

Hours Bank Organizers Guide

September 2021 Overview

**The Hours Bank. Help someone in need. Bank your hours. Receive help later in life.
We call on all caring Canadians to create and use this new pillar of Canadian social security.**

Summary. The world is heading into crisis. It's not just climate. It's farms, forests and fisheries worn thin, entire ecosystems collapsing. This generation of Canadian kids is already trapped between low wages and high house prices. Seniors are not getting the help they need. Prices escalating. With a large percent of the population at home due to Covid lock-downs, our real economy based on work has collapsed. Many communities lack the capacity for self-sustenance. No significant action is being taken to save this generation from what is coming. We need to respond to this reality.

What's left in your yard, on farms or in the remaining patches of forest, that's it. What you see, that is the legacy you are leaving your children. But we have another legacy, our human capital, our knowledge. Our ability to care, create, think, solve problems and plan ahead. That's who we are and it's time we flex our muscles.

Government has no plan to respond to our urgent issues of basic life security. There is no green jobs recovery plan. No plan for a fair and sustainable future. No plan to include Canadians as part of the solution. As usual, we have to do it ourselves. We have to help each other. Fortunately, Canadians have the right to act directly with full authority under our Constitution Act to freely address all threats to life, liberty and security of the person in our lives, families and communities at all scales. Life will not magically get better without action. *We need working directors with significant skills to robustly and bravely tackle these major issues.* **The Hours Bank: public social security across the generations.**

With the Hours Bank, we address social security across the generations. It is a long-term plan to care for people and protect life across the generations. Just like a bank, you can deposit or withdraw. Give and receive help. It's not about money. It's about showing up. Helping those in need. That's what we do.

How can we pay it forward with kindness, courage intelligence? Our natural response to care for others is a fundamental human freedom. Help someone in need and do the work needed to save the planet. Bank your hours, receive help later when you need it. It's our social contract. Paid work is based on a mountain of unpaid work. We need to recognize that and the work of volunteers. Your time is valuable. When you were strong, you helped others. One day, you'll need help.

We will write a Plan to Save Our Kids and put it to use. We will work with friends, family and the broader community to secure essential human needs in the face of a deepening economic, social and ecological crisis that now directly threatens the lives and future of this generation of Canadian kids. We will write the Pioneer Act, for it is the fundamental right of each new generation to shrug off the worst practises of the past, to use our best ideas and tools to move forward, to bravely tackle challenges their parents thought impossible, and to learn over time what makes a life well lived.

The Hours Bank is a needed and natural structure of caring connection capable of dealing with any crisis. A public-government partnership working under our Canadian Charter of Rights and Freedoms directed by our Supreme Court decision-making processes to create a national strategy of communication and connection that empowers individual life security.

CONTENTS

Part One, the Organization

page	section	page	section
1.	1. Summary	12.	6. Crisis Overview
2.	2. Contents	18.	7. Startup and Ongoing Finances
3.	3. Our Urgent Mission	21.	8. SCC Decision-Making Process
5.	4. About This Guide	24.	9. Website Requirements
7.	5. Frequently Asked Questions	25.	10. Organizational Structure

Part Two, Example Social Structures for Basic Life Security

34.	11. Overview of Programs	41.	15. Inner City Gardens, Farm Assist
36.	12. Low-Carbon Green Startups	43.	16. Add Your Interests Here
38.	13. Trees, Wheat and Pizza	43.	17. About the Lead Author
40.	14. Climate Kids Canada	44.	document end



Part One, the Organization

3. Our Urgent Mission

Our planet is dying. We are the cause. The lives of our children hang in the balance. The Hours Bank considers the parental point of view as the most robust and caring response to personal and planetary life security. This is a matter of foreseeable crisis prevention, personal and national security. In contrast to past crisis, we now have internet access to information as a means of robust communication. But now we have no room left for error. We exceeded the capacity of the planet to sustain us in approximately 1987. We are now mining the planet. Cutting trees faster than they can regrow. Setting dates for when we can no longer catch fish in the oceans. Our children's lives are at stake.

We are now on a push to save this generation of Canadian kids from what looks like a difficult to dire future. The Hours Bank is now gathering the best people using the best ideas to divert disaster.

The Hours Bank is about empowering people to act cohesively for smart, kind and caring crisis prevention. We share in common our essential human needs as the most powerful unifying force. We have the greatest cause in human history, saving this generation of Canadian kids from what looks like a grim to dire future. We consider our rights and freedoms as practical matters of growing and baking, making and selling goods and services locally. We defend healthy fair trade with mutual success based on the skill, ingenuity and work of individuals that are free to create, innovate and adapt.

Scientists assessing the state of the world say we need an effort at the scale of a world war to turn things around for this generation of Canadian kids. Which is not bad: a sustained effort of a few years is all that is needed. That is something we can do and we have the organizational systems to do it. As caring parents, we have the knowledge and skills needed to protect our kids and defend their future. We know what to do and we know how to do it. There is no problem we cannot solve. We can and will adapt. We are not going back to the 1800s. We've had amazing breakthroughs since then, plenty enough to move forward into our brave new world. We can do this. We can. We will. We must.

We need significant reductions in greenhouse gas emissions, but we have a society based on burning gas using the idea of unlimited exploitation. To deal with crop failure, drought and shifting agriculture, we need a vastly more flexible system of land use explicitly designed for care for people and the ecosystems that sustain our lives as the sole basis of our economy.

Some question why we are running refrigerators and air conditioners when the temperature in the ground is a constant cool 4 degrees Celcius, the same as in a fridge. Others do not want a complex, high-tech life of continued escalation. Many need simple work and a simple life, with affordable tiny homes and opportunities for self-reliant self-determination. Most of our life is not high-tech, but we need low-carbon green work and solar to move us forward into a fair and sustainable future. There are two things we need to do most. Plant more trees and burn less gas. We can do that.

Climate change looks like a big issue, too big and beyond our control. Nonsense. Look at a tree. That is the height of the zone of life on our planet. Now look at a cloud. That is the working height of our atmosphere. Each litre of gas burned generates about 2.5 kg of carbon dioxide. Pushing to plant more, burn less and go green locally will save our kids and improve our lives. It will also turn around this

extinction event we are in. We now have access to a world of knowledge on how to do that.

Some people think that powerful interests control the world. That is not the case. Caring parents are the most powerful force on the planet. We are everywhere. We work in governments, in banks, in business and insurance. We know every problem in every system. We know exactly what our kids face, and we will do what it takes to protect and defend our kids. We are the most creative problem-solving beings on the planet. Here, we tackle the creation and protection of caring social systems. We will create the Hours Bank as a critical and needed social infrastructure to tackle and solve the current problems of communication and outreach, connecting people to tackle the many issues and opportunities of going green and saving this generation of Canadian kids from the worst effects of global climate instability.

As caring parents, it is our job to pass our wisdom, knowledge and expertise on to the next generation. We will get our kids set up in life. We will invest in them. We will gather and give them our best ideas. We will hand them tools and business plans. We will get them access to land, water, seeds, food, shelter, work, and all the resources required for survival. We will not profit in doing so, but we will create work that also benefits us. Work for youth caring for seniors and supporting our living ecosystems. We will get off gas and go green, inventing new tools, new mechanics, accessing that great untapped bank of past inventions that is free and open and with expired patents. We add to that our new tools of computer aided design, solar, ceramics and carbides, computers and internet access to information.

The Hours Bank aims to access that vast realm of free time, good will, unpaid and volunteer labour and ideas as our own. We have an entire mountain of great ideas from the past to mine. An incredible wealth of modern knowledge. An amazing creative capacity to innovative caring ways to support people and the planet. Some say our problems are too big, that they don't know what to do. Nonsense. We know what to do. We break big tasks into small steps. There is no problem we cannot solve.

We have retired people, wanting to help. We have persons with physical disabilities, excluded from the workforce, who have great minds. We have the unemployed and underemployed. We have armies of volunteers. We have an entire planet filled with good people seeking purpose in their lives, wanting to do the right thing, looking for an opportunity to be involved in the greatest cause of all time, saving this generation of kids from what looks like a grim future. Saving our lives, saving our planet.

As a public-government partnership, our mission closely aligns with the directives of many government ministries. We will be tackling every issue of life security. Our mission of national security based on personal life security closely aligns with the mission of the Canadian Armed Forces, and we use their dynamic crisis response strategies. We provide public support for any good work that is being done in government. Aligning our essential human needs with the constraints of our lives and the planet, we will take on the to-do list of the IPCC and World Scientists' Warning to Humanity, creating a national strategy of communication and connection.

We are responding to any needs of self-reliant self-determination that are actionable and well within our means and resources. We will find the best ideas from around the globe and use the best ideas of life, sustainability and ways to work well with others. We will support this generation every step of the way and get our kids set up in life. Because that's what caring parents do, they protect their kids. We will create a practical and flexible life security plan for every person in Canada to meet our Section 7 Charter obligations to life, liberty and security of the person.

4. About This Guide

This guide is a brief overview of the social actions needed to protect and defend the lives of this generation of Canadian kids. Here, you will find the mission, purpose and critical content needed for the non-profit articles of incorporation. Along with a rough-in of the operating structure and work needed, enough to get you thinking and going. This is the starting point for defining the broad territory in which you can add your ideas and projects to use what you know to go green. To do that, we need a Wikipedia-style website, but one that allows connection of people based on geography and interests.

The Hours Bank is designed as a crisis-response do-it-yourself constitutional activity that can be set up and run by anyone anywhere. The ideas are so intuitive as to be self-starting and quickly developed. We all understand the need to do chores to keep life running, helping out in families, and care for those who are sick. Now extend this care and consideration to the broader community. The Hours Bank is not a top-down organization. We defend individual freedoms to act with respect to the local and global situation, constrained within the reasonable limits of our Canadian Charter of Rights and Freedoms using the critical and legal decision-making process of our Canadian Supreme Court. That means we limit what we do in caring concern of impact on others. We do that naturally in families.

An Hours Bank is one of many Charter options allowing free action beyond the reach of damaging political and corporate interference. This guide is meant to inspire personal creative shaping of Hours Bank applications specific to each personal, local or social situation. Here, we emphasize our national organizational structure promoting healthy citizen-government relations, defining health as the personal and social adaptive capacity of individuals and communities to respond to crisis.

As an individual, there may be things you want to do to provide life security for the planet and those you care about. You may care for bees, and act to plant bee and butterfly flower gardens. That counts as social security hours you can bank. You can work alone or with others, or at a larger scale of rural, regional or community social and ecological economics. There's no shortage of causes and issues to tackle. *The Hours Bank addresses this significant non-economic aspect of our lives. We aim to define, defend and strengthen the realistic basis of social security, care for people and the ecosystems that sustain our lives as the sole basis of the economy.*

We share in common our essential human needs and the ecosystems that sustain us. Here we address how to work best with others using care and common goals. It's about extending your circle of family and friends in emergency response to a crisis already in progress. Not everything is in place (as the scale of the project is immense!), so we structured the Hours Bank like Wikipedia as an editable self-serve system. Allowing the best ideas to rise to the top by educated debate, with the easy independent addition of new and better ideas. We use an excellent decision making process, focused on the principles and practices of our Canadian Constitution Act. An Hours Bank is just one of many practical Constitutional applications, addressing the problem of what people can do when they have little to no money or resources.

Consider this. One person has a lawnmower. Another has a pickup truck. Alone, they are unemployed. Together, they have a lawn and garden business. There is at present no broad means to connect these

two to create a new green business. In the Hours Bank social space, you can find others to work with others on projects that create and build life security. People just need a means of connection. The Hours Bank aims to provide that connection.

We aim to socially connect youth with seniors. Seniors need help around the house and yard but if on fixed income cannot afford to hire someone. A young person lacking access to land and tools needs work to build skills. Both may lack food security. Flower and food gardening is one solution, as is systematically planting and harvesting apple trees. The combined work increases life security and helps ecosystems. This is a fair trade, as the young person banks hours to receive help later in life. At a larger scale, with teams of youth helping seniors in their homes across the community, social security arises from the sum of these sub-economic activities.

We will need specialists to create Hours Bank activities for children, designed around age-appropriate aptitudes and interests. And more advanced projects for youth, self-directed and designed around their lives. A portal for adults, with easy-access entry level ideas leading to advanced topics of discussion for deeply immersed experts. We already have the existing ideas and expertise needed to solve the urgent problems we face in our lives, in our economy, and in sustainability. We will collect and implement these ideas in our lives. This starter guide, editable for clarity and wise input, contains just enough to get organizers going.

We need to go green by planting trees and cutting back sharply on carbon dioxide emissions. One way to do this is by getting bikes to those that need them. These could be electric bikes. An Hours Bank could connect those wanting to work in this field of making and selling batteries and small electric vehicles. At present it is very difficult for people with common interests to connect. Your interest may be hospice, critical care, childcare or how these are linked. It may be forestry and woodworking, plants and ecology, or water, shoreline and soil health. Software and program design, or internet and social media. Organizers may be interested in outreach or marketing and membership drives. Creating community cleanup and project events in an ongoing, systematic manner with a permanent pool of protected parent-directed jobs for youth. We call this YouthWorks.

