trust and generosity: research published in Nature found that it causes a substantial increase in trust and willingness to accept social risk,[11] and a later review proposed it as the biological mechanism of large-scale cooperation.[12] The Harvard Study of Adult Development, which has run for eighty-five years, found the quality of relationships to be the single strongest predictor of health, happiness and longevity, ahead of wealth, status and genes.[13] Relationship satisfaction at fifty predicted physical health at eighty better than cholesterol levels did.[14]

We are built for connection, not competition. The modern condition is not powerlessness but disconnection from a power that was always there: people are not weak, they are overloaded. Inner Being does not give people power; it removes what obscures it.

*When we slow down, we can simply be again.*
*And when we can simply be, our power returns.*

## The open question

From stillness, something shifts. Attention that was turned inward to worry and survival begins to turn outward, and a question arises, not as an instruction but as the natural movement of a quieted mind:

What do I have that I can offer the world? What can I contribute, share, give?

This question opens the door to thriving, not because giving is a duty but because outward orientation is the natural movement of a coherent heart. Gratitude, care and generosity are what a nervous system expresses once threat and scarcity no longer dominate it.

Happiness is not the destination. It arrives when we stop looking for it, when attention moves from what we need to what we have to give.

The practice itself is set out in the previous section, together with the passage from Neale Donald Walsch that opens it.[22]

## What changes after a few months of Inner Being

These are not theories but the reported experience of people who have practised consistently, confirmed by peer-reviewed research over decades.

### *Inner experience*

- Less stress, anxiety and chronic worry
- Reduced fear and reactivity in difficult situations
- A lighter mood, with periods of depression less frequent and less heavy

### *How you show up with others*

- More presence in conversation: listening rather than waiting to speak
- Clearer, calmer communication, with words chosen rather than reactive
- Greater tolerance, as differences in others become less irritating

### *How you think and work*

- Sharper focus: the mind wanders less and returns faster

- Better decisions, made from stillness rather than pressure
- More creativity, as ideas arrive in the quiet that busy minds cannot reach

### *The body*

- Lower blood pressure[15]
- Slower heart rate[15]
- Deeper, more restorative sleep[16]
- Stronger immune response[17]
- Reduced inflammation, the biological root of many chronic conditions[18]
- Slower cellular ageing, measurable at the level of our genes[17]

### *The collective*

- Across nearly fifty studies, when a small proportion of a population practises regular stillness together, measurable falls in crime, violence, accidents and hospital admissions follow[19]
- A 1993 study in Washington DC found a fall of up to 23% in violent crime during organised group practice[20]
- In Merseyside, England, crime fell by 13.4% while it rose by 45% nationally[21]

## The invitation

CW does not prescribe a spiritual path and makes no claim about what stillness is, where it leads or what it means. It asks only that you try it: forty minutes a day, sitting comfortably, breathing consciously, still in body and mind.

What you find there is your own.

But the evidence supports the belief that a Commons Community whose members carry this inner settledness will do better work, make clearer decisions, hold a steadier purpose, and give the world something no framework alone can provide.

The outer work needs an inner ground. This is ours.

*Sovereignty is not a status conferred from above.*
*It is a capacity that exists in you —*
*whether or not it has yet been exercised.*
*This room is where it begins.*
*This conversation is how it grows.*
*This world is what it builds.*

✦ ✦ ✦

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PART THREE

# The Meetings

*One Pillar or one challenge per meeting. Depth over breadth.*

## A meeting plan

This plan gives a Commons Community two years of meetings at one a month, or one year at one a fortnight. Follow it in order, or begin with what matters most where you live. Each line says what to read aloud to open the meeting, and what to read beforehand in From Hidden to Visible (FHV), the free companion to this book. Nobody needs to have read anything to attend; the reading is for whoever opens the meeting.

Every meeting follows the same format, set out in Part One under How to run a Commons Community: Open, Inner Being, Discuss, Act, Return.

**Meeting 1 — Beginning.** Read aloud: Why this exists. Practise Inner Being together for the first time, from Part Two. Beforehand: FHV, Introducing Commons World.

**Meeting 2 — The world as it is.** Read aloud: The world as it is. Beforehand: FHV, Chapter Zero.

**Meetings 3 to 11 — The nine Pillars, one a meeting.** Read aloud: the Pillar's page in this Part. Beforehand: the matching chapter of FHV, Chapters Six to Fourteen.

**Meeting 12 — The nine Pillars together.** Read aloud: The nine Pillars together. Beforehand: FHV, Chapter Fifteen, which shows all nine working on one incident.

**Meetings 13 to 24 — The twelve priority challenges, one a meeting.** Read aloud: the challenge entry. Beforehand: FHV, Part One, and, once it is in print, the matching Spotlight in The Visible World.

**Meeting 25 — Buying together.** Read aloud: Commons Home. Decide whether your group will begin, and with which service.

**Meeting 26 — Does Commons World replace government?** Beforehand: FHV, Chapter Seventeen. Discuss: if Commons World were operating today, what would change first where you live, and what would take longest?

After that, begin again with those who have joined since, or go deeper with The Visible World, one chapter at a time.

## The nine Pillars at a glance

One page, so that a meeting can see the whole architecture at once. From Hidden to Visible explains each Pillar in a chapter of its own, and The Visible World: An Introduction to Commons World, in print in 2027, carries the full account.

**Pillar 1 · Planetary Coherence & Health (PCH)**
establishes the Prime Directive, the Nine Principles and the Six Baseline Domains: what coherence means, and how it is measured.
*Read: From Hidden to Visible, Chapter Six.*

**Pillar 2 · Commons Registry (CR)**
the permanent public record in which verified findings, commitments and institutional conduct are deposited and preserved.
*Read: From Hidden to Visible, Chapter Seven.*

**Pillar 3 · Alliance for Transparent Enterprises (ATE)**
the independent investigator that examines what organisations actually do, and the sole authority to verify.
*Read: From Hidden to Visible, Chapter Eight.*

**Pillar 4 · Global Accountability Rating (GAR)**
turns verified findings into a single seven-colour signal, visible at the point of decision.
*Read: From Hidden to Visible, Chapter Nine.*

**Pillar 5 · Commons Bank & Commons Unit of Exchange (CB & CUE)**
a currency issued only on verified contribution to human or ecological wellbeing, and a bank for those conventional banking excludes.
*Read: From Hidden to Visible, Chapter Ten.*

**Pillar 6 · Autonomous Unified Rights Architecture (AURA)**
a sovereign device and environment through which people communicate, learn, verify and participate without being harvested.
*Read: From Hidden to Visible, Chapter Eleven.*

**Pillar 7 · Commons Education (CE)**
Commons Academy (CA) for practitioners, and Commons Learning (CL): free, universal and lifelong, built around discernment.
*Read: From Hidden to Visible, Chapter Twelve.*

**Pillar 8 · Open Story Network (OSN)**
Commons News (CN) and People's News (PN), governed by one rule: verification before amplification.
*Read: From Hidden to Visible, Chapter Thirteen.*

**Pillar 9 · Evolutionary League (EL)**
the founding agreement that gives the other Pillars their legitimacy, and the body that keeps Commons World worthy of it.
*Read: From Hidden to Visible, Chapter Fourteen.*

Each Pillar has a page of its own in the sections that follow.

## The twelve challenges at a glance

One challenge per meeting is the recommended pace. Each has its own section later in this Part, and the complete evidence for each, the named case, the exact law that permits it and the repair, is a Spotlight in The Visible World.

1 · Ecological Overshoot — Planetary systems exceeding safe operating limits. Evidence: The Visible World, Spotlight 1.

2 · Food System Fragility — Supply-chain concentration, soil degradation, water stress. Evidence: The Visible World, Spotlight 2.

3 · Water Security — Freshwater availability, access equity, contamination. Evidence: The Visible World, Spotlight 3.

4 · Energy Transition — Decarbonisation pace, energy access, grid resilience. Evidence: The Visible World, Spotlight 4.

5 · Human Health and Wellbeing — Pandemic preparedness, mental health, healthcare access. Evidence: The Visible World, Spotlight 8.

6 · Human Consciousness and Mental Resilience — Attention, discernment, inner capability. Evidence: The Visible World, Spotlight 19.

7 · Education for a Changing World — Relevance, access, AI disruption. Evidence: The Visible World, Spotlight 20.

8 · Governance and Institutional Trust — Democratic erosion, capture, legitimacy. Evidence: The Visible World, Spotlight 21.

9 · Economic Alignment — Wealth concentration, contribution invisibility, financial exclusion. Evidence: The Visible World, Spotlight 12.

10 · Technology and Human Agency — AI governance, digital sovereignty, automation. Evidence: The Visible World, Spotlight 23.

11 · Conflict and Polarisation — Social cohesion, peacebuilding, information warfare. Evidence: The Visible World, Spotlight 22.

12 · Civilisational Coherence — The capacity of human societies to learn, adapt, and remain whole. Evidence: The Visible World, Spotlight 30.

*That is everything you need to hold a meeting.*

## Pillar 1 — Planetary Coherence & Health (PCH)

*The foundation*

### In one line

The standard-setter and the foundation. PCH defines what coherence means and what counts as harm; every other Pillar measures against it.

### Read first

From Hidden to Visible, Chapter Six. The full account is in The Visible World, Chapter Six.

### What you can do

Learn the Nine Principles and the six baseline domains well enough to say them in your own words. Take one decision being made near you, a new road, a factory, a school closing, and ask which of the six domains it was measured against, and which were never counted. Before you repeat a claim about the environment or health, check who measured it.

### Before the discussion

❧ *Allow your eyes to close, or soften your gaze toward the floor. Take three slow breaths. With each exhale, let the concerns of the day settle slightly further away.*

*Bring your attention to the ground beneath you — whatever is supporting your weight right now. Feel that support. It is not abstract. It is physical, real, and present.*

*Now expand your awareness slowly outward. The room. The building. The street. The city or landscape surrounding it. The living planet beneath all of it — soil, water, root systems, weather patterns, the interconnected web of species that has maintained the conditions for life for billions of years.*

*You are part of this. Not separate from it, observing it — part of it. Every breath you take is an exchange with this system. Every choice you make sends a ripple into it.*

*Rest in that awareness for a moment. Not with urgency. With belonging. Then carry the felt sense of belonging into the conversation that follows.*

### Community discussion

Principle 4 says the polluter bears the cost. In your daily life, where do you see costs being pushed onto others or onto the environment?

Which of the six baseline domains is most neglected in your community, and why?

If your town had to publish a score for each of the six domains, which would it least want to publish?

*The world does not lack agreement on values.*
*It lacks the architecture through which those values*
*can be measured, maintained, and held*
*against the institutions that claim to share them.*
*That architecture begins here.*

## Pillar 2 — Commons Registry (CR)

*Permanent memory*

### In one line

The permanent memory. A record that cannot be erased, quietly amended or captured by whoever is most threatened by what it contains.

### Read first

From Hidden to Visible, Chapter Seven. The full account is in The Visible World, Chapter Seven.

### What you can do

Start a community record. Note the public commitments made by your local representatives and institutions, with the date and the source, and keep it where other members can see it. Review it at every meeting: what was promised, what was done. When Commons Contribute exists, deposit what you have kept.

### Before the discussion

❧ *Sit quietly for a moment and allow your breathing to slow.*

*Bring to mind something you know to be true — something you witnessed, experienced, or understood clearly — that was later denied, minimised, or simply forgotten by the people responsible for it. Notice what that feels like. The particular quality of knowing something true that has been made to seem uncertain.*

*Now imagine that the record of what you knew could never be erased — that it existed permanently, visibly, accessible to anyone who wanted to verify it. Notice what shifts. Not anger. Something quieter. The relief of a truth that does not depend on*

*anyone's cooperation to remain true. Carry that settled quality into the conversation that follows.*

### Community discussion

If every public commitment made by your local representatives were permanently recorded and visible, what do you think would change?

What has your community been told that it no longer has the evidence to prove?

What record about your area would you most want kept beyond the reach of the people it describes?

*Memory is power.*
*When the record belongs to everyone*
*and can be altered by no one,*
*it belongs to you — as much as to any institution.*
*The truth does not have to disappear.*

## Pillar 3 — Alliance for Transparent Enterprises (ATE)

*Independent verification*

### In one line

The sole verifier, independent by structure, because the verifier is never chosen or paid by the party it verifies.

### Read first

From Hidden to Visible, Chapter Eight. The full account is in The Visible World, Chapter Eight.

### What you can do

Ask for evidence, not assurance. When an organisation says it is safe, clean or fair, ask who checked, and who paid them. Support independent investigative journalism where you live. If you work inside an organisation, notice where the audits stop.

### Before the discussion

❧ *Take a moment to settle. A few slow breaths.*

*Bring to mind a choice you made recently — something small is fine. Now consider honestly: what were the full consequences of that choice? Not just the immediate ones. The wider ones — on other people, on the environment, on systems you may not have thought about.*

*Notice that this honest seeing is not comfortable. It requires a willingness to stay present with what we find, even when it is inconvenient. And notice something else: this quality of consequence-aware seeing is not a burden. It is the precondition for acting with integrity. Rest in the intention to see clearly — not as self-punishment, but as the foundation of genuine freedom.*

### Community discussion

Most corporate harm is legal. What does this tell us about the relationship between law and ethics, and what role does independent verification play?

Who checks the organisations your community depends on most, the water company, the hospital, the school, and who pays the checker?

Think of a certificate or label you trust. Do you know what was inspected to earn it?

*Accountability does not require the powerful to want it.*
*It requires only that what they do*
*is visible — permanently, independently,*
*and beyond their control.*
*Independent verification is the condition under which honest enterprise thrives.*

## Pillar 4 — Global Accountability Rating (GAR)

*The translation layer*

### In one line

The translation layer. One signal that reads the same for a market trader in Bamako and a pension fund manager in Tokyo.

### Read first

From Hidden to Visible, Chapter Nine. The full account is in The Visible World, Chapter Nine.

### What you can do

Before a large purchase, a new account or a new employer, look up what independent bodies say, not what the seller says. Practise reading past the label to the evidence beneath it. When GAR exists, choose by colour, and tell the businesses you use that you do.

### Before the discussion

❧ *Take a breath and settle for a moment.*

*Think of a recent choice you made as a consumer — something you bought, a service you used, a platform you continued to subscribe to. Ask yourself honestly: if you had known, at that moment, the verified reality of how that organisation treats its workers, its environmental footprint, its governance — would you have chosen differently?*

*Notice what it feels like to not know. Now imagine that clarity was simply there — one glance, immediately available, wherever you looked. Notice what that changes. Not guilt. Not complexity. Simply the quiet confidence of choosing with open eyes. Carry that quality into the conversation that follows.*

### Community discussion

Green is the baseline threshold of responsible participation, not extraordinary achievement. Does that standard feel high or low to you, given how most enterprises currently operate?

Which colour would the five businesses you use most receive, and how do you know?

Why do ratings paid for by the rated so often turn out to be wrong?

*You already vote with your money every day.*
*GAR makes that vote informed.*
*The power was always yours.*
*What was missing was the information.*

## Pillar 5 — Commons Bank & Commons Unit of Exchange (CB & CUE)

*The sovereign economy*

### In one line

A currency issued against contribution that has already happened and already been verified, and a bank for those conventional banking excludes.

### Read first

From Hidden to Visible, Chapter Ten. The full account is in The Visible World, Chapter Ten.

### What you can do

List the unpaid contributions that keep your household and your street running, and say them aloud at a meeting. Choose banks and businesses that serve people conventional finance excludes. Look at whether a credit union or a cooperative exists near you, and what it would take to join or start one.

### Before the discussion

❧ *Settle into your seat. Take a few slow breaths.*

*Bring to mind something you do — regularly, quietly, perhaps without recognition — that contributes to the wellbeing of others or to the world around you. It does not need to be dramatic. A kindness extended. A space maintained. A presence offered to someone who needed it.*

*Sit with the reality of that contribution for a moment. Not with pride — simply with the honest acknowledgement that it is real, that it has value. Now notice: does the economy agree with you? For most of us, for most of what matters most, the answer is no. Rest in the knowledge that this is a design failure, not a*

*reflection of the true value of what you do. And carry into the conversation the question: what would change if the economy could finally see this work?*

### Community discussion

What contribution do you make, paid or unpaid, that you feel deserves recognition the current economy does not provide?

Who in your community would open a Commons Bank account first, and why?

If care, restoration and teaching were paid as contribution, whose life in your street would change most?

*The economy has never paid for the work that sustains it.*
*That is not a law of nature. It is a design choice.*
*And design choices can be changed —*
*beginning with the recognition that your contribution,*
*seen or unseen, paid or unpaid, is real.*

## Pillar 6 — Autonomous Unified Rights Architecture (AURA)

*Digital sovereignty*

### In one line

The individual's side of the mirror. A device and architecture that cannot harvest its owner, because it was not built with anywhere to send them.

### Read first

From Hidden to Visible, Chapter Eleven. The full account is in The Visible World, Chapter Eleven.

### What you can do

Read what your three most-used apps collect about you. Turn off tracking wherever a setting allows it. Move one service to an alternative that does not profile you. Keep your own copies of your important records, so that no company holds the only one.

### Before the discussion

❧ *Take a moment to sit quietly. Let your breathing slow.*

*Bring your attention to your body as it is right now — the weight of it, the warmth of it, the breath moving through it. This body is yours. No institution has access to it without your consent. No algorithm is profiling it. It simply is — present, whole, and sovereign.*

*Now extend that sense of wholeness to your mind. Your thoughts, your attention, your curiosity, your values — these too are yours. They exist before any platform attempts to shape them, and they remain yours after you close every screen. You are not a passive recipient of the digital world you inhabit. You*

*are a participant in its design. Carry that awareness — sovereign, clear, unhurried — into the conversation that follows.*

### Community discussion

You agreed to the terms and conditions of your most-used digital service. Did you read them? Would you have agreed if you had?

AURA would replace many of the apps you use today with features that never profile you. Which app on your phone would you most like to replace, and what do you think it knows about you?

What would you do differently online if you were certain no one was watching?

*Your attention is not a resource to be harvested.*
*Your identity is not a product to be sold.*
*Your data is not the price of participation.*
*These things belong to you —*
*and the architecture to reclaim them can be built.*

## Pillar 7 — Commons Education (CE)

*Learning to think*

### In one line

The Pillar that keeps the other eight governable by ordinary people, because sovereignty without discernment is only exposure.

### Read first

From Hidden to Visible, Chapter Twelve. The full account is in The Visible World, Chapter Twelve.

### What you can do

Use the six questions of the Commons Method of Inquiry on one news story a week, and teach them to a child. Support free learning in your area: a library, a reading group, an adult class. Treat your Commons Community as a school in which everyone teaches.

### Before the discussion

❧ *Settle quietly. Take a few slow breaths.*

*Now try something simple. Choose one object in the room and give it your full, undivided attention for thirty seconds. Not thinking about it. Not judging it. Simply seeing it — its shape, its colour, its texture, the way the light falls on it. Try it now, before reading further.*

*Notice what that required. The effort to hold attention on one thing, when the mind wants to move. This is the foundation of discernment: you cannot evaluate evidence clearly with a fragmented mind. The capacity you just experienced is trainable. It grows with practice. Carry the intention to practise it — one minute a day, one focused conversation, one thing at a time — into everything that follows.*

### Community discussion

What is one thing you wish you had been taught in school that would have made the most difference to your capacity to navigate the world?

Which of the six questions of the Method of Inquiry do people around you skip most often?

What does your community need to learn that no one is currently teaching?

*You were not educated to think independently.*
*You were educated in a system that had not yet understood*
*what you would need.*
*Discernment is not a gift. It is a skill —*
*cultivable, learnable, and available to anyone willing to begin.*

## Pillar 8 — Open Story Network (OSN)

*Shared reality*

### In one line

The information infrastructure. It does not tell people what is true; it tells them, permanently and specifically, what has been verified and what has not.

### Read first

From Hidden to Visible, Chapter Thirteen. The full account is in The Visible World, Chapter Thirteen.

### What you can do

Verify before you share, every time. When you read a claim, note its source and ask what its status would be: verified, partly verified, unresolved. Support local news that discloses who funds it. Report what you witness carefully, with the date, the place and what you saw.

### Before the discussion

❧ *Sit quietly for a moment. Let your breathing slow.*

*Bring to mind a moment recently when you encountered a piece of information and felt uncertain whether it was true. Not because you were confused, but because you had no way to know. No means of verification. No indication of where it came from or how it had been checked.*

*Notice what that uncertainty feels like. Now imagine a different quality of attention — the stillness that comes when you are perceiving something as it is, able to distinguish, clearly and without anxiety, between what is known and what is not. Carry that quality into the conversation that follows — and into how you read the news tomorrow.*

### Community discussion

OSN uses architecture rather than censorship to distinguish the verified from the unverified. What is the difference, and why does it matter?

Where do people in your community get news they trust, and why do they trust it?

When did a correction last reach as many people as the mistake it corrected?

*You have the right to know whether what you are reading has been verified — or not.*
*The truth does not belong to those with the largest platforms.*
*It belongs to whoever can demonstrate it.*

## Pillar 9 — Evolutionary League (EL)

*The founding agreement*

### In one line

The founding agreement that makes the architecture real, and the watcher of the watchers, holding Commons World itself to the standard it applies to everyone else.

### Read first

From Hidden to Visible, Chapter Fourteen. The full account is in The Visible World, Chapter Fourteen.