The Hours Bank takes our Charter of Rights and Freedoms as its charter and adds to it (by *Section 25*) the critical social rights needed for healthy integrated society (most of which are in the Corporations Act). Users of the Hours Bank, as long as they stay within reasonable limits and do work of benefit to others and society do not have to ask for permission or approval to get a project going or meet a need (a democratic freedom defined in numerous Supreme Court cases). That means you are free to act as you see fit, within Charter guidelines, doing the best you can with what you have. The Hours Bank uses this self-serve Charter structure, providing typical and inspirational examples of how smart and caring Canadians can tackle and solve any issue.

Following a suggestion by Prime Minister Justin Trudeau, we will need a wiki website server capable of hosting all-Canadian videos with fun, interesting and educational save-the-planet Hours Bank projects that participants post. We are non-partisan and will take good ideas from anyone!

The critical online component is a Wiki-based website allowing people to define and discuss the issues and solutions in an intelligent, organized, understandable manner. There are, for example, many interests in complex topics such as what constitutes a fundamental human right or freedom with respect to modern knowledge of the functioning of our bodies, mind and spirit. A few organizers will need

good technical skills to handle website and database management. In that, we look to existing systems needing only minimal adaptation to the purpose. There is, for example, open-source Java-based free banking software, needed for Hours Bank time deposits and withdraw. We also recognize the immense value of free Wiki-based social media software like Wikimedia (used to run Wikipedia) to discuss the issues and organize communities. Fast memory-dense servers are now quite inexpensive.

There remains a need for classic on-paper passbooks that record and verify hours and work done, signed off in person, with member cards, booklets and on-paper letters of achievement that can be seen and touched. We already have excellent systems of verification developed for paid work. Unpaid work hours are just as valuable. There is value in offices that can be visited, active Hours Bank locations that make it easy to find and offer help, sign up, bank and withdraw hours.

Caring parents are everywhere. Using a wiki-based website, we will review law, write a Plan to Save Our Kids, write the Pioneer Act to protect their lives, and write the principles and practices of a fair life and sustainable future that will become law. This is just a quick outline. Its purpose is to activate your existing knowledge. Invent and add your ideas here and make them real in a road test.

5. Frequently Asked Questions

Canada's Hours Bank. Connecting, Building and Securing Our Lives A New Pillar of Canadian Social Security

What is the Hours Bank?

The Hours Bank is our natural system of care for people, friends and family, and our living ecosystems. In social security, parents spend about two decades caring for kids, but in old age require less than a decade of care. We naturally help those in need. But often our social circles are too small and our care systems too costly or limited. When we need help, we have no one to turn to. How can we connect those needing help with those offering to help? *Join the Hours Bank. Help someone in need, bank your hours, get help when you need it.* That help could be as simple as a car repair, planting a garden, or solving a computer problem.

How much does it cost?

It's free. It's is not about money. It's run by volunteers, who also bank their hours. All across Canada, people stop to help others. It's not about money. It's who we are. Our currency is hours.

Why is it needed?

In crisis, we need to respond to broad common needs of food security, housing, work and more. This

response must be speedy. We need a free self-serve system, easy to start, understand and use. Flexible enough to meet local community needs, adaptable for friends and family. Since helping people is a fundamental human freedom, the best way to respond is to simply use our existing Canadian Charter Rights and Freedoms. The Charter lets us add more rights.

How does it work?

Your time is valuable, as valuable as paid work. And just like paid work, you record your time and what you did, and the person you did the work for signs off on it. You can work alone or in groups. You can solve specific issues, or tackle every aspect of life at once. We aim to protect life, and the basis of life, for everyone, by doing needed and valuable work. You are free to do anything that meets essential human needs, addresses critical issues defending of a fair and sustainable future for our kids, or protects and builds life, liberty and security of the person. The main restriction in the Canadian Charter is consideration of impact on others, the basis of law.

Can I start now?

Yes. There's no need to wait. The Hours Bank is designed for immediate do-it-yourself use anywhere you live. Consider these FAQs as your personal DIY action kit. It can be as easy as gathering friends and family, and creating a personal life action plan to ensure you all have a good future. Under the full set of rights and freedoms of our Canadian Charter, no one can stop you from doing good work that supports life in any way, shape or form you like. Use the Hours Bank now as you see fit to meet personal or local community needs. Bank your hours on paper. Add friends to your group. This is an emergency. Don't wait for a 'official' national structure to be built. You can use the badges, logos and templates on the website immediately.

What's the big idea?

Often we help friends in trade for pizza. In return, they help you later. You can give freely without expectation of return, or after getting help return the favour. The Hours Bank lets you return the favour to anyone. You may need computer help, but that's not a skill your friends have. Now you can access the broader pool of smart, caring, skilled Canadians who understand our social fabric of caring connectivity. Most Canadians don't think twice about helping someone get out of a ditch. Here, we broaden the exchange of help, teaching and transferring how-to knowledge that's critical to our whole

society. It's our social contract between youth with brains and muscle and seniors with life skills and how-to knowledge. It's our life-span social trade of real practical community care, the realistic grit that gives us effective traction in life.

Is this government or social enterprise?

Neither. The Hours Bank is a public-government partnership. It operates at a parental level of concern as a constitutional activity above politics. Parents are everywhere. We're all concerned with the future our kids face. We are kind caring Canadians ready to help, dedicated to maintaining healthy social structures, working to defend the lives and future of our children. Defending life, liberty and security of the person is our right and freedom, and also an important responsibility.

How can I use my time?

How you use your time in this life is a highly personal matter of choice, critical to who you are and how you define your purpose. To help someone in need, or to care for the Earth, is a Freedom of Expression or Action (*Charter Section 4*) natural to friends and family in caring community. If you care for bees, plant trees or care for waterways, doing that work banks you Ecohours. However you define family, wherever you live, whoever you are and whatever your situation, there is something you can do to help. What would a caring parent do, seeing the declining state of their lives and the world, knowing from their own lives what their children face? Be smart and strong in addressing this question of personal and planetary survival.

What kinds of work can I do?

As the person offering help, it is up to you to decide if the work is needed and necessary. You must distinguish between needs and wants, and decide if this is something you can do or want to do. The work must build sustainable life security of essential human needs. It could build food security or housing security, or address critical issues of transportation and energy. You can help a senior around the house, or teach skills to meet an educational need. Later, when you need help learning something, you can use your hours to get help. We call these Education Hours. Care for living ecosystem are EcoHours.

Can I work with others in groups on projects?

Please do! You could build anything from a greenhouse to a food storage root cellar to an online platform for people wanting to connect with others on projects that could turn into green careers. You could visit local farms to see if there's a project you could do; we call this Farm Assist. All Canadian law is based on consideration of impact on others. Whatever work you do to create a fair and sustainable future for all is good.

Does it include official volunteer work?

Yes. If you volunteer at a hospital, or in a community garden, or in any of the hundreds of volunteer programs available, start recording your Hours Bank Social Security hours. One day, you may draw on these hours when you need help. If you need community hours for high school course credits, you can bank those too.

How valuable is my time?

In paid work, your time is valued in dollars per hour. It may be undervalued or overvalued. If you are a skilled social organizer, it may make little sense to use your time and talents working at an individual level. But later in life, if you are sick, the time an individual spends to take care of you is incredibly valuable and vastly appreciated. As an organizer, what you can do in a short time with the talents you have can have tremendous impact for many others through time. That is your gift to the world. In the context of a life well lived, from birth to old age and all that lies in between, what of that was most valuable? It may be care. We leave it up to each individual to use their time wisely. Do the best you can with what you have, that's all that's required.

Is it safe?

All the normal rules of personal care and social safety apply. Stay Covid-safe, work in pairs or with friends and family. Organize parent-directed activities or run community-friendly events such as work parties with picnic party lunches. Trust your instincts, stay sane, safe and smart. If you're not sure, ask a friend or parent. It's just like work. Pack a lunch, bring any tools you need, arrange transportation, have a plan, learn the skills, be polite and professional.

What the Hours Bank can and cannot be:

The Hours Bank must be free to use. It can be run by volunteers banking their hours. It is a

Constitutional Activity, meaning it is your right to act freely on any issue of life security without having to ask permission. Our Charter is clear: no one can stop you from doing good work essential to life, liberty and security of the person without very good reason; the burden of proof is on them, not you (*Charter Sections 1 and 7*). People expect a social security program to be part of government, but what part? As this is a public-government partnership defending our Charter rights, and the only place in government specifically designed for that purpose is the Office of the Governor Generals' Office. Only there are people defended by defence of our Constitution.

The Hours Bank cannot be a government program subject to the whims of politicians. Only its operations as a non-profit are subject to government constraints. The actual work of members is a Constitutional Activity. It cannot be a private business to be bought out, crushed and ruined. It must be free from ads and special interests to stay healthy and strong.

How does the Hours Bank work with existing systems?

There are many organizations with volunteers, critical to building a caring society that protects the vulnerable and cares for the future we are leaving our kids. That work should be recognized and rewarded in kind. Helping someone in need is an essential form of self-directed self-determination, a way we communicate care to define a free, fair and just democratic society. At issue here is our children's rights to life. We must change how we live for their sake.

In 1982, Canada changed its systems from British law based on the use of force for control, plunder and exploitation to a caring legal structure based on clearly Canadian Constitutional principles and practices of personal and public well-being. Ministries were created corresponding to essential human needs with social services structured to maintain a healthy society. Education, healthcare, innovation, community services, work and safety and so on. Healthcare, for example, is essentially an hours bank system of social benefit with a paid component. We work and pay into it to have work done for us. Within that is a significant volunteer aspect, but volunteers should at least be building social security.

How is the Hours Bank protected?

The best protection is you. You decide if the help you provide is needed and necessary. You decide the best use of your time. One person starts with Freedom of Expression, a request for help. It's your choice

whether or not to respond. You are free to assist, or not. Just because someone built up a number of hours helping others does not mean they are owed help. Because to give help is a free choice. But they certainly have the right to request help.

Banked hours are inherently protected by having no market value. No one can steal them; there would be no motive. The activities are run locally at the scale of friends and family, people you know, extended by your personal choice to include a larger community. The online aspect of the Hours Bank program itself can be kept within the vault of your personal USB, safely offline with the exceptions of updates. This is where your personal information is kept, on your person and under your full control, not “out there somewhere” subject to unknown influences. Computer systems are quite wonderful in what they can do, but they are susceptible to being hacked. We defend the international privacy standards of Article 12 of the Universal Declaration of Human Rights and reject any and all forms of personal data mining for control and profit as an act of war against your person. So we also went old school, using old-school bank account books and log books for written records of the work you have done with hours signed off by the person you helped. We already have good systems of signing off for paid work, so we use those. This is your permanent record, which can be backed up and verified online.

Overall, it's on sensible individuals to keep it simple, real and practical. The only way that works in practice with large numbers of people doing many interesting things is to not impose artificial limits but simply to work within the existing freedoms, principles and practices of our Canadian Charter of Rights and Freedoms. *This is our Legal Union Contract with Government and the basis of all law and decision-making.* If you are doing the healthy, needed natural work of caring for people and the ecosystems you depend on to live (gardening, farming, forestry, garbage cleanup, flower and wetlands restoration, wildlife habitat reclamation and so on), there is no need at all to know the fine details of the structure of Canadian law (expressed in SCC case law). But if that interests you, it's there to work with. This document is filled with the language of SCC rulings.

By this inherent structure every individual can tackle the issues of potential fraud, falsifying hours to get free work done. Most powerfully, banked hours have no value. The value is in the work you choose to do. Considering how valuable your time is, you decide if this is a need or a want. A good way to distinguish needs from wants is to imagine a scenario of survival, as that defines practical essential human needs and the work needed to achieve basic life security. You can also consider the rights and freedoms needed to create a pioneer village to clarify how we depend on each other and the provisions of our major partner in life, Nature.

6. Crisis Overview

We are in the midst of climate crisis, an extinction event with degraded farms, forests and fisheries. The reality is in the forests, or in the price and quality of food in grocery stores. The reality is in the cost of living, in the components of a household budget, in the expenses and the work we need to do to make ends meet. Climate change is like a slow train wreck, a sum of observations, like seeing fewer birds or knowing we have not planted enough wheat for next year. The realization that we do not have enough trees left for furniture. What you get is vinyl coated sawdust. Take a close look around the room you

are in. Then look outside. Everything we have comes from Nature. Everything we can do involves the work of that process, and each component that work is something we can do something about. Only those with a particular agenda claim that these very real problems in our lives do not exist.

Most life on land exists within the height of a tree. The height of clouds is the working range of our atmosphere. In a century of burning gas, we caused two world wars and made a mess of these two thin layers that support our lives. But tree height and cloud height is a scale we can work with, that we can solve. Each litre of gas burned creates 2.4 kg of carbon dioxide. Every litre you do not burn saves us. Surely we can begin to get some of the population planting trees and burning less gas.

Climate disruption, species loss and ecosystem degradation is not like seeing a car accident in front of you. It does not produce an adrenaline reaction. This is more like knowing you will never escape your mortgage, or that the bills will increase with no end in sight every time you manage to find a way to earn more. It is a sum of events and factors, and impacts on your life that gradually make it harder to impossible. It is the future our kids face and their present reality. Aspects of that seem big, but the practical response lies in the small things that can be done. We can organize to plant apple trees in communities. Planting trees solves multiple problems. But there is much more we can do, especially if we connect to work with others on practical realistic projects that economically meet essential human needs.