### What you can do

Review your own Commons Community every few months. Is it still doing what it was for? Does the facilitator still rotate? Has anyone stopped coming, and does anyone know why? Record what you decide to change. An institution that cannot examine itself honestly will drift, however good its purpose.

### Before the discussion

❧ *Sit quietly. Take a few slow breaths and let the body settle.*

*Bring to mind something you once believed firmly — a view, an assumption, a way of understanding something — that you later revised when you encountered better evidence or a perspective you had not previously considered. Notice what that revision required. Not the moment of new understanding, but the moment just before it — the willingness to hold your existing view lightly enough that new information could reach you.*

*That capacity — to be open to being wrong, without losing your sense of who you are — is the foundation of learning and of trust. What would it mean to bring this quality into your Commons Community? To hold the ideas discussed here not as*

*fixed beliefs to be defended, but as a developing understanding to be tested, refined, and improved by every conversation? Rest in that openness for a moment. Then carry it into everything that follows.*

### Community discussion

The Liar's Dividend lets convincing fabricated content cause genuine content to be dismissed as fake. Where do you see this operating in your information environment today?

How would your Commons Community notice if it had drifted from its purpose?

What institution that you once trusted stopped serving its purpose, and when did people notice?

*Every institution eventually serves itself*
*unless it is designed not to.*
*The willingness to be wrong — and to say so publicly —*
*is the rarest and most necessary form of institutional courage.*
*It is also available to each of us, every day.*

## The nine Pillars together

Each of the nine Pillars addresses a different face of the same condition: the absence of an architecture through which people can see clearly, contribute meaningfully and hold institutions to account. None is sufficient alone. PCH provides the foundation and CR the memory; ATE the verification and GAR the translation; CB and CUE the economic recognition; AURA the sovereign digital environment; CE the capability to navigate it all; OSN the shared reality without which none of it can be discussed honestly; and EL the founding agreement and the honest self-examination that keep the whole architecture trustworthy over time.

Together they are one architecture, and the Commons Community is where that architecture meets the street you live on.

*Nine Pillars. One architecture. One purpose.*
*To make the world visible enough*
*that the people who inhabit it*
*can finally shape it.*

✦ ✦ ✦

## The twelve priority challenges

*Not twelve separate crises but twelve views of one condition, and one condition has one cure.*

The nine Pillars are an architecture, an answer to a set of problems. The twelve priority challenges (TPC) name those problems: twelve domains where the gap between what humanity knows and what it does is widest, the consequences most serious and the time for change shortest.

They are not twelve separate crises but twelve expressions of the condition described earlier: systems built to concentrate power and externalise cost. Read singly, each is sobering. Read together, they reveal a pattern, and in the pattern a possibility: if one set of structural choices produced all twelve, a different set can begin to address all twelve, not one after another but at once.

Each entry is written for use in a meeting: one challenge per meeting, depth before breadth. Read the entry aloud to open, practise Inner Being together, then discuss. Each challenge is set out in full, with verified sources, as a Spotlight in The Visible World. What follows is enough to understand it and to open a real conversation: the reality, a real case, the law that allows it, a fix that already works somewhere, and questions to discuss.

*These are not twelve separate crises.*
*They are twelve views of one condition —*
*and one condition has one cure.*

## TPC 1 — Ecological Overshoot

*Planetary systems exceeding safe operating limits.*

### The reality

Seven of the nine planetary boundaries identified by Earth-system science, the safe limits within which human civilisation developed, have now been breached.[1] Earth Overshoot Day in 2025 fell on 24 July, the earliest ever recorded; humanity is using the equivalent of 1.8 Earths, drawing down natural capital faster than it can regenerate. The living world is not an inexhaustible resource but a system with limits, and we have exceeded them.

### The case

In 1960 the Aral Sea, between Kazakhstan and Uzbekistan, was the fourth-largest lake on Earth. From the early 1960s Soviet planners diverted the two rivers that fed it, the Amu Darya and the Syr Darya, to irrigate cotton. By 1990 the sea had lost 40 per cent of its surface; by 2007 it had shrunk to roughly a tenth of its original size. Fishing towns such as Aralsk were left stranded on dry land, tens of thousands of livelihoods disappeared, and salt and chemical dust from the exposed seabed was carried as far as Scandinavia.

The planners who set the cotton targets never had independent access to the environmental data showing what their decisions were doing, and the people beside the sea had no channel to the planners. That gap, between those who decide and those who bear the consequences, runs through every challenge in this book.

### The law that allows it

The 1992 Almaty Agreement, signed after the Soviet Union dissolved, carried the Soviet water quotas into the five new states unchanged. The rivers are still shared on a formula written to grow cotton, not to keep the sea alive.

### A fix that already works

In 2005 Kazakhstan built the Kok-Aral Dam to hold water in the small northern part of the sea. Water levels rose, salinity halved within two

years and the fish returned. Recovery is possible when someone is able to act.

### What you can do

Know your own ecological footprint. Support businesses and practices that restore rather than deplete. Join or start a local restoration project. Once the accountability rating exists, use it to check the environmental claims of any organisation you buy from.

> ❧ *Close your eyes for a moment. Feel the ground beneath you — solid, ancient, patient. This ground has sustained life for billions of years. It is sustaining you right now. Breathe in the awareness that you are part of a living system — not separate from it, but part of it. Carry the question into your conversation: what does it mean to live within limits — not as deprivation, but as respect?*

### Community discussion

Where in your daily life do you feel the effects of ecological overshoot, and where do you feel most able to respond?

Who in your area decides how water, land or forest is used, and do they see the consequences of those decisions?

If the Aral Sea could partly recover, what local environment near you could recover, and what would it take?

What evidence of environmental change in your area would you want to see kept on a permanent public record?

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 1.*

## TPC 2 — Food System Fragility

*Supply-chain concentration, soil degradation, water stress.*

### The reality

Four crops, rice, wheat, maize and soybeans, provide close to half of all calories eaten worldwide, and around 60% of global food production comes from five countries.[2] The United Nations (UN) Food and Agriculture Organization (FAO) estimates that 52% of the world's soils are already degraded. In 2025, 266 million people in 47 countries faced high levels of acute food insecurity.[3] A system feeding eight billion people rests on remarkably few places, crops and growing seasons, and the soil beneath it is deteriorating.

### The case

In October 2025 Human Rights Watch published an investigation into the Brazilian state of Pará. It found cattle raised illegally inside protected rainforest and on Indigenous land, then passed through a system that concealed their origin before they reached JBS, the country's largest meatpacker.

Ranchers have a name for the method: cattle laundering. An animal raised on illegally cleared land is sold partway through its life to a second, compliant ranch, and only then to the slaughterhouse, so the trail back to where it grew is erased. JBS says it monitors its direct suppliers and is still extending its checks to the indirect ones, which is where the laundering happens.

### The law that allows it

Brazil's cattle transit permit records one movement at a time, from one farm to the next, with no requirement to carry an animal's full history forward. A stricter national system of lifetime tracing exists, but it has always been voluntary.

### A fix that already works

The Amazon Soy Moratorium of 2006 excluded soy grown on newly cleared Amazon land, checked by independent satellite monitoring rather than self-reporting. It is credited with saving around 1.8 million

hectares of forest. Pará is now building its own animal-by-animal tracing system.

### What you can do

Buy from local and regenerative producers where you can. Support work that restores soil. Ask where your food comes from and how it was grown. Every food choice is a vote for the food system that continues to exist.

> ❧ *Take a breath and bring your attention to your body. You are alive right now because something grew in soil, somewhere, and made its way to you. Sit with that — the quiet miracle of a chain of living systems that sustains your life every day. Now ask yourself gently: do you know that chain? You don't need to feel guilty. You need to feel curious. Carry that curiosity into the conversation that follows.*

### Community discussion

What would it mean for your community to be food-sovereign, less dependent on supply chains it cannot see or influence?

Do you know where the meat, grain or cooking oil you bought this week came from?

Why does voluntary checking so often fail, and what makes checking by satellite different?

What would full traceability mean for farmers and traders in your own community?

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 2.*

## TPC 3 — Water Security

*Freshwater availability, access equity, contamination.*

### The reality

Only about 0.5% of Earth's water is accessible for human use.[4] A global assessment found 71% of the world's major aquifers in decline and 30% depleting rapidly.[5] In January 2026 the United Nations University (UNU) declared that the world had entered an era of 'water bankruptcy', with irreversible damage in several river basins and aquifers.[6] One person in four lacks safely managed drinking water. Some of these aquifers took thousands of years to fill; none can be refilled on any timescale that matters to those drawing from them.

### The case

For more than a century, water from the springs at the top of Strawberry Canyon in California's San Bernardino National Forest has been captured before it reaches the surface and bottled under the Arrowhead brand. The company has changed its name several times, most recently to BlueTriton Brands.

In 2021 California's State Water Board found that the company could prove a right to only about 7 acre-feet of water a year. In 2020 it had taken 180 acre-feet, around 58 million gallons, more than twenty-four times that amount. In 2023 the Board ordered it to stop; the company challenged the order, and in 2025 a court set it aside. The water is still being taken.

### The law that allows it

California's water rights rest on prior appropriation, written into law in 1872: whoever claimed the water first keeps the right, and the right is never reviewed unless someone complains. No one has to check whether the original claim was ever valid.

### A fix that already works

France treats water as the common heritage of the nation. Under its water laws of 1992 and 2006, significant withdrawals need state

permission, and extraction is capped at what each aquifer can sustainably supply.

### What you can do

Know where your water comes from and the state of that source. Use less where you have a real choice. Support organisations working on water access and aquifer restoration. Argue locally for water governance that reflects the true cost of depletion.

> ❧ *Sit quietly and become aware of the water in your body — roughly 60% of you, right now. Water that fell as rain, flowed through rivers, seeped through soil, was drawn up by roots, consumed, filtered, and returned to the cycle, again and again, across geological time. You are part of the water cycle. Not a user of it. Part of it. Carry into the conversation the question: what would it mean to treat water not as a commodity, but as the living commons it has always been?*

### Community discussion

Does your community know the state of its local water sources, and who is responsible for protecting them?

Who owns or controls the water your community depends on?

Should a right to take water ever last forever? What would a fair review look like?

If your local water source were being over-used, how would anyone find out?

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 3.*

## TPC 4 — Energy Transition

*Decarbonisation pace, energy access, grid resilience.*

### The reality

Coal, oil and gas are compressed ancient sunlight, captured by plants and marine organisms over hundreds of millions of years and burned within centuries. In 2024 fossil fuels supplied 86.6% of global primary energy.[7] Yet solar electricity now costs on average 41% less than the cheapest fossil-fuel alternative, and onshore wind 53% less.[8] The argument that fossil fuels remain necessary because the alternatives are too expensive is no longer true. What sustains them is about $7 trillion a year in subsidies, $13 million every minute.[9]

### The case

In September 2023 the United Kingdom (UK) government's regulator approved the Rosebank oilfield, north-west of Shetland, the largest undeveloped oilfield in UK waters. Burning its oil would produce more carbon dioxide than the combined annual emissions of the world's 28 lowest-income countries. The environmental assessment was completed and the process followed the law, but the law did not require anyone to assess what would happen when the oil was burned.

In June 2024 the UK Supreme Court ruled, in a case brought by Sarah Finch, a resident of Surrey, that such assessments must include the emissions from burning the fuel, not only from extracting it. In January 2025 Scotland's highest civil court applied that ruling and quashed the Rosebank consent.

### The law that allows it

Environmental assessments for oil and gas projects counted the emissions from extracting the oil but not the far larger emissions from burning it. The system worked as designed.

### A fix that already works

Since June 2025, UK guidance requires every new oil and gas application to assess the emissions from burning the fuel. The UK is the first major oil-producing country to make this a legal condition.

## What you can do

Know your energy provider and what powers it, and switch if you can. Support community energy projects. Remember that $7 trillion a year in subsidies is a political choice, made by identifiable institutions on behalf of identifiable interests, and that political choices can change.

> ❧ *Take a slow breath and consider: the energy moving through your body right now came, ultimately, from the sun. Everything alive runs on solar energy. The fossil fuels we burn are solar energy too — stored over hundreds of millions of years. We are spending in centuries what took the planet an unimaginable span of time to accumulate. Sit with that scale for a moment. Not with guilt. With perspective. Carry into the conversation the question: what would it mean to live within the energy budget of a single year's sunlight — as every other living system on Earth already does?*

## Community discussion

What would it take for your community to generate a meaningful share of its own energy, and who would benefit most if it did?

Fossil fuels receive around $7 trillion a year in subsidies, directly and through costs no one pays. Who in your community bears those costs?

Sarah Finch was one local resident. What made her challenge succeed?

What would a fair energy transition look like for workers in your area?

### *Sources — TPC 1–4*


1. Planetary Health Check 2025, Potsdam Institute / Stockholm Resilience Centre. Earth Overshoot Day: Global Footprint Network, 2025.
2. FAO, cited in 'The Fragile Link', 2024; FAO AQUASTAT — 52% of soils degraded.
3. Global Network Against Food Crises, 2026 Global Report on Food Crises — 266 million people across 47 countries.
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7. Energy Institute, Statistical Review of World Energy 2025 — fossil fuels 86.6% of global primary energy in 2024.
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*The full account of this challenge, with its sources, is in The Visible World, Spotlight 4.*

## TPC 5 — Human Health and Wellbeing

*Pandemic preparedness, mental health, healthcare access.*

### The reality

More than half of humanity, an estimated 4.6 billion people, lacks access to essential health services.[1] Non-communicable diseases kill more than 43 million people a year, the largest cause of death worldwide: one person under seventy every two seconds.[2] Mental-health conditions affect more than a billion people, yet 91% of those living with depression cannot get care.[3] Pandemic preparedness remains more than $10 billion a year short of what is needed, not because the cost is unknown but because preparedness competes with demands that always seem more urgent.[4]

### The case

Alec Smith was diagnosed with Type 1 diabetes in 2015, at twenty-four. On his twenty-sixth birthday he lost cover under his mother's health insurance. His insulin and supplies then cost about $1,300 a month; he earned just over $2,000 a month as a restaurant manager in Minneapolis. He began rationing his insulin to make it last until payday. Less than a month after his insurance ended, in June 2017, he was found dead in his apartment.

Insulin was first isolated in 1921 and has been off patent for decades. It still cost more in the US than anywhere else in the developed world.

### The law that allows it

A 2003 US law creating Medicare's drug benefit also banned Medicare from negotiating the prices it paid for drugs. Every other large government buyer in the developed world negotiated.

### A fix that already works

The Inflation Reduction Act of 2022 allowed Medicare to negotiate some drug prices for the first time, with cuts of between 38 and 79 per cent, and capped insulin at $35 a month for Medicare patients. Someone in Alec Smith's position, outside Medicare, is still not covered.

### What you can do

Know the state of healthcare access in your community. Speak openly about mental health. Press for local investment in pandemic preparedness. Treat your own health, physical and mental, as a form of sovereignty, and invest in it accordingly.

> ❧ *Take a slow breath and bring your attention to this body — breathing, sensing, alive. For a moment, simply appreciate the extraordinary fact of being a living organism, sustaining itself. Now extend that appreciation outward — to everyone in this room, and then beyond, to the 4.6 billion people who right now cannot access the care that would keep them well. Not with guilt. With proportion. And with the question: what does a world look like in which every person's health is treated as the foundation of everything else, not as a cost to be managed?*

### Community discussion

Who in your community lacks access to essential health care, and what would it take to change that?

Who decides what essential medicines cost where you live?

Why might a law forbid a government from negotiating a better price?

What would it take for a cap like the $35 insulin limit to apply to everyone?

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 8.*

## TPC 6 — Human Consciousness and Mental Resilience

*Attention, discernment, inner capability.*

### The reality

In 2004 the average person spent two and a half minutes on a single screen before switching. By 2020, across five replicated studies, that had fallen to between 44 and 50 seconds.[5] After an interruption it takes an average of more than 23 minutes to regain the depth of focus that existed before it.[6] The platforms that produced this fragmentation are not neutral tools but systems designed to capture and recapture attention as often as possible, because each recapture generates data and advertising revenue. The capacity being eroded is the one needed to see the patterns described in this book.

### The case

Molly Russell was fourteen when she died in November 2017 at her family home in north London. After her death her father found that in the months before she had been shown hundreds of posts about depression and self-harm on Instagram and Pinterest, content the platforms' own algorithms kept serving her because she engaged with it.

In 2022 the coroner concluded that she died from an act of self-harm while suffering from depression and the negative effects of online content, and that both platforms had contributed to her death in a more than minimal way.

### The law that allows it

Section 230 of the US Communications Decency Act, passed in 1996 for early message boards, shields platforms from legal responsibility for what users post. Courts have extended it to what platforms' algorithms choose to promote.

### A fix that already works

The UK Online Safety Act 2023 requires platforms to assess the risks their services pose to children, to make children's safety settings the

default and to remove illegal content, and the regulator, Ofcom, can enforce it. Finland shows the other half of the answer: children learn media literacy from the age of three.

### What you can do

Practise deliberate attention every day, even five minutes of sustained focus on one thing. Notice which platforms and habits fragment your attention and which sustain it, and choose accordingly. Teach children what attention is and why it matters, before the platforms teach them otherwise.

> ❧ *Without picking up your phone, without checking anything — simply sit. For sixty seconds, give your full attention to your breath. Not controlling it. Simply feeling it. If your mind wanders — and it will — gently return. Without judgment. This is the practice: not the perfection of it but the returning. This capacity to return, deliberately, to what you chose to attend to is the foundation of everything else in this book. It can be cultivated, and it begins now.*

### Community discussion

How has your own capacity for sustained attention changed over the past five years, and what, if anything, have you done about it?

How much of what you see online was chosen for you, and by whom?

What habits help you notice when your attention is being captured?

What should platforms owe the young people who use them?

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 19.*

## TPC 7 — Education for a Changing World

*Relevance, access, AI disruption.*

### The reality

After three years of schooling, more than 90% of pupils in low- and middle-income countries cannot read at the level expected for their grade.[7] The World Bank estimates that the generation most affected by recent learning disruption risks losing $21 trillion in lifetime earnings, 17% of current global gross domestic product (GDP).[8] At the same time the World Economic Forum projects that structural change, much of it driven by AI, will displace 92 million jobs worldwide while creating 170 million new ones.[9] The new jobs are not necessarily open to those whose jobs are displaced, where they live or when they need them. International aid to education fell by 12% in 2024, just as both crises were accelerating.[10]

### The case

Corinthian Colleges opened its first campus in the US in 1995 and grew to more than 100 campuses and 110,000 students, funded almost entirely by federal student aid. Its recruiters targeted single parents, the recently unemployed and the recently bereaved, promising that a Corinthian qualification would lead to a good job.

Investigators found that job placement rates had been systematically falsified. In 2015 the company collapsed, leaving students with debts for qualifications employers did not value. In 2022 the federal government cancelled $5.8 billion of loans for 560,000 former students.

### The law that allows it

In 1972 the US opened federal student aid to for-profit colleges with no requirement that students gain anything from their courses. Money followed enrolment, not results.

### A fix that already works

Germany's vocational training system ties learning to real jobs: apprentices train with employers, under standards the employers help

set. In the US, a 2021 law closed a loophole that had let colleges rely almost entirely on public money.

### What you can do

Support free, open, lifelong learning in your community. Put discernment, the capacity to evaluate information, before information itself, in how you learn and how you help others learn. Education does not end; you are doing it now, in this room.

> ❧ *Think of the most important thing you have learned in the past year. Not from a classroom. From life — from a conversation, a mistake, a book, an observation. Notice that it came to you not because someone scheduled it, but because you were open to it. That openness — the quality of being available to learn, at any age, from any source — is the most valuable educational capability there is. And it cannot be taught. It can only be chosen. You are choosing it right now.*

### Community discussion

What would education look like in your community if its first aim were discernment, the capacity to think, rather than the transmission of information?

What did your own education prepare you for, and what did it leave out?

How would you judge whether a course is worth its cost?

What skills does your community need that no school currently teaches?

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 20.*

## TPC 8 — Governance and Institutional Trust

*Democratic erosion, capture, legitimacy.*

### The reality

The largest study of political trust ever conducted, 3,377 surveys and more than five million respondents across 143 countries between 1958 and 2019, found that trust in parliaments fell by an average of 8.4 percentage points across democracies after 1990.[11] Trust in non-representative institutions, the police, civil services and courts, did not follow; trust in the police rose by about 12.5 percentage points over the same period. Transparency International's 2025 Corruption Perceptions Index found that more than two-thirds of the 182 countries assessed scored below 50 out of 100 for public-sector integrity.[12] The crisis is not one of institutions in general. It is concentrated in the institutions whose role is to represent citizens through elections.

### The case

In January 2010 the US Supreme Court ruled in Citizens United, by five votes to four, that spending by outside groups on elections could not be limited. The results came fast. Outside spending on federal elections rose from $144 million in 2008 to more than $1 billion in 2012 and to about $4.5 billion in 2024, some thirty times more.

Much of that money is hard or impossible to trace. Voters see the adverts but often cannot see who paid for them.

### The law that allows it

The Citizens United ruling overturned earlier limits on election spending by corporations and other groups. Disclosure rules did not keep pace, so much of that spending can be routed through organisations that never reveal their donors.

### A fix that already works

Germany's party-finance law requires large donations to political parties to be disclosed at once. In the US, the DISCLOSE Act, which would require groups spending on elections to name their large

donors, has been introduced in every Congress since 2010 and has never passed.