Here, we focus on the most fundamental components of our lives, families and communities. Connecting people to solve issues and create new green businesses. Communications. Is the government interested in building our social infrastructure? We think not, or there would be a means to connect people. Consider the Ontario Network of Entrepreneurs, with no means or mechanisms to connect entrepreneurs. It's entire focus is on getting isolated individuals into their programs, keeping people apart, whereas business startups require forming teams. The problem is minimizing expenses during startup. But the cost of real estate now makes having a place to work impossible. How are we going to get out of that one without tackling the issues?

A smart and caring start is to create a means of connection so that people can work with others to address and solve our most urgent problems. Connecting those with needs to those with solutions. That is one way we help each other. Venture Hours are used here to record who did what and how much time they spent working out a healthy business structure. Venture Hours are a risk, most likely to be written off, but needed to address returns on time and materials invested during later times of cash flow. Since starting a business is a learning experience, these can convert to Education Hours for mentoring, training and certification. We'd like to assist business startup by connecting people around projects.

We have a clear list of things to do from the inter-governmental panel on climate change (the IPCC) and the World Scientists' Warning to Humanity. These activities must match with the work we do to meet essential human needs. Essential needs, distinct from wants, are found by thinking through a scenario of individual survival, which maps out the set of factors needed to stabilize our lives or the life of someone in need. Consider also the rights and freedoms and access to water, land and tools needed to create a pioneer village. Using the work of your own hands to gain life, liberty and security of the person. We can contrast these essential rights with the Canadian Charter to see the missing work, social and economic rights.

One thing missing from Canadian society is a way to calculate the effects of the impacts of your actions

on others. Are you consuming too much wood (considering it takes 80 to 100 years for a tree to grow large enough to be used for lumber), thus creating future hardship for your children? We need an impact calculator to assess whether or not society is on track to be successful. We must take into account the second law of thermodynamics, degradation. When we burn gas in a car, only about 15% goes to motion, which is a highly inefficient way to get around. That's an impact to add in. An impact calculator is an important Hours Bank project, critical to the survival of this generation.

Workers in government who already have life security in great excess insist on increasing themselves, regardless of impact on others, and refuse to decrease despite evidence of the damage they are doing to others. Which now consists of an entire generation at high risk of a difficult to grim future, who at present cannot even begin to gain a foothold in life. *Surely, as caring parents, we can find a way to defend the pioneer rights of our kids to build a life for themselves free from the most damaging systems of the past, for each new generation of young Canadians are pioneers in a brave new world.*

This generation faces a degraded world filled with problems an older generation did not imagine. Surely they have the right to life, the right to a future. It is in this context that we must consider the caring but defensible and robust nature of any potential Hours Bank with firm legal Charter basis in fact, evidence, reason and logic. Here we focus on connecting this already-existing caring community defined in families to set the intent and tone. As caring parents, we can write the Pioneer Act, protecting their lives from all the problems we adults know so well.

Were we to talk about these very real problems, or plans to work together to address the issues, would a grant application be rejected? Would some people not wanting change aim to shut it down or render it non-effective? This is a problem. As a potential pillar of our social security system, it seems an Hours Bank must be a program of government. And yet for it to be robustly effective as a tool of empowerment for individuals and communities, it must be beyond the reach of the poorest players in government, banking and big business. It must be strictly within the realm of parental care and defence of our lives, families and friends using our Constitution. We note this is the role of the Office of the Governor General. We consider this during setup to avoid problems and vulnerabilities.

The force of the Hours Bank idea must be so compelling as to be unstoppable. We thus focus on meeting very real and urgent needs, representation by care and wisdom, and attention to details of operations and economics. An entire generation is facing a grim future, seeing nothing being done about it. This is a problem for parents to overcome, for no one else is better suited to defence of the lives of their children. It is only from the perspective of caring parents that anyone has the right to make decisions affecting the future of our children.

Considering the extent of the problems, few realize that our Canadian Charter contains within it the principles, practices, knowledge and experience of our pioneers. We chose, after seeing civil war in our neighbours to the south, to confederate our country peacefully, over time, by pen over sword. We chose, after seeing wars erupt worldwide based on differences of religion, to create a cultural mosaic with a place for everyone regardless of their religion. We have within our Charter the key elements of a dynamic action plan using the lessons learned by war and capable of getting people and materials to the right place at the right time. And we can choose the safest, most caring and peaceful plan to protect the lives and future of our children for generations to come.

We have in the Canadian Constitution our history of courageous crisis response, built into its structure

and allowing the free and full involvement of every single citizen regardless of their circumstances to take part in tackling every problem we face. The lessons learned from war (with many expressed in the Universal Declaration of Human Rights) have been written directly into our Charter. But that does not mean we cannot clarify it and reshape it to address the most urgent issues facing our planet. We must face this greatest threat to our lives, the challenge of creating a fair and sustainable future our children can survive. Now is the time to flex our muscles and exert our rights and freedoms peacefully to bravely address these most urgent issues threatening the lives of our children. We can do this. We can. We will. We must.

The Hours Bank operates under the directives of the judges of our Supreme Court, as expressed in their rulings and in our Charter of Rights and Freedoms. Our top minds, acting in the role of caring parents in truth, honesty and justice defending the well-being of all Canadians, guides us in all we do. Working under our top laws also protects us. We are not protesting. We are acting.

Our planet is dying and we are the cause. This has to do with smart and caring land use. Many people were struggling before Covid. The hungry, wanting to work, have no access to land to grow food. Seniors have land, but need help with the work. Lots sit vacant, seized on by speculators wanting so much money no one else has a chance to get started. As Californian wells run dry, produce prices here are soaring. With climate change, agriculture must shift north to Canada, but nothing is being done to create this essential low-carbon work. We need options and flexible land use designed for our permanent well-being.

With so many at home and not working, the real economy has collapsed. We're living on printed money. An entire generation is now trapped between low wages and high house prices, with the rest in falsely created permanent lifetime debt. We need tiny homes, and a move to sustainable integrated community with local production and local consumption, but find bylaws against this. The bankers don't want it. The grocery store owners don't want it. Local City Halls don't want it, as it does not bring them enough money. Great. Now an entire generation of kids is facing a grim future surrounded by groups run by adults who don't want to change a thing, even if it means destruction of their lives and the planet. But we must change or die.

Those that know the social problems in cities, towns and smaller communities also know that each problem a person faces is linked to another problem. If ever you lose work, and then transportation, or cannot keep a phone running, the odds of getting out of that nest of problems is low. The money from social security simply passes through you on to rent, electricity, heat and food. You can also be trapped in part-time low-wage work, never having enough after expenses to get critical tools of communication such as a laptop or printer. Years can pass this way, trapped in permanent life insecurity, essentially with every human need controlled by corporations with no particular concern for you or the well-being of society. We need open work available for those with little.

Scientists say that to turn things around will require a sustained effort at the scale of a world war. In other words, in just a few years we can turn things around and make things right. We are designing the Hours Bank with this in mind, to work at this scale by creating sustainable life plans extending across generations. We have to be smart with what we do, how we spend out time, and how we use our money. But the problem is this. You have a mortgage. The entire system is based on speculation, escalated beyond belief. How are we going to get out of that one? As an individual, can you convince a banker to reduce what you pay so you can redirect those funds to save the planet? Good luck with that.

When we have a housing crisis, or a food crisis, we can certainly discover the causes. We know exactly what the problems are. So our Hours Bank has critical, nice and needed aspects of caring connection providing solutions to many societal problems. But could it be robust enough to be a powerful force in solving the major social, economic and ecological problems directly impacting our lives and threatening our future? Yes. We can and will tackle and solve these pressing problems of care for people and the ecosystems that sustain our lives as the sole basis of the economy. We have solutions.

We have systems in place to deal with any crisis at a large scale. We have our tried and triage systems active in hospitals, and a dynamic mobilization system available for use from our armed forces designed specifically to mobilize people, getting supplies, resources and equipment to the right place at the right time. We have the most powerful force for change and care in the universe, the love of parents who will do what it takes to protect the lives and future of their children. This is an unstoppable force, fully backed by the Supreme Court. We know the problems and we have the solutions. We have all we need to know, and we have the internet with its vast potential for good just beginning to be explored. These tried, true and tested dynamic structures are part of our Hours Bank dynamic strategy.

We have an excellent legal system in which parents are legal guardians of their children. Parents are legally obliged to use Canada's top laws to defend the lives and future of their children, backed by our Supreme Court of Canada. Our Charter has everything in it needed to deal with any crisis of any scale. The principles of a public emergency response already exist within Sections 1, 2, 7, 15 and 52 of our Constitution. We have the full set of rights required for personal, social and national self-determination. Here, we consider the Section 7 components of your rights to life, liberty and security of the person. The freedom to make a living, which must not be hindered. Food security, work security, housing security. Access to land, tools and water, the essential resources required for survival. These are your rights, already backed firmly by the care and reasoning of our Supreme Court justices in their rulings.

Imagining a scenario of survival maps out each essential human need. Each one is a component of the Section 7 right to life, and each one is an activity requiring work to use the essential resources of Nature. Considering this forms the essential components of a plan to deal with our problems and solve them for the sake of ongoing life security. Again, we can easily imagine the essential rights and freedoms needed to form and build a pioneer village, to start a life from scratch and use the labour of your own hands to build a life for yourself. We understand that any group of about 100 people can easily work together to meet all essential human needs. Clearly, this can only occur in the context of caring free trade within limits. Those limits are defined by the basis of law, consideration of impact on others with the *Section 1* requirement of reasonable decision-making based on debate, care, fact and evidence.

It does not take much for an individual, either just starting life (or by virtue of recently graduating) to become economically stressed to the point of collapse with loss of hope. Access to land, water and tools, along with the possibility of connecting with others to grow food or make things to sell and trade, is essential to gaining any form of basic life security. Often the issue is shelter, a pioneer right to do what it takes to survive. Why is the government against this? It is utterly ridiculous in a country as large as Canada there is no place to go to camp economically. That tiny, efficient homes and cabins are denied. We will defend the pioneer rights of this generation of young Canadians.

Seniors on limited income need help in their lives and around their homes, but cannot afford to pay

someone. Volunteers in hospitals and numerous social organizations bear expenses and get nothing substantial, other than a good feeling, for their efforts. Youth are unemployed, needing experience and happy to help, but we cannot say we have caring community when we have no way to connect these major groups in a healthy social contract. Seniors, for example, may have a home on land with gardens that could be planted by youth in a permanent pool of summer work for food security for all - while tending to the ecological basis of life. This is something we can easily set up and do.

Again, from the World Scientists' Warning to Humanity, essentially a short easy-to-read summary of the detailed IPCC report calling for urgent action, we have a rather clear and short list of what we need to do. It is quite comparable to our list of essential human needs in terms of the work that needs doing to secure our daily lives. Much on that list is well within our capabilities, as individuals or working with others on local projects. So we can quite quickly map out an action plan and lay out what we can get started on without delay.

Here's a simple example. We have a major problem with greenhouse gas emissions. But for summer youth work in communities, ebikes with yard-cart trailers are a solution. We can get bikes and ebikes to those that need them. We can make, build and sell a variety of small electric vehicles. Every time an ebike is used instead of a car, that saves a lot 2.4 kg of carbon dioxide per litre of gas from permanently going into our atmosphere (with trees being the main way to take it out). If you look closer at the skills needed to make a cart or bike, and add a battery and motor, that set of skills in pipe bending, welding, metal working and handling plastics is key to making many manufactured products. We can certainly do this, but we need to connect those interested.

We aim to connect people by geography and interests. Connect those in need with those willing to help. Connect people who want to start a project with those also interested in one aspect or another. A social basis of social security structured around the work we need to do to solve the problems we face. But we already have this in the form of Wikipedia and other social media sites.

Most importantly, we have from the title alone, Hours Bank, a practically intuitive sense of what it is and how it could operate. Help someone in need. Bank your hours. Receive help later in life. Anyone could envision how to do this immediately, for it happens naturally within families and across lifespans from birth to old age. This is nothing new. Anyone can roll this out and start using it. We just want to give it a kick-start, providing a robust structure to tackle our most urgent issues from the personal to the planetary scale. This is a very safe route to go.

What can you do when you have little to no money, and few resources? Well, you have knowledge and skills, or a willingness to learn. You might help someone who has tools. Two or more people might pool their resources, including time and talent, to get a project going. That is, after all how companies form and operate, *and we note that corporations are cashless societies*. You don't pay someone in the company to use the printer. You all use the same building. There is common access to tools and infrastructure. Specifically, Canadians can only access their essential social and economic rights via the Corporations Act. Here, we form a social-benefit non-profit to allow Canadians of all backgrounds and circumstances to participate in this most noble and important task of protecting the Section 7 Charter rights to life, liberty and security of the person, saving the planet for this threatened generation.

7. Startup Structure and Finances

In the structure of the Hours Bank, anyone can help anyone else. This is fundamental to our human nature, appearing naturally in families and communities of friends, and between strangers. Designed for people in need who lack basic life resources, the Hours Bank is free to use, designed for ease and simplicity, and is robust in nature with distinct and clear societal benefit. Now we consider the overall structure of the Hours Bank as it maps onto our societal structure and the values of Canadians.