### What you can do

Know what your elected representatives have committed to, and track what they do. Keep your observations where they can be seen permanently. Support independent journalism. Every public commitment made by a person in power, and every verified gap between the commitment and what followed, belongs in the permanent record.

> ❧ *Bring to mind a public figure — local, national, or international — whose decisions affect your life. Without anger or judgment, simply ask: do you know what they have committed to? Do you know what they have done? Do you know the gap between the two? For most of us, for most public figures, the honest answer is: not really. Not because we don't care. Because the information is not organised in a way that makes it easy to see. Rest in the recognition that this is a design problem, not a personal failing. And carry into the conversation the question: what would change if every public commitment, and everything that followed it, was simply always visible?*

### Community discussion

Which public commitment by an elected representative in your community do you most want to track, and how would you do it if the tools existed?

Do you know who funds the politicians who represent you?

What would change if every large political donation had to be published immediately?

Why might a simple disclosure law fail to pass for fifteen years?

### *Sources — TPC 5–8*

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2. UN Secretary-General, High-Level Meeting on Non-Communicable Diseases (NCDs) and Mental Health, 2025 — 43 million NCD deaths annually.
3. World Health Organization, World Mental Health Today, 2025 — over one billion affected; 91% with depression unable to access care.
4. World Bank, 2024, cited in 'Top 10 Public Health Challenges in 2025' — preparedness shortfall exceeding $10 billion annually.
5. Mark, G., Attention Span, 2023 — screen attention span falling from 2.5 minutes (2004) to 44–50 seconds.
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7. World Bank, Effective Reading Instruction in Low- and Middle-Income Countries (LMICs), October 2025.
8. World Bank / United Nations Educational, Scientific and Cultural Organization (UNESCO) / United Nations Children's Fund (UNICEF), State of Global Learning Poverty: 2022 Update — $21 trillion projected lifetime earnings loss.
9. World Economic Forum, Future of Jobs Report 2025.
10. UNESCO, December 2025 — 12% decline in international education aid in 2024.
11. Valgarðsson, V., et al., British Journal of Political Science, 2025 — parliament trust −8.4pp, police +12.5pp since 1990.
12. Transparency International, Corruption Perceptions Index 2025 — more than two-thirds of 182 countries below 50/100.

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 21.*

## TPC 9 — Economic Alignment

*Wealth concentration, contribution invisibility, financial exclusion.*

### The reality

In 2025 global billionaire wealth reached $18.3 trillion, growing three times faster than the average of the previous five years.[1] The twelve richest individuals on Earth now hold more wealth than the bottom half of humanity combined. Women and girls perform an estimated 12.5 billion hours of unpaid care work every day, valued at more than $10.8 trillion a year, over three times the size of the global technology sector, and none of it appears in any national account.[2] As of 2025, 1.3 billion adults remain entirely outside the formal financial system.[3]

### The case

Every day, people around the world do about 16.4 billion hours of unpaid care work: raising children, looking after the sick and the elderly, keeping homes running. Three-quarters of it, about 12.5 billion hours, is done by women. Oxfam values that work at more than $10.8 trillion a year; the International Labour Organization, on a wider basis that includes all unpaid care, puts it near $11 trillion, around 9 per cent of world output.

None of it appears in any country's national accounts. By the measure most governments use to judge success, this work does not exist.

### The law that allows it

The United Nations System of National Accounts, first published in 1953, decided that work done in a household for its own use falls outside what counts as production. Every revision since, most recently in 2025, has kept it out. GDP, the world's main measure of economic success, rests on that decision.

### A fix that already works

New Zealand's Wellbeing Budget of 2019 required ministers to show how spending improved people's wellbeing, not only economic output. It funded mental health services and required child poverty to be reported at every budget, until a later government ended it in 2024.

### What you can do

Know where your money goes and what it funds. Support businesses that pay fairly and give back to their communities. Recognise the economic value of unpaid care and contribution in your own life and the lives around you. Financial exclusion is a design choice; argue for its redesign.

> ❧ *Think of someone whose work sustains your life — a carer, a grower, a cleaner, a community volunteer — whose contribution the economy does not pay for, or pays poorly. Sit with the reality of that contribution: the hours, the skill, the care that goes into it. Now ask: does the world we have built reflect the value of what that person does? Not with bitterness. With clarity. And carry into the conversation the question: what would an economy look like if it could see — and reward — the work it currently cannot?*

### Community discussion

Whose contribution in your community is economically invisible, and what would change if it were recognised and rewarded?

Whose work in your household or community is never paid or counted?

What would your community look like if that work stopped for one week?

If you could add one measure of success to your country's budget, what would it be?

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 12.*

## TPC 10 — Technology and Human Agency

*AI governance, digital sovereignty, automation.*

### The reality

As of 2023, 2.6 billion people, close to a third of humanity, are not connected to the internet at all.[4] Among those who are, access to the technology now reshaping the global economy is deeply unequal: high-income countries host 86% of the world's top 500 supercomputers and 77% of global data-centre capacity.[5] The US alone created 62% of the world's notable AI models and captured more than 73% of global AI start-up funding, while Africa and Latin America together account for 3% of global AI computing capacity.[6] The technology projected to create 170 million new jobs is concentrated in the places least likely to share them with those who most need them.

### The case

In late 2021 OpenAI hired Sama, a data-labelling company, to have workers in Kenya label toxic content, including descriptions of child sexual abuse, violence and self-harm, to train a safety filter for ChatGPT. The workers were paid between $1.32 and $2 an hour. Many described lasting psychological harm.

Sama ended the contract early, in 2022. No binding rule required either company to compensate the workers, or to ensure that the next company doing the same work treated its workers differently.

### The law that allows it

In most of the world there is no law governing how AI systems are built: no requirement to be open about how they work, no clear responsibility when they cause harm, and no binding international agreement. What exists instead is a patchwork of voluntary promises.

### A fix that already works

The European Union's AI Act, in force since August 2024, classifies AI systems by risk. Systems used for hiring, credit, education, policing or healthcare must pass checks before use, and developers carry legal duties rather than voluntary commitments.

## What you can do

Know which AI tools you use, who built them and what data they were trained on. Support open-source and community-owned digital infrastructure. Argue for digital sovereignty, the right of communities and nations to own and govern their own digital systems. The digital tools you choose are votes for the digital world that continues to be built.

> ❧ *For a moment, consider the digital tools you used today. Where were they built? Who owns them? What do they know about you as a result of your using them? Not with anxiety. With honest curiosity. Now imagine a different kind of tool — one built to serve you rather than to learn from you. One whose business model is your sovereignty rather than your data. Notice what it feels like to imagine that. The quiet relief of a tool that is simply on your side. That is not a fantasy. It is a design choice. And design choices can be made differently.*

## Community discussion

Which digital tools does your community depend on, and who owns and governs them? What would community digital sovereignty look like here?

Where in your daily life are decisions about you already made by an AI system?

Who should be responsible when an AI system causes harm?

What would it take for AI to benefit communities like yours, not just the companies that build it?

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 23.*

## TPC 11 — Conflict and Polarisation

*Social cohesion, peacebuilding, information warfare.*

### The reality

Nearly 240,000 people were killed in violent conflict in 2024, 23% more than the year before.[7] Forced displacement reached a record 122 million people by April 2025. The World Economic Forum's Global Risks Report 2025 ranked state-based armed conflict as the most pressing immediate global risk, and misinformation and disinformation as the top short-term risk for the second year running, explicitly linking the two.[8] A 2018 study in Science found that false news spreads about six times faster than true news on social platforms.[9]

### The case

In the months before August 2017, a network of Facebook pages in Myanmar published posts calling the Rohingya Muslim minority terrorists and invaders, some calling openly for violence. When the military launched its operations in Rakhine State that August, more than 700,000 Rohingya fled to Bangladesh. UN investigators documented mass killings and whole villages burned.

The UN found that Facebook had been a useful instrument for spreading hate in a country where, for most people, Facebook was the internet. Facebook later accepted that it had not done enough. At the time it had only a handful of reviewers who spoke Burmese.

### The law that allows it

Section 230 of the US Communications Decency Act protects platforms from legal responsibility for content, and some US courts have extended that protection to what platforms' algorithms recommend. A platform that promotes hateful content bears no legal liability for the result.

### A fix that already works

The European Union's Digital Services Act, fully in force since February 2024, requires the largest platforms to assess the risks their

services create, to have those assessments independently audited and to act on them. In December 2025 it was used to fine X €120 million.

### What you can do

Verify before you share. Know the difference between a confirmed report and an unverified claim, and treat it as important. Support local peacebuilding and social-cohesion work. Polarisation is not inevitable; in large part it is the product of information environments designed to generate it.

> ❧ *Think of someone whose views differ significantly from your own — on politics, on society, on what matters. Not someone whose actions have caused harm. Simply someone who sees the world differently. For a moment, without arguing with their position in your mind, try to imagine what experiences, what evidence, what genuine values might have led a reasonable person to hold that view. Notice what this requires: the effort to hold your own certainty lightly enough that another perspective can be considered. This is not agreement. It is the precondition of genuine conversation. And genuine conversation is the precondition of peace.*

### Community discussion

Where do you see polarisation at work in your community, and what, specifically, is it stopping people from seeing or doing together?

When did you last see an angry post spread faster than a correction?

What makes people in your community trust or distrust what they read?

How could your group check a claim before sharing it?

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 22.*

## TPC 12 — Civilisational Coherence

*The capacity of human societies to learn, adapt, and remain whole.*

### The reality

The eleven challenges before this one are not eleven separate problems. Research published in Global Sustainability defines a global polycrisis as 'the causal entanglement of crises in multiple global systems in ways that significantly degrade humanity's prospects'.[10] Its defining feature is that the systems involved are now so interconnected that a disruption in one reliably reverberates into the others, producing effects far greater than the sum of their parts and overwhelming governance built around single issues.[11] In 2025, 266 million people in 47 countries faced high levels of acute food insecurity, driven not by one cause but by conflict, climate and economic shock arriving together in the same places.[12]

### The case

In 1985 British scientists reported that the ozone layer over Antarctica had thinned by more than 30 per cent. Within two years, in 1987, governments signed the Montreal Protocol to phase out the chemicals causing the damage. Every member of the UN has since ratified it, 99 per cent of those chemicals have been phased out, and the ozone layer is healing.

It worked because it combined independent scientific evidence, institutions that included the countries affected, differing obligations that made compliance achievable, and regular review that forced the evidence to be looked at again.

### The law that allows it

There is no single law behind this challenge. It is the pattern running through all the others: laws written with no requirement to be reviewed, which last because nothing forces anyone to look at them again. The 1926 US oil depletion allowance and the 1992 Almaty Agreement are two examples.