Anyone who puts time into building or running the Hours Bank also banks their Canadian Social Security Hours. Hours can be saved for retirement, or used to get help with a personal project or need. It is on the person helping to assess whether or not that request for help is a real need or the best use of their time. You must be free to help someone, not forced. You have the right to help someone in need, which may be a sense of responsibility but not necessarily a requirement or obligation. Above the whim and will of politicians, the Hours Bank cannot be limited by restrictions placed on non-profit organizations and is instead in the public domain of Charter Rights and Freedoms.

Considering the scale of our problems, this intuitive structure was designed to be put to use anywhere anytime. This being a fundamental freedom, no one has to ask permission. According to the Supreme Court, no one has the right to interfere with such an essential activity. The scope of the Hours Bank activities is the scope of the Canadian Charter of Rights and Freedoms. In particular, *Section 1. The Canadian Charter of Rights and Freedoms guarantees the rights and freedoms set out in it subject only to such reasonable limits prescribed by law as can be demonstrably justified in a free and democratic society.* We look to Wikipedia as an example of open-source free-will contributions to knowledge for cost-effective social benefit. It has become the most important education tool in the world. The Hours Bank aims to apply that knowledge at similar scale. A scale needed to divert disaster.

The healthy implementation of Charter rights to address urgent issues in peace or in times of crisis is of particular importance. We need speedy outreach and implementation at large scale across the country to turn things around (see the 2021 IPCC report). The outreach must be fractal. Fractal means everywhere at once, rather than starting in one location and building gradually. This is done by having a plan in place for everyone to use to tackle climate change via the issues in their life. This is a practical application the idea of the cultural mosaic of Canada, wherein each person is an individual representation of what it means to be Canadian. In the simplest Koch fractal, one small triangle (the person) fits within a larger similar triangle (the country). In fractal marketing, this is dropping the seed of an idea everywhere at once and seeing what happens.

If we look at successful organizational models for guidance and speed of set up, then we find the United Way as an interesting example. There is an overarching theme and structure, but each individual organization is free and independent, able to set their own course and decide what is best to do. It is an organization of organizations, an easy way for one person or group to help another, a close match to the legal constitutional structure of Canada incorporating the values of Canadians.

For speed of crisis response, we need a self-organizing system wherein contributors find great satisfaction, purpose and benefit in its construction and maintenance. We see this in Wikipedia, arguably the most important educational tool on the planet, run on a small budget by a handful of people. If you map out how the human mind operates, and how conversations develop in links from

one topic to another, you can see that Wikipedia quite naturally allows the open ongoing exploration of interests by curiosity-based learning. So one way to implement an Hours Bank quickly across the country is a Wiki-style website, modified from existing free open-source Wikimedia software to focus on the communications aspect of connecting people. One could, for example, search for an issue (e.g. affordable housing) by location to find nearby others interested in this and active in solutions. Right now, we all have difficulties connecting with others on the issues, locally and nationally. Historically, newspapers did this but are now failing in this task as the rich owners reject real reporting.

An Hours Bank could thus start based on donations of time, skills and materials. There are always concerns about the time-scale of grant and funding applications, and the risk of denial, and also the weight bearing on a few individuals to get it all done and ready. On the other hand, one particularly forceful individual working intensely without interference could get it running and spearhead its active implementation. A few intent individuals could certainly do it. So overall, if it simply must happen, then the smartest route is to pursue and not close any options. We do this by providing help and solutions.

What multiple Hours Bank applications can arise from consideration and practical application of the simple idea of care? Here we argue (using existing Supreme Court case law) that this is an urgent and pressing problem of saving this generation that must be dealt with using a social organization based on care, fact, evidence and reason. This is a problem for which Charter *Section 15* was specifically designed, recognizing this generation of young Canadians as the most discriminated and disadvantaged group in Canada now facing direct threats to their lives, future and freedoms.

We have excellent models of care. Think through, for example, everything that happens when five friends decide to order and split a pizza; this generates the mathematics of care as a set of measurable factors. The opposite of care is war, and from that experience we know exactly what not to do lest we tear society apart. We defend the principles of the Universal Declaration of Human Rights, some of which were written directly into our 1982 Canadian Constitution Act. Others naturally appear in the foundations of law as essential human relationships. We make the case, using the full evidence of existing knowledge after three centuries of science, that care is indeed a critical and necessary foundation of a healthy culture and society on which its continuance utterly depends.

The right to help someone in need is not specified as a fundamental freedom, but we can prove it is. But for now, we simply refer to *Section 26 of the Charter: The guarantee in this Charter of certain rights and freedoms shall not be construed as denying the existence of any other rights or freedoms that exist in Canada*. So we take the Canadian Charter as our Hours Bank Charter, add the needed rights, and simply state this right to help someone in need exists as a necessary fundamental human freedom.

Our mission is to make manifest our Section 7 Prime Directive to protect life, liberty and security of the person. We do so by using the legal decision-making processes made clear by the Supreme Court in case applications of *Section 1* of the Charter. By *Section 15*, this generation of Canadian kids and youth is at present the most vulnerable at-risk group requiring active and urgent protection against high risk threats to their very existence. We are in a species extinction event, and the odds of their survival beyond mid-life (about 50 years from now) are low. That's what an "existential crisis" means. In contrast to the ongoing government message, that everything is great and will only get better, the evidence proves otherwise: the future does not look good.

The existing Canadian social security system is entirely financially based, vulnerable to economic exploitation and not designed to deal with social or economic collapse. It does not recognize the core components of life security or the real basis of social security in direct work done to grow food, to repair tools and homes with friends, to help the elderly in any aspect of life they need, and so on. The financially based system lacks a legally defensible basis in fact, evidence, reason and reality and is also subject to abuses by those who drain funds and also come between people aiming to directly secure gain life security by the work of their own hands, specifically aiming to stop discussion and communication. Proponents of a minimum basic income, for example, do not directly address the issue of work, access to land and tools, and work with others to attain basic life security of essential human needs based on the resources of Nature. Here, we reject the top-down application of ideologies or political systems, but recognize diversity and creative adaptation as essential to survival.

Concerning stable economic revitalization, there is a significant difference between the unemployment rate (*e.g.* 7%) and the employment rate (*e.g.* 30%) adding up to millions of Canadians, including those with disabilities. Many people have room in their lives to do some work, but it must be on their own schedule and according to their own abilities and interests. We aim to provide such open work of societal benefit. Others are in work that does not satisfy the person, has no significant purpose, and will never put them in any position of basic life security. Renters, for example, will always be in a condition of permanent life insecurity. A household budget consists of externally imposed expenses, most of which are running expenses, and of houses and some goods that one hopes has decent longevity.

There is no interest among the rich who make these goods or supply these services to defend life, liberty and security of the person, the idea being that infinite wealth can be extracted. When it comes to money, concern for others flies out the window. The market push is to fully expose every single human need to an ever-increasing open market with no protection of people whatsoever. Many will gut the lives of others to make money for themselves. But we are talking about our lives here. Our children are not your market. We will use *Sections 1, 7 and 15* defence of their lives, also recognizing that the refusal of an older generation to make the changes needed to save this generation is both criminal negligence and cruel and unusual punishment. The specific concern here is *Section 32* of the Charter, which exempts private banks and corporations from obeying Canada's top laws, which we regard as an unconstitutional rejection of the rule of law.

The task here is to prepare an actionable life security plan that can be used practically and realistically by any person starting life with nothing. In other words, your typical high school or university graduate. We must merge essential human needs with the to-do list of essential activities needed to save the planet and secure a future for this generation of Canadian youth. What future do they face? How can they use their talents and hands to secure a future for themselves while not partaking in activities known to drive planetary ruin? This is quite a challenge indeed. But it is also the world's greatest cause and mission that everyone can get behind.

If an Hours Bank is to have an online structure like Wikipedia, with the simplified software of a bank including the capability of using on-paper passbooks to record hours worked and the type of activity (essentially a signed and verified diary), *a fully developed national program could be run by a dozen people working full time at a cost of a few million*. Local programs accessing this software and system might be run at minimal to no cost, particularly if much of the work done is by volunteers who also bank their hours. In contrast, a federal election costs at least \$500 million.

This may not be a funding-first situation, as the system is easily set up with a paper notebook. The idea simply needs to be dropped, the intent set, and the structure clear. There may be existing systems easily modified for the purpose, ready to drop in place. This can be done. However, for the purpose of speedy crisis response, fundraising membership drives might be needed along with startup financing.

The operational structure of non-profit organizations is well described in the Corporations Act. The working structure arises from a consideration of essential human needs and activities, consistent with the list of things needed to divert crisis. We will have a “help wanted” section along with a “green projects” section. The overall organization structure will be a fairly close match to the Ministries of government aiming to address all personal and social needs from transportation to energy to green job creation and so on. Using existing structures greatly simplifies this task of structural organization to address the most urgent issue of our time.

8. SCC Decision-making Process

We find across all government decision-making processes driven by monetary interests rather than legal Charter directives. This is illegal and reprehensible but understandable. Each person goes into government seeking life security (forgetting that their primary directive is to defend life security for all). Each buys a house and car, and then is locked into a mortgage which they can never pay off in a rigid non-negotiable one-way contract with bankers based on continually escalating economic driven by those seeking unlimited income without labour regardless of consequence to others. Government pay increases then become expected and the result is an attack on the weakest members of society without defence and representation: children, youth and seniors. The wages of those paying for it all have been flat-lined for decades, and corporations have merged in a massive anti-competition strategy to control every human need for maximum profit without limit. Now, an entire new generation cannot even begin to gain a foothold in life. Canadian youth trying to make rent, keep a car or phone running, or find decent work or even shelter have the experience of being surrounded by an army of already-rich adults demanding more. Locked on course and being driven to destruction. That is the situation. As caring parents, it is on us to defend our kids.

An entire generation of Canadians has now never heard a politician speak in defence of their lives, much less do anything. We lack representation. In the context of parental care, the *Section 1* question we ask in decision making is this. Is this action, law or bylaw something you would ever inflict on your children? They are the ones impacted. Will this help them, defend them or protect their future? Instead we see government spitting out economic laws designed to enrich themselves and their partners in business, with no intent to defend people or write laws based on the principles of justice.

The decision-making process defined by *Section 1* and subsequent SCC court rulings, when applied to the basic human needs critical to *Section 7* (life, liberty and security of the person) keeps things real. The law is clear: there must be evidence of care. All decision making must be based on reason, fact and evidence admissible in a court of law. Would you be able to stand before a judge, knowing the state of the world and the situation your kids face, and either explain your actions or say why you did nothing when you knew what was going on? The application of *Section 15* is clear, to protect and defend the

most disadvantaged groups in the country. At present, that group is an entire new generation trapped between low wages and high house prices with no recourse, no real opportunity, facing a difficult world where adults have taken everything of value and have degraded our living ecosystems to the point of making our world uninhabitable.

Some people use the term “existential crisis” because it is abstract. What it actually means is that you kids will not live as long as you did. Their odds of survival decreasing daily as we fail to act. It's the normal thing: crops will fail; the bankers will refuse to back down. As we attack ecosystems, disease will spread. Protest and damage will increase. In some countries, this means war and social-economic collapse. The reality is a difficult to dire life for your kids. We are talking about the predictable preventable death of your children, which is a likely outcome as ecosystems collapse and we set dates for when we can no longer catch fish in the oceans. Our easy mines are mined. Spruce 2x4s are now cut from saplings. Prices are escalating as quality declines, all driven by income extremists who do not care what happens to others. This is a bad scene and we must act.

We must now be very smart and careful in the choices we make. So we take a close look at what constitutes a healthy and legal basis for decision-making focused on defending both the basis of life and the lives of this generation. There is no need to re-invent this process. It is already written, carefully thought out and exactly defined by the most careful and caring process, road-tested on the most urgent matters when lives hang in the balance. We speak here of Supreme Court process and rulings used in all Hours Bank activities.

All law is based on consideration of impact on others. We know this in families and relationships - which can be ripped apart when consideration and concern for others is neglected or absent. We call this care, and the absence of care is a state of war, the active presence of hate and criminal negligence, specifically known by this generation as violations of Articles of the Universal Declaration of Human Rights. We can define care with respect to physically measurable things such as the meeting of essential human needs, the provision of education, healthcare and shelter, and balanced economic spending to ensure our general well-being. As caring parents, we make sacrifices for our kids, for our relationships, for our friends and family. If we catch a flu, we take extra care to not pass it on to others. This is just what we do. We help each other.

When a social worker assesses whether or not a parent is fit to care for their kids, they must assess the situation and look for evidence that essential human needs are being met. When we assess this situation socially across Canada, and consider the state of the world and what this generation of Canadian youth faces, we must describe adults in positions of power as being unfit beyond the shadow of a doubt. They're obsessed with money and power for themselves, completely denying reality as they push to take more, and are apparently content with driving the entire planet to ruin all the while claiming it wasn't them. No one is helping this generation; an entire older generation is actively hindering. Interfering. Blocking. Stopping. To the extent that our early pioneers stood a better chance at carving out a life for themselves than does this generation.

Our Canadian court judges have been reasonable. When you must justify your actions, and give a reason for the decisions you make, they made it easy. 1) General decisions can be based on preponderance of the evidence, what looks most reasonable and likely. 2) The next standard, you could call very likely. 3) The state of the world, and the fate of this generation, is now provably grim beyond the shadow of a doubt. Everything considered, the evidence is very strong and compelling, truly

convincing to the point of being undeniable. We simply must act now to save this generation of Canadian kids.