## A fix that already works

The Montreal Protocol itself. It shows that when evidence is independent, when those affected have a voice, and when agreements are regularly reviewed, humanity can fix a global problem, and fast.

## What you can do

See the pattern. The Commons Community is itself an act of civilisational coherence: a small group choosing to understand the connections rather than the categories, and to act on that understanding locally. Share what you see and build the network. A population that can see a pattern clearly, together, at scale and permanently has already begun to change it.

> ❧ *Take a long, slow breath. You have just moved through eleven challenges — ecological, economic, informational, institutional, human. Notice what that feels like. Not despair. Something more complex — the weight of understanding, held alongside the knowledge that you chose to be here, in this room, looking at this together. In a world designed to keep these things invisible, fragmented, and overwhelming, choosing to see them clearly — together, in community, with honesty and without panic — is itself a form of resistance. Not the loudest form. The most durable one.*

## Community discussion

Looking across all twelve challenges, what pattern do you see? What is the one thing your Commons Community could do, starting now, that addresses the pattern rather than one of its expressions?

What made the Montreal Protocol succeed where so many other agreements have failed?

Which law or rule in your country should have been reviewed years ago?

If the twelve challenges share one cause, where would you start?

## *Sources — TPC 9–12*

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2. Oxfam International, ‘Time to Care’, 2020 — 12.5 billion hours of unpaid care work daily, valued at $10.8 trillion.
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12. Global Network Against Food Crises, 2026 Global Report on Food Crises.

*The full account of this challenge, with its sources, is in The Visible World, Spotlight 30.*

## A closing note

*Twelve domains, twelve measurement systems, one pattern.*

The gap between what is known and what is done is not a gap in knowledge but in visibility, and in the courage that comes from seeing clearly, in community, without looking away. That gap is what the Commons Community exists to close: not everywhere at once, but here first, with the people in this room, and then, through every connection this room makes with every other room like it, everywhere.

*The world does not lack solutions.*
*It lacks the architecture through which enough people*
*can see, clearly and together, what is actually happening*
*and what each of us can do about it.*
*You are that architecture.*
*This room is where it begins.*

✦ ✦ ✦

PART FOUR

# Buying Together

*Buying, bargaining and owning together — the cooperative that Commons Communities can grow into.*

## Commons Home (CH)

Every household pays for the same things: electricity and heating, broadband and mobile phones, insurance for the home, the car and the family's health, and cover for the boiler and appliances. Each pays alone, at whatever price it is offered, and between household and service often stand brokers, resellers and agents, each taking a margin.

A group does not have to pay that way. When enough households ask together, suppliers compete for them and the savings stay with those who pay the bills. Where the law allows, a group can go further and own the service, cutting out the middle altogether.

### What a group can buy

- **Energy:** electricity, gas, heating oil, and solar panels with batteries.
- **Communications:** broadband and mobile phones.
- **Insurance:** home (buildings and contents), car, health, dental, life, travel and pet.
- **Home cover:** boiler and heating servicing, appliance cover, emergency plumbing and electrical cover, and alarm monitoring.

The same approach can reach further, to groceries, childcare, legal cover, funeral plans, even everyday banking through a credit union. Start with what is proven and add more as the group grows.

### What already works

**Bargaining together.** In 2012 the UK consumer group Which? invited households to register for 'The Big Switch', and energy suppliers bid for their custom in a reverse auction.[1] About 280,000 people signed up.[2] It also taught a lesson: the winning offer was limited to the first 30,000 households, and at least one tariff already on the open market was cheaper.[3] Size alone does not guarantee a better deal. A group must compare honestly and be ready to walk away.

**Buying for a whole community.** In several US states, local governments buy electricity on behalf of everyone in their area while the existing utility maintains the wires. In 2017 about 750 of these

community choice programmes bought electricity for around 5 million customers.[4]

**Insuring as a group.** Group health cover is already the norm in the US, where employer plans are the largest source of health insurance for people under 65, covering about 154 million people.[5] The principle is the same: a large group is a better risk, and a stronger negotiator, than one person alone.

**Owning the service.** In rural northern England, Broadband for the Rural North (B4RN) was set up in 2011 as a community benefit society and built a full-fibre network with volunteers who dug the trenches, often in exchange for shares. Because of how it is registered it can never be bought by a commercial operator, and its surplus goes back to the communities it serves.[6] In Catalonia, Spain, guifi.net grew into a community network of tens of thousands of connection points, held in common by those who use it.[7]

### How a Commons Community can begin

1. **Choose one service.** Start with the one that costs members most or frustrates them most, often energy, broadband or car insurance.
2. **Count yourselves.** Note how many households want to take part, what each pays now and when each contract renews. Your numbers are your bargaining power.
3. **Ask for offers.** Approach several suppliers in writing with the group's numbers and ask each for its best price and terms. Compare every offer with the best deal a household could find alone; a group deal is worth having only if it beats that.
4. **Agree in writing.** One simple agreement: what is being bought, the price, how long it lasts, who pays whom, and how anyone can leave.
5. **Keep the accounts open.** Every member sees every price, payment and saving. One person may organise, but no one keeps a hidden margin.
6. **Review it every year,** before the contracts renew, and ask again.

## Checking a supplier

A good price from the wrong supplier is no saving. Before signing, check four things.

**Is it real and licensed?** Look the supplier up on the official public register for that service, and make sure its name, address and licence number match the offer.

**What do others say?** Read independent reviews and complaint records, and ask other groups that have used it. Do not rely on the reviews the supplier chooses to show.

**What does it really cost?** Ask for the full cost over the whole contract. Watch for an introductory price that later rises, standing charges, exit fees and automatic renewal at a higher price.

**Are there warning signs?** Pressure to sign quickly, payment demanded up front, a commission or gift offered to the organiser, or terms that will not be put in writing are all reasons to walk away.

**Questions to ask, and the answers to expect:**

- "Is the price fixed, and for how long?" A clear period, confirmed in writing.
- "What are all the charges?" A complete list, with no unnamed "other fees".
- "Can a member leave, and at what cost?" A clear way out and a stated fee.
- "Do you pay anyone a commission on this deal?" No, or full disclosure of who and how much.
- "What happens when the contract renews?" Written notice before any change in price.
- "How are complaints handled, and is there an independent ombudsman?" A named process and a named body.
- "How will you use members' personal details?" Only for this contract, and only with each member's consent.

## Sixty households, three streets

*An illustrative scenario, not a real community or individual.*

Sixty households on three neighbouring streets form a Commons Community. At their second meeting they list what each pays for broadband and car insurance and when each contract renews. Four broadband providers are invited to quote for the whole group; one offers a lower monthly price, fixed for two years. Car insurance proves harder, because insurers still price each driver on their own record, so the saving is smaller, but it is still a saving. A year later the group compares what each household spent with what it spent before, and decides to add boiler servicing next.

### How Commons Home would work

**Owned by its members.** CH is a cooperative: one member, one vote. Savings and any surplus return to members or their communities. CW does not run it; if it did, it would become the new middleman.

**Local first, then joined up.** Each Commons Community runs its own buying group. As groups multiply they join together under CH to negotiate across a region or a country, each keeping its own vote.

**Three levels of action:**

1. **Buy together:** bulk purchase of what is already sold, such as heating oil, or solar panels installed street by street.
2. **Bargain together:** a group tender for services sold under contract: energy, broadband, mobile phones, insurance, maintenance cover.
3. **Own together:** build or own the service itself, such as a community solar or wind cooperative, or community broadband.

**Connected to the Pillars.** None of this waits for the Pillars. Until they operate, groups find and check suppliers in the ordinary ways: comparing offers, reading independent reviews and asking other groups what they paid. Once the Pillars are in place, GAR will let members choose suppliers by their conduct and not only their price. Each group agreement, price and outcome can then be deposited in CR, so that other groups can learn from it and nothing is hidden. In time CUE may be used to settle contributions or share savings.

**Finding providers.** Each group finds, checks and chooses its own providers; CW does not recommend, rank or vouch for any of them. In

time commonsworld.org will carry a shared record where groups post the deals they secured, the service, the provider, the price, the terms, and how it went a year later, so that every group can learn from what others paid. Providers may later list themselves there free of charge, beside what groups have reported about them, but a listing will never be an endorsement.

### Honest limits

- Where a service is a regulated monopoly, usually mains water and the wires and pipes that carry energy, there is no one to bargain with. The route there is self-supply, such as community solar, or a collective voice to the regulator.
- Insurance is priced on each person's own risk. A group can lower costs and fees, but it cannot erase a poor driving record or an old roof.
- A group negotiates with licensed insurers and suppliers; it does not become one. Every country has its own rules for cooperatives, contracts and holding members' money, and a group that handles money should register properly and keep accounts that members can check.
- Members' personal details must be held carefully and shared with suppliers only with each member's consent.
- The organiser must never become a new middleman: open books, a role that rotates, and no hidden commission.
- A group deal must beat what members can find alone, every time it is renewed.

CH does not wait for the full architecture. It begins with a list of names, one service and an honest comparison of prices: the same clear seeing that every Commons Community exists to practise.

### *Sources — Commons Home*


1. MoneySavingExpert, 'Which? launches collective energy switching campaign', February 2012 — households register; suppliers bid in a reverse auction.
2. The Scotsman, 'Big Switch proves to be turn-off', 2012 — some 280,000 sign-ups; winning offer limited to 30,000 households.

3. lovemoney.com, ‘Big Switch winner is beaten by deal from First Utility’, 2012 — a cheaper tariff was already on the market.
4. O’Shaughnessy, E., Heeter, J., et al., Community Choice Aggregation: Challenges, Opportunities, and Impacts on Renewable Energy Markets, National Renewable Energy Laboratory (NREL), 2019 (report NREL/TP-6A20-72195) — about 750 programmes and about 5 million customers in 2017.
5. KFF (formerly the Kaiser Family Foundation), 2024 Employer Health Benefits Survey, October 2024 — employer-sponsored insurance covers about 154 million people under 65.
6. Broadband for the Rural North, ‘About’, b4rn.org.uk; ISPreview, ‘Rural UK Full Fibre Broadband ISP B4RN Expand to Create 20 Jobs’, January 2019 — community benefit society; volunteers paid in shares.
7. Global Information Society Watch, ‘guifi.net: Scaling up a community network’, 2018 — tens of thousands of nodes; network held as a common-pool resource.

# Glossary

Key terms and acronyms used in this book. Fuller definitions are in the Glossary of The Visible World.

## Commons World and its institutions

Commons World (CW): an open civilisational framework designed to restore sovereignty to people, communities and the living world by making consequence, evidence, accountability, stewardship, contribution and participation permanently visible.

Commons Community (CC): a self-forming local group that meets regularly to understand the Commons World framework and to decide together what its members can do about it where they live. No dues, no hierarchy, no central organisation.

Commons Home (CH): a member-owned cooperative through which Commons Communities buy, bargain for or own household services together, so that the savings stay with the households that pay. One member, one vote; Commons World does not run it.

From Hidden to Visible: the free companion book, a short introduction to the whole framework and a summary of The Visible World. Available at commonsworld.org.

The Visible World: An Introduction to Commons World: the founding book of Commons World by Mohan Lal Mahtani, with the complete architecture and evidence base. In print in 2027.

Prime Directive: the foundational ethical commitment of Commons World. Do No Harm, to any living being, human, animal or creature of the living world, or to Gaia, the living system that sustains all life.

## The nine Pillars

PCH, Planetary Coherence & Health, Pillar 1: establishes the Prime Directive, the Nine Principles, the Six Baseline Domains and the Six Governing Bodies through which coherence is defined and measured.

CR, Commons Registry, Pillar 2: the permanent, distributed public record in which verified findings, public commitments and institutional conduct are deposited and preserved.

ATE, Alliance for Transparent Enterprises, Pillar 3: the independent investigator that examines what organisations do and deposits its findings in the Registry; the sole authority to verify evidence and authorise its deposit.

GAR, Global Accountability Rating, Pillar 4: turns verified findings into a single seven-colour signal visible at the point of decision.

CB, Commons Bank, Pillar 5: the sovereign financial institution of Commons World, providing financial services without the barriers that exclude 1.3 billion people from conventional banking.

CUE, Commons Unit of Exchange, Pillar 5: the sovereign currency, issued only after independent verification of a measurable contribution to human or ecological wellbeing. Contribution precedes recognition, always.

AURA, Autonomous Unified Rights Architecture, Pillar 6: a sovereign digital device and environment through which people communicate, learn, verify and participate while keeping full sovereignty over their identity and data.

CE, Commons Education, Pillar 7: Commons Academy, for professional practitioners, and Commons Learning, a free, universal, lifelong learning platform built around discernment.

OSN, Open Story Network, Pillar 8: the information network made up of Commons News (professional journalism) and People's News (citizen evidence), governed by verification before amplification.

EL, Evolutionary League, Pillar 9: the founding agreement that gives every other Pillar its legitimacy, and the institution that keeps Commons World worthy of it through forward detection, adaptation review and constitutional review.

## Key concepts

Baseline Domains: the six areas against which PCH measures every Commons World institution, enterprise and policy: human flourishing; ecological integrity; material and technological safety; social cohesion and participation; systemic resilience; intergenerational stewardship.

Six Audit Domains: the six areas the Alliance for Transparent Enterprises examines in any organisation, matching the Baseline Domains.

Ceiling Rule: no product's rating may sit more than one level above its parent enterprise's overall rating, which closes the greenwashing loophole. Applied in reverse to individuals, an official's rating cannot exceed that of the institution they lead.

Contribution precedes recognition: the founding principle of CUE. Economic recognition is issued only after a measurable contribution has been independently verified and recorded. Intention and self-certification do not qualify.

Correction & Restoration Protocol: the mechanism by which new evidence, exonerations and corrections are added to a Registry record, permanently linked to the original entry with equal prominence. Original entries stay visible, so the record cannot be managed after the event.

GAR colours: Red (active verified harm), Orange (verified gaps, not engaged), Yellow (on the Upgrade Pathway), Green (full alignment, the baseline threshold), Blue (Green plus regenerative contribution), Violet (Blue sustained across three cycles), White (exemplary; awarded rarely and cannot be applied for).

Liar's Dividend: the condition in which convincing fabricated content allows genuine content to be dismissed as fabricated. Monitored by the Evolutionary League.

Sovereignty: not a legal status conferred from above but a capacity that exists whether or not it has been exercised, in economic, political, digital, ecological and informational life.

Upgrade Pathway: the ATE process through which an organisation with an adverse finding demonstrates measurable improvement through independently verified corrective action. Improvement is demonstrated, not claimed.

Verification before amplification: the governing principle of OSN. Every piece of content carries a permanent, visible status marker:

Verified, Partially Verified, Unresolved, Disputed, Evolving or Insufficiently Substantiated.

## Questions and possible answers

*Not a test. A conversation starter for every meeting.*

These questions are not a test. They are a conversation starter, and many have more than one valid answer. The facilitator's role is simply to ensure every voice in the room is heard. Questions marked (F) invite factual answers, and a possible answer follows each, with the chapter of From Hidden to Visible (FHV) where the subject is explained. Questions marked (R) are reflective: what follows is not an answer but a few starting points for the conversation.

### The nine Pillars

**Q1. (F)** State the Prime Directive of Commons World in full.

Do No Harm: to any living being, human, animal or creature of the living world, or to Gaia, the living system that sustains all life. Harm has a precise meaning: degradation that is avoidable (a less damaging path existed), externalised (the cost falls on someone who did not choose it) and concealed (the arrangement depends on that person not seeing it). Impact alone is not harm. (FHV, The Foundations; Chapter Zero.)

**Q2. (F)** How many Baseline Domains does PCH establish, and can you name them?

Six: Human Flourishing; Ecological Integrity; Material & Technological Safety; Social Cohesion & Participation; Systemic Resilience; and Intergenerational Stewardship. They are read together, so that no one domain can be improved at the expense of the others. (FHV, The Foundations; Chapter Six.)

**Q3. (F)** What is the role of the Global Commons Advocacy Council (GCAC)?

GCAC is one of the six governing bodies of PCH. It closes the gap between verified harm and what the law allows. Drawing on the Commons Registry, it publishes an annual Legal Reform Priorities document, submits it to governments, and records every submission and its outcome publicly, so that a government which receives evidence of harm and chooses not to act leaves a permanent record of that choice. (FHV, Chapter Six.)

**Q4. (R)** Principle 4 states that the polluter bears the cost. In your daily life, where do you see costs being externalised onto others or onto the environment?

Starting points: packaging you pay to dispose of; traffic noise and fumes borne by people who do not drive; a factory's waste in a river downstream; cheap goods made by people paid too little to live on. Ask in each case who pays, and whether they were asked.

**Q5. (R)** What does digital sovereignty mean to you in practical terms?

Starting points: who holds your identity documents, your messages, your health record and your location history; what you have agreed to without reading; whether you could leave a service and take your records with you.

**Q6. (R)** Which of the six baseline domains do you feel is most neglected in your community, and why?

Starting points: name one local fact for each domain (a clinic, a river, a product recall, a council meeting, a power cut, a debt) and ask which one nobody measures.

**Q7. (F)** What makes CR different from a conventional database or public record?

Five design choices. It is held across many independent nodes, so there is no headquarters to raid or server to unplug. Entries are append-only and cryptographically chained, so any alteration shows. Entries are accepted by agreement among independent validators, not by an administrator. Anyone can verify that a record exists and is untampered, but no one can alter it. And the rules about what is recorded are themselves recorded, so they cannot be quietly rewritten. Corrections are added beside an entry, never in its place. (FHV, Chapter Seven.)

**Q8. (F)** What kinds of information about senior officials does the Registry record, and what does it deliberately not record?

It records the public role: the office, who held it, the date, the commitments made, the decisions taken and the verified consequences, with the ownership and control chain fixed as it stood on the date of the conduct. It does not record private life, personal health or family, unless these are directly a matter of public interest.

Before a finding attaches to a named person, it is put to them and their response is recorded alongside it. (FHV, Chapter Seven.)

**Q9. (F)** What is the Correction & Restoration Protocol, and why does it matter that original entries remain visible?

It is the way new evidence, exonerations and corrections enter the Registry: permanently linked to the original entry, with equal prominence, never replacing it. The original stays visible because the full arc of what happened is the record. If originals could be removed, the record could be managed after the event, which is what the Registry exists to end. (Glossary; FHV, Chapter Seven.)

**Q10. (F)** Who commissions ATE investigations, and why does that matter?

Not the organisation being investigated. ATE chooses its own investigations, which are unannounced, and it is never chosen or paid by the party it verifies; its revenue comes from those who use its findings, never from those it scrutinises. Findings are deposited in the Registry before the organisation is told. This matters because every failed audit of the past, from Wirecard to the mortgage ratings of 2008, had the same flaw: the verifier's livelihood depended on the verified. (FHV, Chapter Eight; Chapter Twenty-One.)

**Q11. (F)** What are the Six Audit Domains, and what does each examine?

AD1 Human Flourishing: dignified human life across an enterprise's whole sphere of influence, including the communities whose land it touches. AD2 Ecological Integrity: regeneration or depletion over time, including the conditions animals are kept in. AD3 Material & Technological Safety: safety across the whole life of a product. AD4 Social Cohesion & Participation: beneficial ownership, and the distance between where revenue is earned and where profit is booked. AD5 Systemic Resilience: hidden concentrated vulnerability. AD6 Intergenerational Stewardship: harms too slow for any audit cycle. (FHV, Chapter Eight.)

**Q12. (F)** What is the Upgrade Pathway, and how does it work?

A finding is a diagnosis, not a verdict, and it comes with specific, measurable steps back into alignment. The Registry record stays permanent, so this is not leniency; it changes an institution's rational

move from fighting a finding to fixing it. Verified progress raises its GAR colour, from Red through Yellow to Green and above, and earns payment in CUE for any verified gain against its own previous state. Certified independent consultants help institutions through it. (FHV, Chapter Eight.)

**Q13. (F)** What do the seven GAR colours represent, from Red to White?

Red, damaging: active, independently verified, ongoing harm. Orange, inactive: problems documented and known, and the enterprise has chosen not to engage. Yellow, transitioning: gaps remain, but the enterprise is on the Upgrade Pathway with verified progress. Green, verified: full alignment with the baseline across all audit domains, the floor every enterprise should meet. Blue, contributing: Green plus measurable, verified regenerative impact. Violet, inspiring: Blue sustained across three unannounced reassessments. White, exemplary: cannot be applied for or bought; awarded rarely, through public deliberation. (FHV, Chapter Nine.)

**Q14. (F)** What is the Ceiling Rule, and why does it exist?

No product can sit more than one tier above the company that made it, no parent more than one tier above a subsidiary, and no group more than one tier above its worst-performing holding. For very large ownership structures, a verified Red or Orange finding anywhere in an owner's control graph caps that owner's rating, weighted by stake and control. It exists because greenwashing works by putting something clean in front of something dirty; the rule makes scale useless as camouflage. (FHV, Chapter Nine.)

**Q15. (F)** What is CUE, and how is it issued?

The Commons Unit of Exchange (CUE) is a currency issued only against contribution that has already happened and been verified. Five steps: a real contribution happens; an independent ATE assessor verifies it; the verification is recorded permanently in the Registry; only then is CUE issued, in proportion to the verified value; and the issuance itself is recorded. Like bank money, it is created by entry, but the trigger is a verified contribution rather than a debt. (FHV, Chapter Ten.)