We are dealing with urgent and pressing extreme violations of their right to life, liberty and security of the person – which is already evident in the illegal actions of an older generation pushing hard to take and plunder everything to support their fantasy of ever-increasing wealth. These are now crimes against humanity, but those perpetrating the crime lack empathy and do not care. Sociopaths by definition have no regard for the rights of others. That is what we are dealing with, about 1% of the population vastly abusing all of us. To be clear, we are all running like mad in our lives but will never be able to pay for the expenses of income extremists who can never be satisfied. These are individuals from whom we require Freedom of Association for our survival. Sociopathic income extremists imposing their insane expenses on us by the bills we must pay are a direct threat to our *Section 7* rights to life. In sharp contrast, caring parents are committed to defending the rights to life of this generation of Canadian kids.

When you are a decision-maker, and the idea, rule or policy will impact someone else's life, the legal burden of proof is on you to justify your actions based on fact, evidence and reason with considerations of impact. Legally, you must consider equality. Reciprocity is the more exacting term to describe the basis of Charters and laws worldwide, with no concept more important than the rule of law. We are all equal under the law. Put yourself in the shoes of the person impacted. Could you live under that rule or restriction? How would you feel if someone did that to you, or your child? Could anyone in government survive outside government under the rules they created?

The human basis of justice is empathy. *Anyone with power over others is legally required by their job to overcome the self-serving bias and not make self-serving decisions.* The CSS has ruled that there must be a real and pressing problem, there must be minimal interference with the lives and freedoms of others, and there must be societal benefit. So why do we have so many laws and rules inconsistent with our Charter that we can only regard as illegal under *Section 52*?

We cannot accept business practices of degradation for profit, as these now constitute a direct threat to our lives. Instead, we will encourage the careful use of materials with focus on re-use, recycling and repurposing. We must be careful in the work we choose to do.

The practical application of this process is the meeting of essential human needs by the work we do expressed in our household budget - even if we live in a tent. A lot of work is done each day to keep our lives running. We know that. And most of that work is unpaid. In that, we often need help. Helping each other is natural in families, and necessary. Within families, parents devote about two decades helping their kids grow. In old age, parents generally require less than a decade of returned care. They need help. But we know for a fact that is not happening. People live too far away, or are too busy or swamped by problems of their own. What is happening in Canadian society right now? The two most vulnerable groups, youth and seniors, are being picked on by certain individuals in banking, business and government to harness labour and drain wealth. We reject these attack tactics and instead create an Hours Bank to defend social connectivity and maintain our healthy social contract between people and across generations with emphasis on care for the ecosystems that sustain our lives as the sole basis of our economy.

In the army, and in many corporations, a top-down chain of command occurs when a small group of

leaders directs staff and workers as to the work they must do. The directors have significant rights and freedoms they deny to others. Workers often have no say at all and typically lack any significant autonomy, even though their ideas and inventions might significantly improve things. In this structure, power is maintained by control of information, but the internet has changed all that. We now know how banks operate, and how things are made. And yet we still have a government maintaining this top-down power structure in complete disregard of the legal requirements of our Charter specifically recognizing inherent human rights to equality. Politicians with no interest at all in representing and defending people continue to illegally use pre-1982 ideas of top-down power and control, refusing to respond to our situation of crisis and instead actively driving our destruction. Seeking money, not social care. In the Hours Bank, we aim to defend equality by giving people the information, ideas and programs needed to directly tackle their personal and social issues of life security.

9. Website Requirements

When we are denied communication on these matters of urgent importance, and our judges have ruled that all law must be debatable, and governments do not respond to our crisis, it may seem our only recourse is protest. How effective is that? Not very. Raising awareness of an issue is no substitute for having an actual plan to solve obvious and urgent problems. Here, as part of a plan to save this generation of Canadian kids, we propose an Hours Bank to connect Canadians to deal with these urgent issues of meeting *Section 7* Charter obligations. We simply must care and work together to solve our issues. And we need a small army devoted to doing just that, turning things around for this generation.

Our mission is to use all means of communication to connect people in caring community and to receive and impart information and ideas through any media and regardless of frontiers. That is, we take as our mandate Articles 19, 22, 25 and 27 of the Universal Declaration of Human Rights, and understand all actions against such rights as acts of war against people.

The Hours Bank is simple to set up and run. The simplest website would require a registration and login, and preferably verified by Canadian resident identification. A classic example is Craigslist, which uses main categories and beneath that lists details. One also has the structure of Facebook, and the required added functionality would be a capacity to connect people based on geography and interests. The main goal is to address the issues and sustainably secure essential human needs in the areas of work, food security, transportation and communication, giving and receiving help, and so on.

Of special interest, wiki-based websites (such as the free software of Wikipedia) have all the needed functionality including person-to-person communications which will have to be brought to the foreground. Wikis also allow easy exploration of threads of thought, far more explicit than the ideas connectivity on YouTube. This allows discussion of topics and open proposals of projects for involvement and debate. Since this is not a top-down organizational venture, the main work of the organizational team is to supply the ideas along with worked examples of the various applications of the Hours Bank. Although the descriptions are text-based information, an ideal website will also have the capacity for users to post videos of their ideas and work and also call out for support and involvement with their projects. Since the Hours Bank aims to address all aspects of life security, you can accumulate social security hours not only from helping people but by caring for ecosystems that support people. To do that requires a significant wiki, as there is a lot of information needed to address

both these properly.

There are various technical issues to overcome. For example, there may be a need for a wiki within a wiki, so that a local community can address a specific project with the wiki being used as an organizational tool to make clear the order of events, what is needed when, and what aspects of the work is open and can be done anytime. Structurally, that is a wiki of wikis. Separate wikis may be needed for certain age groups, with special protections depending on age. One can also have user filters, such that the look and content of the wiki changes depending on the interest. Rather like levels in a video game. The capacity to take polls and vote on issues.

Concerning privacy, the urgent online needs for this were not apparent at the time our Canadian Charter was written, but we view privacy as fundamental to the human condition and the lack thereof a huge violation of our personal space. The right to control your own image. The right to be forgotten, with all your personal information removed from the internet. The right to not be seen, except by choice. To have old data automatically deleted after an expiry date. To not have your data used or mined for purposes other than what you have agreed to. One possibility for Java-based programming is to have each personal contributed component of the website controlled separately on the users computer or USB drive which can be made available under the control of the user.

The categories arise from consideration of essential human needs, healthy social structures for local production and consumption, a list of activities needed to stabilize the atmosphere and ecosystems, and a fair structure of law aiming to protect people and the basis of life.

10. Organizational Structure

First the social structure. We are acting as parents. We are not chiefs, managers or directors. We are care providers, also acting in defence of the vulnerable. We are defending healthy social structures and defending the future of our kids. We are intelligent, sane and rational, strong and realistic. We have the most important document in world history, the short and easy-to-read World Scientists' Warning to Humanity, outlining the fate of our children if we do not act, which also gives solutions in the form of a short to-do list. Most of the items on that list are not hard to do, as they are community-based actions which will also secure our lives. We have, for the first time in world history, the full and unanimous agreement of governments and scientists providing tremendous clarity about the state of the world and the actions we need to take, the IPCC. Not acting now will make life unmitigated hell for our children over the course of their entire lives.

We are directed by the top minds on the planet. In science, economics and fact-based social care, we have as our directors every living Nobel laureate, united and unanimous about the state of the world and what we need to do. Supporting that IPCC consensus with proof and evidence in every area of human endeavour, we have a large percent of the human population who understands the issues and is sufficiently educated in each area of life, who are prepared and wanting to do something. We have the full unmitigated support of the Pope; highly concerned about the uncaring state of a world dominated by pathological income extremists intent on our destruction, who wrote 'On Care for Our Common Home'.

We use the existing organizational structure of government, using ridings with local, regional and national representatives. We are directed by the rulings of our Canadian Supreme Court and are directed in all we do by healthy and robust application of our Charter of Rights and Freedoms. The Hours Bank is a direct outcome of those considerations, and we will continue to work with and be directed by our top minds and hearts in all we do. Our mandate matches the mandate of the Office of the Governor General, a position above Parliament assigned the specific duty of defending Canadians by defending our Constitution Act. The role of the Governor General is to stop corrupt politicians from acting against Canadians by over-reach of their powers. Our Constitution Act (1982) is clear: the government must not be against people, and yet we see this generation face a grim future as a direct result of their actions and lack of action. Apparently, we must do the job government is not doing, so we take as our mandate the Mandate letters of each Ministry, and will be using their best ideas in a major effort to turn things around for this generation of young Canadians.

Our lives are being threatened and damaged by lower-level laws and Acts have not yet been revised for consistency with our top laws and prime directive, that great challenge of *Section 7*. We have horrific land use policies that have proven themselves to be socially, economically and ecologically devastating to our lives and future. We will smartly and peacefully work to ensuring permanent life, liberty and security of the person for all Canadians regardless of age with respect to the components of life security, food, work, housing, transportation, energy and so on. This is now the greatest challenge to humanity, our survival. A habitable planet. A future our kids can survive. We must act. We will. We do know what to do, we have the knowledge and will, and here we get on with doing it.

Despite having this structure, all of democracy rests on caring individuals taking responsibility for their lives, actions and impacts on others. For some, that means personal care for themselves, friends and family. For others, that means taking on the root of problems created by individuals in banking, business, industry and government who impose their ideas and expenses on us in the form of bills or the creation of highly destructive monopolies. Out of all of this, we rely on the powerful force of all, intelligent care for each other. We help each other.

Individual members of the Hours Bank are free to assess the global situation, the information being open and accessible, along with their personal situation, in deciding what to do with their time. What that means legally, in terms of obeying the law and using it for the defence of their actions and lives, is to rearrange their lives in caring communities of family and friends for local production and consumption (the empowerment of their own economy) to greatly reduce consumption, energy use and expenses and divert use of their time to care for people and the ecosystems that sustain our lives as the sole basis of our economy. For many, that may mean a return to healthier nutrition-rich food, a conversion to use of solar, water and ground heat or cooling systems, or active engagement in traditional or computer-assisted making and selling of essential goods. A great improvement of life.

We call on directors and members whose hearts and minds are strong, brave and true, who do not fear tackling the issues, local and global. Who do not fear helping the many Canadians already in distress. We will help this generation of young Canadians who are seeing the destruction of our planet and the direct threat to their lives and future - who are seeing an entire generation of adults doing nothing about it. We do not intend to protest, but we may. We will do what is right. We will defend the lives of this generation of Canadian kids.

The Hours Bank organizational structure is not top-down. Large over-arching ideas were not conceived

first, then applied. Instead, it is formed by a massive labour over many years dealing with fundamental problems of work, food and bills, problems of shelter, communication and transportation, and the issue of how to get anything started when you have little and cannot catch a break. We will work with plastics, wood, metal, motors, electronics, farming and gardening, car repair, cooking, nutrition and healthcare. We will connect people to invent and build. We will respond to the forces that should be helping our lives but instead act to attack our lives from all directions to such extent that every aspect of our lives is controlled and we have no say whatsoever about anything that impacts our lives and future. That is not democracy. So we have considered the one area of our lives that cannot be attacked, that is defensible and of our own free will. And that is how we choose to use our time.

As a result, we are primarily structured around the components of life itself. We are structured around the basis of law and universal principles (some of which are present in our Constitution), and around care for personal and planetary survival. Many of the decisions we make will not be popular, but are needed. We are a force to content with. We are caring parents.

After gathering a board of directors to bring depth of detail to the structure and operations, the practical task is outreach. Communications. The core work is technical, to build a online social platform of member engagement. We see that in the formation of many companies, early emphasis is on a costly up-front structure and then the whole success of the operations depends utterly on a few with technical expertise. We wish to mitigate this from the start by having at least a few directors with significant technical capabilities or talents in using or adapting existing systems. Once these practical matters are in place, the composition of the board of directors can be changed to reflect the main mission of social care. Furthermore, there is the matter of local Hours Bank startups to rough things in place and make sure it works before scaling nationally. Some of these initial directors may then be most interested in operating a program and initiative, each of which is quite powerful.

To make it easy for startup directors, we have prepared and tested an organizational system allowing individuals the capability of handling numerous tasks at once. A searchable work wiki, the content of which will form the content of the outreach wiki. No work will be wasted. This document is itself a partial extract of a wiki addressing each component of personal and social life security including everything from logos and flyers to practical actions, programs and business plans needed to truly go green. What that means is that each organizer can assess each idea and aspect of content and organization in this document, re-organize for clarity, replace this content with better ideas and add what they would do to address known problems.

Now we turn to the specific requirements of our Corporations Act, recognizing that although the Hours Bank structural operations falls under the domain of the Not-For-Profit (NFP act) and is limited by the whim and will of political leaders, the activities of Hours Bank members are Constitutional actions constrained only within the reasonable limits of our Canadian Charter of Rights and Freedoms. But Canadian courts are on our side: this essential matter of our free rights to take actions critical to our survival must not be unreasonably interfered with by government. Now we consider the constraints of Non-Profit Organizations (NPOs) under the Canadian Corporations Act.

First directors. A non-share capital corporation under the NFP Act does not have shareholders. Instead, the corporation is required to be structured as a membership-based corporation, operated by members and directors. Members and directors of the corporation have different duties, rights and obligations in their respective roles. The governance, administration and management of the corporation lies with the board of directors, who are accountable to the members. Generally, directors

(other than the first directors) are elected by members. Memberships are issued by the board in accordance with the articles and any conditions set out in the by-laws.

When the corporation was incorporated, two forms would have been filed with Corporations Canada: Form 4001 – Articles of Incorporation, and Form 4002 – Initial Registered Office Address and First Board of Directors. The latter form names the individuals who will make up the first board of directors of the corporation. These people will act as directors of the corporation from the date Corporations Canada issues the Certificate of Incorporation, until the first meeting of members, when their role as directors ends. At that first meeting, the members elect the corporation's directors, who may be chosen from the first directors, members or other individuals. In the future, it may be necessary to elect additional directors or new directors to replace existing ones.

General duties of the board of directors. The board of directors is accountable to the members. It is responsible for managing and supervising the activities and affairs of the corporation. Generally, the directors are elected by the members, and the members are admitted by the board (in accordance with the articles and conditions set out in the by-laws).

The board can appoint one of its members to act as a managing director or a number of directors to act as a committee of directors. It can then delegate to the managing director or the committee any of the powers of the directors (see section 138 of the Canada Not-for-profit Corporations Act (NFP Act)). Directors are not, in that capacity, trustees for any property of the corporation, including property held in trust by the corporation (see section 32 NFP Act).

Number of directors. Under the NFP Act, a corporation is required to specify in its articles either a fixed number of directors or a minimum and maximum number of directors (refer to subsection 7(1) of the NFP Act). When a minimum and maximum number of directors is chosen, the precise number of directors to be elected can be established from time to time by ordinary resolution of the members. The members can also delegate this power to the directors. Generally, a corporation must have at least one director. However, a soliciting corporation must have a minimum of three directors, at least two of whom must not be officers or employees of the corporation or its affiliates (refer to section 125 of the NFP Act).

If the members decide to change the number of directors within the number permitted by the articles, the members must pass an ordinary resolution and elect the required number of directors. It is then necessary to notify Corporations Canada of the change in directors by filing Form 4006 – Changes Regarding Directors within 15 days following the change. If the members want to increase or decrease the number of directors specified in the articles or the minimum or maximum number of directors, the articles must be amended by filing Form 4004 – Articles of Amendment and paying the fee.

Electing the directors. The general rule in the NFP Act is that directors are elected by a majority of the votes cast at an annual meeting of the members, for a term that cannot exceed four years.

There are only two exceptions to the general rule that the members must elect the directors of the corporation. First, the articles can permit the directors to appoint additional directors between annual meetings to hold office for a term that must expire on or before the next annual meeting of members. This is permitted as long as the total number of appointed directors is not more than one-third of the number of directors elected at the previous annual meeting (refer to subsection 128(8) of the NFP Act). If the articles do not permit the directors to appoint additional directors, the articles must be amended by filing Form 4004 – Articles of Amendment and paying the fee.

The second exception allows a vacancy on the board to be filled by the directors, as long as there is a quorum on the board to participate in filling the vacancy.

The general rule that the members must elect the directors means that it is not permissible to have ex-officio directors (that is, persons who hold office "as of right", without the need to be elected by members).

A person must consent to be a director of a corporation. Persons who have been elected or appointed as directors and are present at the meeting when the election or appointment took place, are deemed to have consented to serve as directors, unless they refuse. However, if they are not present at that meeting, they must either (a) consent to their election, in writing, before that meeting or within 10 days after that meeting or (b) act as a director after the election or appointment (refer to subsection 128(9) of the NFP Act and subsection 28(2) of the NFP Regulations).

Qualifications to be a director. A director must meet all of the following qualifications (refer to subsection 126(1) of the NFP Act):

- be at least 18 years old
- not have been declared incapable under the laws of a Canadian province or territory, or by a court in a jurisdiction outside Canada
- be an individual (that is, a corporation cannot be a director)
- not be in bankrupt status.

The NFP Act contains several other provisions that deal with directors' qualifications. For example, although the NFP Act does not require a director to be a member of the corporation, it allows the by-laws to provide otherwise (refer to subsection 126(2) of the NFP Act). In the case of a soliciting corporation, the NFP Act provides that at least two directors must not be officers or employees of the corporation or its affiliates (refer to section 125 of the NFP Act). Another provision of the NFP Act states that, if a corporation's by-laws contain additional qualification requirements for directors (for ex., that each director must be a member of the corporation), these requirements must be met.

Directors terms and vacancies on the board of directors. The general rule in the NFP Act is that directors are elected by a majority of the votes cast at each annual meeting of members for a term that cannot exceed four years (refer to subsection 128(3) of the NFP Act and subsection 28(1) of the NFP Regulations). Therefore, the by-laws can provide a defined term of office for directors, as long as it is four years or less. The by-laws can also permit directors to hold staggered terms of office, that is, all directors elected at a meeting of members need not hold office for the same term (refer to subsection 128(4) of the NFP Act).

If a director is not elected for a stated term, that director ceases to hold office at the end of the next annual meeting of members. Furthermore, if directors are not elected at a meeting of members, the incumbent directors continue in office until their successors are elected (refer to subsections 128(5) and (6) of the NFP Act). A director whose term has expired can be re-elected as a director, as long as the by-laws do not provide otherwise.

A director's term ends when he or she:

- dies

- resigns
- is removed from office
- is declared to be incapable by a court
- becomes a bankrupt, or
- has his or her term of office expire (refer to subsections 126(1) and 129(1), and section 130 of the NFP Act).

From time to time and for a variety of reasons, members can decide to remove a director they had previously elected. Removing a director generally requires the approval of a majority of members who cast their votes at a meeting of members called for the purpose of removing the director. At that meeting, the members can elect another director to fill the vacancy created by the removal (refer to subsections 130(1), (2) and (3) of the NFP Act). However, where a director was elected by a class or group of members that had an exclusive right to elect him or her, the director can be removed only by an ordinary resolution of that class or group of members (refer to subsection 130(2) of the NFP Act).

If a meeting is called to remove or replace a director, that director can submit to the corporation a written statement giving reasons for opposing his or her removal or replacement as a director. The corporation will need to give notice of this statement to the members and must also file a copy of the statement with Corporations Canada (refer to section 131 of the NFP Act).

If a vacancy occurs on the board of directors, the remaining directors can continue to exercise all the powers of directors as long as the number of remaining elected directors constitutes a quorum, that is, a majority of the directors, or the minimum number of directors required at a meeting, unless otherwise specified in your corporation's by-laws (refer to subsection 136(2) of the NFP Act).

A vacancy on the board can arise for a variety of reasons (refer to subsection 128(7) of the NFP Act), including:

- a resignation
- the removal of a director by the members
- an increase in the number, or in the minimum or maximum number, of directors provided for in the articles or
- members not electing, from among the candidates, the number of directors or the minimum of directors required by the articles, because a candidate:
 - did not consent to act as a director
 - did not meet the qualifications
 - was incapable of serving as a director, or
 - died.

When a vacancy is filled, the director appointed or elected to fill the vacancy holds office for the unexpired term of his or her predecessor (refer to subsection 132(6) of the NFP Act).

Depending on how the vacancy was created, the method of filling the vacancy can vary. Specifically:

- If a vacancy is created as a result of a director being removed from office at a meeting of the members, the members can elect another person to act as director (refer to subsection 130(3) of the NFP Act). If such a vacancy is not filled by the members at that meeting, a quorum of the directors can fill the vacancy after that meeting by appointing another person to be a director (refer to subsection 132(1) of the NFP Act).
- If there is not a quorum of the directors or if a vacancy is created as a result of an increase in the number or the minimum or maximum number of directors provided for in the articles, or a failure to elect the number or minimum number of directors provided for in the articles, the directors then in office must call a special meeting of members to fill the vacancy (refer to subsections 132(1) and (2) of the NFP Act).
- If a particular class or group of members has an exclusive right to elect one or more directors, and a vacancy occurs among those directors, it can be filled only by the remaining directors elected by that class or group (except where the vacancy resulted from an increase in the number or the minimum or maximum number of directors provided for in the articles for that class or group, or from a failure to elect the number or minimum number of directors provided for in the articles for the class or group). However, if there are no remaining directors elected by that class or group, any member of that class or group can call a meeting of the members of that class or group to fill the vacancy (refer to subsection 132(4) of the NFP Act).
- However, it is possible for the by-laws to prohibit the vacancy being filled by the directors, and to require instead that the vacancy be filled by a vote of the members, or by a vote of the members of any class or group having an exclusive right to elect one or more directors, where the vacancy occurs among the directors elected by that class or group (refer to subsection 132(5) of the NFP Act).
- If all of the directors have resigned or been removed and no replacement directors are elected, then a person who manages or supervises the activities or affairs of the corporation is deemed to be a director for the purposes of the NFP Act. However, this default rule does not apply to certain individuals, such as the corporation's lawyer, accountant, trustee in bankruptcy, or an officer who manages the corporation under the direction or control of a member or other person (refer to subsections 130(4) and (5) of the NFP Act). If a corporation does not have any directors or members, the court can appoint the required minimum of directors provided for in the articles (refer to subsection 132(3) of the NFP Act).

Note that when there is a change of directors, the corporation must file Form 4006 – Changes Regarding Directors with Corporations Canada within 15 days of the change.

Directors' meetings. Most boards of directors meet on a regular basis to oversee the management and operations of the corporation. The frequency of regular board meetings varies, depending on the needs of the corporation. Directors might also need to meet occasionally to conduct special business.

Meetings of the board can be held whenever and wherever the board wishes, unless the corporation's by-laws or articles provide otherwise (refer to subsection 136(1) of the NFP Act).

In all cases, a quorum of directors must be present at directors' meetings. The quorum can be set out in the articles or by-laws. If the by-laws do not specify the required quorum, a majority of the number of directors or minimum number of directors required by the articles constitutes a quorum. Despite any

vacancy among the directors, a quorum of directors can exercise all of the powers of the directors (refer to subsection 136(2) of the NFP Act). If a corporation has only one director, that director can constitute a meeting (refer to subsection 136(6) of the NFP Act).

If a director is absent from a board meeting, it is not permissible for another person to act in his or her stead at the meeting. In other words, an absentee director cannot appoint a proxy or nominee to attend the board meeting (refer to subsection 126(3) of the NFP Act). This should not be confused with the ability of members to appoint proxy holders to attend members' meetings, if proxy voting is permitted under the by-laws. For more information on absentee votes by members.

Notice of board meetings must be provided to the directors according to the by-laws. However, the notice need not specify the purpose of or the business to be transacted at the meeting unless the meeting:

- involves a matter that requires member approval
- fills the vacancy of a director or public accountant
- appoints additional directors
- issues debt obligations
- approves financial statements
- adopts, amends or repeals by-laws, or
- establishes members' contributions or dues (refer to subsections 136(1), 136(3) and 138(2) of the NFP Act).

Directors can conduct business through signed resolutions instead of holding meetings, provided that the resolutions are signed by all directors. These signed resolutions have the same effect as they would have if they were adopted at a meeting of the board of directors (refer to subsection 140(1) of the NFP Act; there are currently no regulations). This way of conducting the business of the corporation can be very useful for small corporations with only one or a few directors.

It is also possible for one or more directors to participate in a meeting by telephone or electronically, as long as the corporation's by-laws permit it and all participants in the meeting can communicate fully. The method of holding these meetings would also have to comply with any detailed requirements set out in the NFP Regulations (refer to subsection 136(7) of the NFP Act). At this time, no regulations dealing with such requirements have been made.

It is possible for the by-laws to include a provision allowing the directors to make decisions by consensus, even when the NFP Act otherwise requires a vote. Such by-laws must not only provide a clear definition of what is meant by "consensus", but they must also explain how to determine when a consensus cannot be reached. A decision made by consensus is deemed to satisfy any requirement under the NFP Act for the taking of a vote. However, if the board cannot reach a consensus, the by-laws must contain a process for referring such matters to a vote (refer to section 137 of the NFP Act).

Appointing officers. Officers are appointed by the directors to assist the directors and to carry out certain specified functions. Officers can occupy any position that the board wants them to fill (for ex., president, secretary or any other position). It is important to note that the NFP Act defines "officer" to

include any individual so appointed by the board, as well as the following persons: the chairperson of the board of directors; the president; a vice-president; the secretary; the treasurer; the comptroller; the general counsel; the general manager; a managing director; or any other individual who performs functions for a corporation similar to those normally performed by an individual occupying any of those offices (refer to subsection 2(1) of the NFP Act).

Not only can the board appoint any director or member to be an officer, but the board can also appoint a person who is not a member or director of the corporation to be an officer. Two or more offices can be held by the same person (refer to section 142 of the NFP Act).

Responsibilities and liabilities of directors and officers. The law imposes a wide range of duties and liabilities on directors and officers because the scope of authority of the corporation's management is very broad. In general, these duties and liabilities reflect the position of trust that directors and officers hold in relation to the corporation and its members. While many of the duties and liabilities of directors and officers are prescribed under the NFP Act, others are set out in other federal, provincial and territorial statutes. For example, under the Income Tax Act, the directors are jointly and severally liable to pay employee income tax deductions that the corporation fails to remit for two years following ceasing to be a director.

Standard of care. Directors and officers are required to exercise at least the level of care, diligence and skill that a reasonably prudent person would exercise in comparable circumstances. They are also required to act honestly, in good faith and in the best interests of the corporation, rather than in their own personal interest. This is known as an objective standard of care. In other words, when a court must determine whether a director or officer has breached his or her duty to the corporation, it will test the person's actions against those of a reasonably prudent person.