**Q16. (F)** What does ‘contribution precedes recognition’ mean in practice?

Nothing is issued for an intention, a promise or a self-certified claim. The work comes first, independent verification second, and recognition third. A claim that fails is not discarded in silence; the contributor is told why. (Glossary; FHV, Chapter Ten.)

**Q17. (F)** What makes AURA fundamentally different from a conventional smartphone?

It was built with nowhere to send its owner’s data. There is no advertising and no profiling; data stays on the device; the identity, Commons ID, belongs to the person and can prove a fact without revealing the record behind it; and it works even without a network, through a mesh of nearby devices. Its fifty-three built-in features put every Pillar in the owner’s hand. Apps from other companies can still be used, but on AURA’s terms: checked, rated and unable to collect data without the owner knowing. (FHV, Chapter Eleven.)

**Q18. (F)** AURA has fifty-three built-in features in seven groups. Can you name the groups, and give one feature from each?

Home screen (Commons Hub); Identity and security (Commons ID); Communication and information (Commons Messenger); Device and everyday tools (Commons Camera); Civic participation and evidence (Commons Verify); Money, property and work (Commons Wallet); Health, learning and daily life (Commons Health Record). (FHV, Chapter Eleven.)

**Q19. (R)** AURA would replace many of the apps you use today, such as search, messaging, maps, banking and shopping, with features that never profile you. Which app on your phone would you most like to replace, and what do you think it knows about you?

Starting points: open the app’s permissions and its privacy page before the meeting, and bring what you find.

**Q20. (F)** What is the difference between CA and CL?

Commons Learning (CL) is learning for everyone: free, universal and lifelong, with sixteen subjects taught differently at each stage of life, so that ordinary people have the judgement to use and govern the other Pillars. Commons Academy (CA) trains the practitioners who work within Commons World, from investigators to journalists: a free

Foundation Course, then nine specialist pathways, recorded on a separate professional track. (FHV, Chapter Twelve.)

**Q21. (F)** What is the Commons Method of Inquiry, and what are its six questions?

A way of thinking taught from childhood and used for life. What exactly is the question? What evidence is available? Who produced it, and under what conditions? What alternative explanations exist? What conclusion is justified? And: am I willing to revise my view if better evidence emerges? (FHV, Chapter Twelve.)

**Q22. (R)** What is one thing you wish you had been taught in school that would have made the most difference to your capacity to navigate the world?

Starting points: money, evidence, listening, how power works, how to be wrong well. Which of the sixteen Commons Learning subjects comes closest?

**Q23. (F)** What are the six verification status markers used by OSN, and what does each mean?

Verified: independently confirmed and deposited in the Registry. Partially Verified: the core is confirmed, some details still under investigation. Unresolved: authenticated evidence under active investigation. Disputed: a formal evidential challenge is before the Arbitration Chamber, with both claim and challenge visible. Evolving: the situation is developing, and the status shows the latest confirmed information. Insufficiently Substantiated: received but not yet evidenced enough, and not dismissed as false. A claim never moves to Verified through time or shares, only through independent confirmation. (FHV, Chapter Thirteen.)

**Q24. (F)** Who verifies citizen-submitted evidence before it is deposited in the Registry, and why is this distinction important?

ATE, the sole verification authority. People's News confirms that a report comes from a real person at a real place, without naming them publicly, and timestamps it; ATE then tests whether it is verifiable evidence or an unverified allegation. Evidence that meets the standard enters the Registry and goes to Commons News; evidence that falls short is returned with an explanation of what more is needed. The

distinction makes People's News an evidence network rather than a rumour network. (FHV, Chapter Thirteen.)

**Q25. (R)** OSN uses architecture rather than censorship to distinguish the verified from the unverified. What is the difference, and why does it matter?

Starting points: censorship removes; a status marker labels and leaves the claim visible. Who decides in each case, and who can check the decision?

**Q26. (F)** What are the four functions of EL?

Internal Audit: unannounced independent reviews of every Pillar for rigour, capture risk and whether it still achieves what it claims. The Twelve Priority Challenges: continuous horizon scanning, reported in an annual Forward Detection Report, with Working Assemblies on up to seven challenges at a time. Institutional Adaptation Review: a public process that brings a failing institution, specialists and affected communities together to decide what must change. Constitutional Review: a periodic examination of whether the Nine Principles and the Pillars still fit the world, at least every ten years. (FHV, Chapter Fourteen.)

**Q27. (F)** Why does the founding agreement precede the currency, and what happens to CUE without it?

A currency is money only if real institutions accept it. The founding cohort commits to accept CUE, to open Commons Bank accounts and route transactions through them, to recognise ATE findings in their own governance, to meet EL standards and to take part in its governance. Without that agreement CUE has no economy: no one is obliged to accept it, the baselines have no binding authority, and findings carry weight only where institutions choose to accept them. Ten cooperatives in five countries circulating CUE are worth more than a thousand declarations. (FHV, Chapter Fourteen.)

**Q28. (R)** The Liar's Dividend lets convincing fabricated content cause genuine content to be dismissed as fake. Where do you see this operating in your information environment today?

Starting points: a real recording called fake; a real document dismissed as forged; the phrase 'you can't trust anything now'. Who benefits each time it is said?

## The twelve challenges

**Q29. (R)** Ecological overshoot: seven of nine planetary boundaries have been breached. If you had to explain this to a ten-year-old without scientific terminology, what would you say?

> Starting points: a house with nine load-bearing walls, seven of them cracked; a bank account overdrawn since July.

**Q30. (R)** Food-system fragility: four crops provide close to half of all global calories. What does this concentration mean for the resilience of the food system in your region?

> Starting points: what your community ate before imports; what would still be on the shelves after a month without them.

**Q31. (R)** Water security: some aquifers cannot be refilled in a human lifetime. What decisions being made today in your community will your grandchildren inherit?

> Starting points: boreholes, bottling, irrigation, new housing; who signed the permits, and for how long.

**Q32. (R)** Energy transition: fossil fuels receive about $7 trillion in annual subsidies. If those were redirected to the alternatives that are already cheaper, what would change first?

> Starting points: the price at the pump, the bill at home, the jobs in your area; who would resist, and how.

**Q33. (R)** Human health: 91% of people with depression globally cannot access care. What would a community that treated mental health as a genuine public priority look like, and how different is that from where you live?

> Starting points: where someone in distress goes today, who they can tell, and what it costs.

**Q34. (R)** Attention: the average screen attention span has fallen from two and a half minutes to under fifty seconds. What has this cost you personally, and what could you do about it?

> Starting points: the last book you finished; the last conversation without a phone on the table.

**Q35. (R)** Education: the system was designed for an economy that no longer exists. What one change would make the biggest difference to the next generation?

Starting points: discernment over recall; learning that continues after school; a teacher paid as if the work mattered.

**Q36. (R)** Governance: trust in parliaments has declined while trust in non-representative institutions has risen. What does this asymmetry tell us about what people want from institutions?

Starting points: trust tracks visibility; people trust what they can watch. Which institutions can you watch?

**Q37. (R)** Economic alignment: if the economy counted unpaid care, ecological restoration and community stewardship, what would the GDP of your community look like, and who would be its most valuable contributors?

Starting points: name them. Then ask what they are paid.

**Q38. (R)** Technology: Africa and Latin America together account for 3% of global AI computing capacity. What are the long-term consequences of this concentration, and who has the power to change it?

Starting points: who owns the tools you used today; what your community could own instead.

**Q39. (R)** Conflict: false news spreads six times faster than true news. Where do you see this dynamic in your community, and what has it prevented people from doing together?

Starting points: a rumour that split a neighbourhood; a correction that never caught up.

**Q40. (R)** Civilisational coherence: looking across all twelve challenges, what single pattern runs through them all? And what is the most important thing your Commons Community could do to address that pattern?

Starting points: decisions made by people insulated from their consequences; costs moved onto those who cannot refuse them. The Commons Community's answer is to see the pattern clearly, together, and to act on one piece of it where you live.

## Buying together

**Q41. (R)** Commons Home: which household service costs your community most, and what would it take for forty households to buy it together?

> Starting points: energy, broadband, car insurance. Count the households, note what each pays, and when each contract renews.

**Q42. (R)** Car insurance: in the UK, cover follows the driver; in much of the world, it follows the car. Which is fairer, and who would gain or lose if the UK changed?

> Starting points: the young driver who borrows a parent's car; the family with one car and three drivers; the insurer's view of risk.

## About the author

### Mohan Lal Mahtani

*Founder, Commons World. Author of The Visible World.*

Mohan Lal Mahtani has lived in Lagos, Nigeria, for more than thirty-six years. He has worked in business, charitable work and civic life across many countries, cultures and economies. His interests span political philosophy, geopolitical economy, monetary history, and frameworks for collective governance and civilisational transition.

CW emerged not from a think tank or a university but from a lifetime of paying attention: to what works, to what fails, and to the structural conditions that explain the gap between them. He is the author of The Visible World: An Introduction to Commons World, the founding book of CW, to be published in print in 2027.

*'The answer I eventually arrived at was neither political nor ideological.*
*It was structural.'*

✦ ✦ ✦

## Go further

**From Hidden to Visible** is the free short introduction to Commons World and a summary of The Visible World. Download it at commonsworld.org.

**The Visible World: An Introduction to Commons World** is the founding book, with the full architecture and the evidence behind every claim. In print in 2027.

Find or start a Commons Community at commonsworld.org/community.

*Sovereignty is.*
*It cannot be conferred.*
*It is exercised.*

# Appendix A — The Inner Being research

## The heart–brain connection

The HeartMath Institute, founded in California in 1991, has spent more than thirty-five years studying the relationship between heart and brain. Its central finding reverses what most of us were taught: the heart sends more signals to the brain than the brain sends to the heart.[1] The heart is not a passive pump. It has its own nervous system — researchers call it 'the little brain in the heart'[2] — and it communicates with the brain through four pathways at once: neurological, biochemical, biophysical and electromagnetic.[3] Of all the body's organs it generates by far the largest rhythmic electromagnetic field, about a hundred times stronger than the brain's.[4] The sources for this appendix are listed under Sources — Inner Being.

## Heart coherence, the measured state of inner harmony

HeartMath researchers identified a physiological state they call heart coherence, in which breathing, heart rhythm, brain rhythm, hormonal response and immune function synchronise and work in harmony.[5] It is measured through heart rate variability (HRV), the natural variation in the time between heartbeats. In stress, frustration or anxiety, HRV patterns are chaotic and the signals the heart then sends inhibit higher cognitive function, impairing clear thinking, memory, learning and decision-making.[6] In coherence, HRV patterns form smooth, ordered waves that support clarity, creativity and emotional stability. Gratitude, appreciation, care, compassion and love produce that order — not merely pleasant feelings but physiologically active states.[8] Across nearly ten million recorded sessions, the highest coherence scores came not from passive calm but from active positive states: joy, gratitude, enthusiasm and love.[7, 9]