This is a lower standard than the common law subjective standard of care, which tests a person's actions against what can reasonably be expected from a person of his or her knowledge and experience that applies under the Corporations Act.

In meeting an objective standard of care, directors and officers can rely in good faith on reports prepared by professionals. Directors (but not officers) can also rely on the corporation's financial statements prepared by the corporation's public accountant (refer to subsections 148(1), 149(1) and (2), and 150(1) and (2) of the NFP Act).

Duty to comply. Directors and officers are required to comply with the NFP Act and its regulations, the articles, the by-laws and any unanimous member agreement (refer to subsection 148(2) of the NFP Act). Directors are also subject to additional duties under the NFP Act. For example, directors are required to remain informed about the corporation's activities and to ensure the lawfulness of the articles and the purpose of the corporation (refer to subsection 148(3) of the NFP Act).

Liability. As part of the role they play in the corporation, directors bear a degree of financial responsibility for their decisions and actions. For example, a director who votes for or consents to a resolution authorizing any of the following is liable to repay the corporation any money or other property so paid or distributed:

- a payment or distribution to a member, a director or an officer contrary to the NFP Act, or

- a payment of an indemnity, that is, an obligation to pay for any loss or damage that has been or might be incurred by another individual, contrary to the NFP Act (refer to section 145 of the NFP Act).

In addition, where a corporation encounters financial difficulties, its directors are liable to the employees for up to six months of unpaid wages while they are directors and for the two years after their directorships end (refer to section 146 of the NFP Act).

Conflicts of interest. One of the basic aims of the NFP Act is to prevent conflicts between the interests of the corporation and those of the directors or officers. For example, directors and officers must disclose in writing any personal interest they might have in a material contract with the corporation. If a director or officer fails to make such a disclosure, the corporation or a member can apply to a court to request that the contract be set aside and that the director or the officer repay any profits or gains realized from the contract (refer to section 141 of the NFP Act).

Indemnification by the corporation. A corporation might want to consider putting in place some of the following methods to protect (indemnify) directors and officers of corporations from certain liabilities that could be imposed upon them. For example, a corporation could:

- purchase insurance to protect directors and officers against liabilities incurred in the exercise of their duties (often called D&O Insurance)
- agree to compensate directors and officers for losses they might suffer or costs they might incur while carrying out their duties, except if the director or officer has failed to act honestly and in the corporation's best interests, or
- advance funds to directors and officers to help them pay the costs of defending themselves in legal actions brought against them (refer to section 151 of the NFP Act).

It is not permissible for a contract, the articles, by-laws or a resolution to relieve a director or officer from the duty to act in accordance with the NFP Act or the regulations, or to relieve them from liability for a breach of the NFP Act or the regulations (refer to subsection 148(4) of the NFP Act).

However, members of a non-soliciting corporation can enter into a unanimous member agreement to transfer some or all of a specific director's responsibilities and powers to one or more members. In such a case, since the director's power or powers have been transferred away, he or she would not be held responsible for not exercising that power.

Remuneration of directors, officers and members. The directors of a corporation are entitled to fix reasonable levels of remuneration for the directors, officers and employees of a corporation, unless the corporation's articles or by-laws provide for a different arrangement. The NFP Act also specifically permits a director, officer or member to receive reasonable remuneration and expenses for any services to the corporation that are performed in any other capacity (*e.g.* in the capacity of a consultant to the corporation).

Part Two, Example Social Structures for Basic Life Security

11. Overview of Programs

Many businesses disregard social benefit and aim to come between people and essential human needs for the purpose of complete control and domination. What they call 'the market' means you, your kids and every possible human activity. When each aspect of life is completely externally controlled (and this is evident in the bills imposed on you and by the lack of actionable free recourse), there is no freedom left to do the work needed to meet essential human needs. All options have been removed. There is no access to land, food, work or shelter, and everything is controlled by income extremists with no regard for life seeking unlimited wealth and power. This is what every high school graduate faces. Entrapment between low wages and high house prices. Unemployment. External control of both prices and wages, and work terms that guarantee no real alternative. There is of course the promise of opportunity, but very few find it. And if one considers what we need to do to address our very real issues and change course to a safe and secure future, that task seems hopeless. It is not. We are not locked on course.

The logistical route out of this is to imagine a scenario of survival to map out each essential human need. We can also imagine the freedoms our pioneers had not so long ago to access essential resources, tools and shelter to use their own labour to carve out a life for themselves. Now we also have internet access to information and know much more about things like energy use, soil ecology, materials and low-impact architectural designs. We also know that relatively small groups working together can easily attain a secure core economy of essential human needs. Those needs map on to an action plan prepared by our top minds for planetary life security. So we can do this.

We will not profit in doing this. We will not feed on those with little to nothing, at the most vulnerable stage of just starting life. We will not trap our kids into the worst systems of the past known to degrade and destroy life along with the basis of life, our planet, our home.

PARENTAL INVESTMENT. We will invest directly in the ventures of our kids in all areas of life that promote societal health. We will hand them business plans, help with their projects, and support any aspect of real green job creation. We will create businesses that support and benefit us and them. We will open stores based on social benefit. We will tackle small green energy-positive housing, integrated sustainable community, transportation, local production and consumption. Most of what we buy is not that hard to make, and requires just a little time, research, organization and accountable investment with the option of labour-backed loans. We will invest in every aspect of life.

DIY INSURANCE AND BANKING. These are services that have become monsters, draining our lives with no real benefit. All they're doing is running a computer program. We understand the principles of insurance, and see that insurance companies break all these principles to get money. We know the only thing that adds value to the otherwise worthless notes banks print is our labour. We will offer interest-free loans to free ourselves from the usury of fractional reserve banking. We need to get real about the degradation of our lives and the value of honest trade bound by Charter law. We will get this good work to those that need it most, Canadian youth. They are our future, and we insist on a fair and sustainable future as a right to life.

SMALL ELECTRIC VEHICLES (SEVs) AND OFF-GRID POWER TOOLS. Right now, everything you buy is owned in chains of buyouts linked to a handful of income extremists claiming to own half the planet. But all the principles of these technologies are open source and in the public domain with accessible science that we paid for by public research. It belongs to us, and we use it to start small, build skills and scale up. Using group purchasing power, but with restrictions based on Charter law and

care for people and the planet. We will tackle pipe bending, welding, electronics, painting, making, marketing and selling. We will connect Canadians wanting to do this within the limits of healthy social benefit and impact on others and the planet. We will support or youth in going green and saving the planet, helping all who insist on sustainability as equal to their rights to life.

YOUTH WORKS. We will create a permanent pool of work for youth in our *Section 7* protected core economy of essential human needs. They deserve a start and a chance to carve out a life for themselves free from destructive interference. We will create careers for recent university graduates. To be clear, we are creating an easy structure for direct *Parental Investment* in the lives of their kids, not creating an investment fund. No money will pass through the Hours Bank.

CASH FOR KIDS. We will create fundraisers of all sorts promoting the future of this generation and raising funds for everything they care about and believe in. That includes the formation of GREEN TEAMS working hard to connect with people and nature and redirect our world to the common good of a green planet. We will create a Parent-Youth Life Investment Plan that ties directly to a Senior's Life Defence Plan, writing a Plan to Save Our Kids and the Pioneer Act using *Sections 1, 7 and 15* to create a permanent protected space for their vulnerable start-up lives.

That's just a quick look. These are not just ideas. Most are mapped out with business plans and already tested in the market, having been under years of development. Each is tied to the ideas generated by Nobel laureates and top minds in every field of human endeavour looking closely at what what we need to do to go green and save our kids. If you look closely at how to go about each one of these programs, you will find divergence into many interests and skills allowing the creation of whatever else is needed requiring elevated prominence. We use a Wiki-style organization allowing the addition and promotion of all member interests. It's not all a battle for life, lots of this is fun!

12. Green Startups

We will get our kids bikes. We will get them electric bikes, and power trailers to carry tools or paint supplies. We will get them access to land and garden tools, seeds and knowledge, and fully support their every venture and interest in going green. Our job is to facilitate. To make it easy. Here we cast a broad eye over everything that is low-carbon, green, sustainable and open-source. Certain types of work solve many problems at once. We will create a permanent pool of work for youth, work that supports seniors and our lives in every part of the *Section 7* protected core economy of essential human needs. That Charter section also protects all of life, and the ecosystems that sustain our lives as the sole basis of the economy. We will take that as an undeniable truth, but also produce the fact, evidence and reason as a defensible case to protect what is now the most disadvantaged group in Canadian and world history, this generation of youth. We will do everything it takes to secure their lives with new, low-carbon green startup ventures.

In many ways, this work is easy. It's smart and economic. It is something we can do. We know, from an assessment of global problems, that we need an effort at the scale of a world war to turn things around. Well, that's not bad at all. World War II was won in just a few years. If we look at the detail of how that was done, we see there was a great mission. We organized people and resources around that mission. We broke this large task into parts, and developed dynamic strategies. Each small task was broken into

parts such that each person had a set of tasks that was manageable. One step at a time. We can get bikes to those that need one. Every person biking is not driving. Its not a global solution, and it does not work all year in Canada, but it is something we can do and it helps.

If we look at the problem of building or repairing or rebuilding a bike, or making the components to do that, each step is also not that hard. So we create a bike repair business, and make that business and plan available to any youth in Canada interested. As parents, we invest directly in the lives of our children. But in that support, we put in place both guarantees and restrictions, these being the Section 7 guarantee of basic life security and the reasonable limits required by a fair and sustainable democratic society (Section 1, with the process of its application being defined by Supreme Court Charter cases). Section 7, Canada's prime directive, works in context with Section 1, reason and reasonable limits. Reason requires fact and evidence to justify the actions we take consistent with the basis of law, consideration of impact on others. It is our task as caring parents to do the detailed background work and calculate and summarize the net effects of these specific actions on people and the planet. We must be wise in what we are doing, and smart.

If we look at this aspect of adding a small electrical system to a bike, a controller, battery and motor, again we see a new green business we can get Canadian kids set up doing. It is very hard to get a business like this started on your own. Yet if we look at business plans, and the steps needed to start and open a business, each aspect is known. There's no need to re-invent the wheel. It's what any caring parent would do, get their kids set up in business. We already know that each task in a business has been broken down into individual tasks by existing business. There's no need to re-create existing business systems. Instead, we will organize ourselves to collect what our kids need, make sure it works, and hand it over to them.

If we then look at one electrical component of an electric bike controller, we find that the circuits used are also quite simple, inexpensive and open source. If we look at a bike in terms of skills, we find the capacity to work with plastics and metals is also well within reach. Pipe bending, cutting, welding, soldering. We now have Arduino and significant software for all aspects of design and operation. So we can do this. If we look at all the things one person can do given a specific set of interests and skills, for example metal shaping and forming, what else can they make. Here, we question the current business strategy of defining who someone is and what they can do by a narrow set of skills and instead consider their actual capacities and interests as being far broader than that narrow confine. In the Charter, we call these the rights and freedoms that allow personal development by processes of learning and self-determination. However, this cannot occur without a healthy social context of caring connection, and the Hours Bank aims to provide that means and mechanism of attaining basic social security by the work we do.

Next, we turn our minds to places to work, and to sales outlets. And again, as caring parents, we know both the problems and can find solutions. In particular, we know exactly what to do and where to apply the force to get things done.

We can also consider everything that can be done with a dc motor and battery, both of which are now quite powerful. What can be attached to the shaft of a motor? Add a solar panel to this system, and what arises is an entire new range of off-grid power tools. Or, and entire new range of small electric vehicles. There is a tendency to think at large scale right at the start, but that leads to some difficult problems to solve including financing and debt which is a high-risk strategy. It is smarter and safer to

have teams of youth guided and supported by experienced adults who are investing their knowledge and time into this. If we consider instead what is small and scalable, then we might arrive at the idea of progress in safe and secure stages.

We can also bring to the table a variety of concepts and perspectives. One perspective is cost-savings. Another is the creation of open work, the principle of social and economic inclusion. We are addressing issues of transportation and communication, debt avoidance, and work-trade agreements. We are looking at green solar off grid tools and workspaces with questions of personal freedom within consideration of healthy mutual benefit. But we would not want to overwhelm an individual with all these questions and constraints at once, even though they can be dealt with over time. It is wiser for caring parents to address and solve these problems first using the knowledge they have, and to put in place healthy structures that their kids can walk into. A Canadian culture of care, with many of the needed principles already existing in our Constitution. The Constitution even leaves room to add more (Section 32). That is, we can within the Hours Bank test-run the full set of constitutional principles needed for a fair and sustainable future prior to writing and new Constitution Act.

If we now come at the problem by considering what we can do in a proper workspace, it is not just one thing that can be made there. The same logic applies to a sales outlet. A lot can happen there. That is, we have a set of problems that one person can solve, given time and resources, or we have a set of problems that a group of parents can solve to gain work and life security for a group of kids. We call the latter Youth Works, a permanent protected pool of work for youth and kids needed to get them set up and stabilized in life. We also have work and fundraisers for kids, supporting a variety of causes within the greatest cause of all, defending their future. We call this Climate Kids Canada, but because this is an organization designed to make it easy to create organizations, you can use the parent-created resources of Canada's Hours Bank to do anything you need to defend and protect basic life security for all, now and for generations to come.

The core of any business startup is developing an idea, considering it by research and development, then finding a team of people with mutual related interests. That team is the body, the corpus, the initial corporation which consists of the pooling of time, talents and resources. Paid work is a small fraction of the work we do. It is based on a mountain of unpaid labour we do to maintain our lives, gain and maintain life security. Businesses, under Canada's Corporations Act, are cash-free societies. You work with others freely. You do not pay to use the printer. All start-up members pool work, knowledge and resources to get a business up and running. You share land, buildings and tools. In taxation, all this basic work is written off, and only the small fraction of work related to profit is taxed. At the venture stage, there may be expenses but nothing has been sold. All work done is time spent in Venture Hours, perhaps with the hope of return but more likely with these hours being written off. Concerning the use of an Hours Bank for this non-economic part of business development, that is our domain, to assist startups.

13. Trees, Wheat and Pizza

We need to burn less gas and plant more trees. Trees naturally sprout everywhere, but we lack a national program allowing us to transplant seedling to increase forests. Instead, we have government programs that cost billions and do nothing effective; all the money goes to rich corporations and useless

consultants, then the government rejects the best principles because it's not enough money for them. They're writing and writing documents, laws and reports, but they do nothing. And what about food? If you look at the price of a tonne of wheat, and then at the price of a loaf of bread, you will understand why there is a strong incentive to deny Canadians direct access to wheat. There is a lot of money to be made coming between people and food. You can buy and grind coffee beans. Why not wheat?

Wheat is a grass. It's a beautiful addition to any garden or landscaping project. You can eat it, and it can also feed birds. Have you ever wondered how much wheat is needed to make enough bread for yourself for a year? It stores well. What land area would you need? Would your front yard do? We tend to think of wheat in terms of vast prairie expanses harvested by giant threshing machines. And yet you might also be quite surprised by the effectiveness of a scythe and traditional means of winnowing. We expect that in any population there will be a few people wanting to try this. Or needing to.

From a monetary view, we can say this is not worth it. This activity is sub-economic. And yet, if one has access to a variety of sub-economic work, the sum of all that work is life security. You might just want to do this for fun. And in the process learn a lot about plants, wheat and processes, all the while getting exercise and burning no gas. What would happen if this were a community activity? Could we all gain life security? We are not suggesting stopping standard wheat production, but we are suggesting that as climate disrupts food production we need to be quite adaptable in what we do and increasingly knowledgeable as well. Grains. This is something anyone can get into at low cost. Yes, climate change is serious. Wells will dry up. There will be drought. But even in the midst of that, there are things we can do parts of which will be fun. Fun is not going away. And in this specific type of work, in touching that land and producing food for yourself and others to eat, there is great satisfaction.

Get yourself to a farm supply store. Get yourself some wheat seed, or any grain your like. We suspect that if you get enough and bring it so a city, others will want some too. This is a perfect job for parents to set up for teens. The result is a grain, and a fascinating array of breads that can be made from it, each one a new green business.

If we start by looking at the problems we face, the situation can seem grim to impossible. It is true, however, that we have to look at our problems closely in order to address them and define what is good and right to do. That's how we define and clarify things. By looking at problems. But we are also the most highly creative species on the planet and can move on from that, get around problems or go through them, and get on with solutions.

From wheat and flour, we can go on to make pizza. Pizza is not that hard to make. In fact, it is not that hard to make and grow all the ingredients on pizza. One also needs a hot oven and cool storage. We have impacting factors of food production, transportation, work and energy use. And we would like to shape our world to have an infinite pizza well into the year 2030 and on into 3020 and beyond. This is a problem we can solve. We know all the components of the problem and the modelling is not that hard. Good data and software for all that exists, and besides, the problem is quite intuitive. However, we have a social problem.

It is not that hard to make pizza. But if a teen were to attempt to sell a slice, the entire force of the world will be brought to bear on that teen to prevent this from happening. Insurance companies, lying about the risk, breaking all the rules of insurance, breaking multiple categories of top Canadian law, rejecting the concept and evidence for acceptable daily risk and seeking infinite profit without having

to work for it, doing so by harnessing the labour of others in an act that defines them as slavers, will take all the possible profit immediately before your teen gets a chance to earn a dime.

Next, the government will attack. They will neither support nor defend your teen, who is starting life with nothing, but will insist that they get paid first even though they already have guaranteed life security. Next, the bankers will attack, doing everything they can to embed your teen in debt, also working within government to ensure that the rules favour them, not you. Phone companies, suppliers, the list goes on. It's hard enough to start a business, but these groups combined make it impossible.

Next, all places to sell have been removed. It's an impossible obstacle. Adults did this. They say to teens, sure, you can start a business. Step one. Raise a quarter million for a vacant lot.

This is insane. It should not be that hard to make and sell pizza. An older generation wants so much they are willing to completely and utterly destroy the lives and future of an entire generation of Canadian kids. That is the situation we face. A complete assault on our lives from all directions pushing us to destruction. Thinking about it that way, the task seems impossible. There is no hope. No hope at all. There's too much to overcome. The resistance and the odds are too great.

This framing of the problem is incorrect. This is something we can do. We have smart solutions. We don't give the solution here (in this particular document), but we have it and it's an easy one of invention and circumvention. But just because we have a solution does not mean we should not directly tackle the problems that are damaging our lives. Instead, if a group of prepared parents were to back a teen in their venture to make and sell pizza, it would indeed be a blessing to have all these vultures come out of the woodwork. Because we know exactly what laws they are breaking (in this case Sections 1, 7 and 15 of our Constitution) and what human rights they are violating in this act of war against our children. Considering the state of the world, our lives and economy, these combined actions against this generation now constitute a hate crime. We have that case and its defence ready. We are caring parents and will defend the lives of our children under all circumstances.

We consider such actions taken against this generation of Canadian youth to be a deeply corrupt anti-competition policy and a gutting of the basis of our economy. If the government will not defend us using the laws in the Competition Act, we must use those laws to defend ourselves.

14. Climate Kids Canada

This is one of our brands. We see no need for separate organizations for each of our many activities. This one is for underage kids wanting to do what they can to save the planet, we have Climate Kids Canada. Anyone can join, start an activity, download logos, badges, forms and flyers, fundraising plans. We want to make it easy to use, easy to unleash creativity. Any sort of fundraiser or healthy activity can be undertaken within Climate Kids by the members. Members can vote on the issues they face and see as threats to their future, and vote in Canadian elections to make their choices and voices heard. Parents as legal guardians are obliged to represent and defend their kids using the principles and practises of the Canadian Charter of Rights and Freedoms, as well as with whatever other law is available and applicable. In this way, their voices can be heard.

In the same way that companies roll out many products and brands, the Hours Bank can roll out many plans and services. Climate Kids is but one of many examples that can be created, there being no need to re-invent the structure of each new venture. We see no problem with the Hours Bank being an Amazon rain-forest of interesting species and options adapted to suit niches, needs and local situations as long as the sum of the parts adds to a healthy whole.

Here, we are not describing Climate Kids Canada. We are describing its intent and the attitude of its directors acting as caring parents by tackling and solving the issues our kids face. We will tackle banking, land use, housing and everything our kids need to live a secure, safe, stable life that empowers them to tackle and solve every issues that impacts their lives and threatens their future.

Considering the online presence and need for a wiki website of exclusively Canadian content dealing with the full range of diverse topics of interest, special protections will be required for young users with parental-control filters dependent on age. And we would further like member-created content with ties as needed to educational curricula. Anyone should be able to follow an interest and get good content backed and verified by fact and evidence. If someone wants to learn about fruit trees and follow links to pollination and forest health, it is in the interest of parents to put that information here.

Right now an entire generation is aware of the huge risk we face, this threat to their very existence. And equally aware that an entire generation of adults is doing nothing of significance about it. Specifically, they have never heard a politician speak in their defence, much less do anything about real issues. We get engineering projects but there is no interest in strengthening our social infrastructure because the actual working policy is to isolate people to fracture and control essential human needs, money and resources by top-down dictation. This is not care and defence of people and we know it.

If we want it done right, we have to do it ourselves. Doing what government refuses to do, representing people of all ages by directly tackling these greatest threats to our lives, the Hours Bank is designed to be a very solid and defensible pillar of Canadian social security throughout the non-economic sector of our society. It cannot be yet another costly useless government program controlled by those with monetary interests alone. Constantly shouting 'growth' is not a vision we can get behind, not when it simply means the continued plunder of our lives and pushing our kids to certain destruction.

At best, we say the Hours Bank is a public-government partnership using the best Ministry directives. In reality, it must be distinctly protected from the poorest players in government content with driving our lives and planet to destruction. The Hours Bank works at the Constitutional level of parents legally exerting their Section 52 Charter rights to say no, keep your hands off my children.

We bring the issue of parental defence of children to the forefront to make matters clear. Many fear facing the issues. We know things are bad when even a simple description of what is going on sounds like a complaint. There is a driving force coming from those who plunder our lives to ensure complete silence on the major issues that now directly threaten the lives of our children. Social care organizations worldwide focus on getting people to give in response to crisis, an appeal to the heart, and do not address root causes such as ecosystem collapse and social devastation caused by bankers using insanely destructive models of societal plunder based on income-without-labour schemes that actually harness the labour of entire countries. We can keep that as background organizational driving-force knowledge, or directly address the problems using factual descriptive language. We say here there is no time left for

nonsense. We must address the issues and deal with them, particularly by creating real robust alternatives that realistically address our very real issues and provide working alternatives to the current systems of destruction.

15. Inner City Gardens and Farm Assist

We know we need trees. We know we need food. An obvious solution is to plant fruit trees. The smartest thing to do is to buy bulk so people get the best deal, then deliver and plant a significant number at once. This can be a Youth Works program or a parent-run Climate Kids fundraiser, offering tree care and community harvesting along with wildflower gardens to support pollinating bees.

We know in each community there is at least one person with deep interests in fruit trees. And others interested in lawn and garden care. These are great summer jobs. Were someone to be interested in running an orchard, the problem is getting land and having enough money to get trees planted and producing in a few years. Using this model, you have to devote yourself to the task full-time. Another model, for those who have multiple interests, is to access existing land to plant trees on. In backyards, on City property or beside factories. Many people want a tree but do not want to care for it. Many trees go unharvested, even as we run food banks. It is one thing for a hungry person to knock on a door and ask to harvest, another thing entirely for this to be linked to a youth summer employment program or a good cause.

In general, seniors have worked all their lives to get land and a home. But at some stage they need help. Youth start life with little. They need access to land, perhaps to grow food, or perhaps they are looking for work. All sorts of deals can be made by a group of students offering a range of services to seniors. Part of that work may be paid. The senior might offer use of their garden tools, so the student does not have to bring tools (which may require a truck). The student might offer to plant and tend food and flower gardens, as part of a program to attain healthy food security for themselves, the senior and the community. It's basically crop-sharing, and its one way to deal with rising food prices and the industrial degradation of our food supply.

The harvesting of apple trees alone, if done in a planned manner, directly leads to needs for storage or processing into all sorts of products. Root cellars were once common for zero-cost cold storage, and a modern equivalent is an excellent way to deal with food storage that reduces energy consumption.

For those needing food, and for family farmers needing help, the smartest thing to do is to connect these two. Proposals can be made for marketing, for mushroom growing, for beekeeping, for work-food exchange or for building energy-producing greenhouses. Some of this work has expenses, but some simply adds to life security and is sub-economic work needed for ecosystem health and long-term survival. There's no shortage of projects to do on a farm. A guest cottage might have to be built, which is an excellent way to build buffered resilience to housing problems and shortages. We recommend keeping proposals simple and confined so as to be completed within negotiable fixed terms. There should be closure at each stage, such that each party is satisfied. Rather than always working this out from scratch, one function of the Hours Bank may be to provide tested models and agreements for adaptable use.

Farmers always need seasonal help. That need no be entirely cash based. Many only need sufficient cash to meet basic living expenses. In a labour loan, a partial payment is made to cover basic running expenses with the rest coming later in the year as this creates better cash flow across the year for both. One function of the Hours Bank may be to record these hours worked and act as a third party to ensure protection for both. Specifically, if one person puts in banked hours for another person, that second person could return the favour directly. This is one friend helping another and getting help back when they need it later. But the second friend might not have anything to offer that's needed. They might offer accounting services, but the need is to move a fridge.

With the Hours Bank, a third person enters the picture, offering to move that fridge. This is exactly how trade and money works, except in this case the currency is more fundamental and less prone to deception and tampering, how we choose to spend our time, our hours. Those who think everything is about money will not like it, but our care for others naturally happens between friends, families and others in need as a fundamental aspect of who we are.

16. Add Your Interests Here

To ask for or give help is a fundamental human right that we defend here as a healthy and strong natural pillar of our real working social security system. We are expanding the application of these rights to deal with our social-ecological-economic crisis at the broader scale needed to prevent riots, divert disaster, and save this generation of Canadian kids from the worst effects of disruptive to deadly climate change. We now know the next century will be very difficult to say the least. If we do not change, the collapse of ecosystems and countries will force change on us.

In this Part Two, we introduce just a few examples of what is needed to address our most urgent issues. We have additional examples with developed business plans that have been tested. Others are intuitive and can be quickly developed. Existing programs can be expanded. Consider these examples as starting templates to develop and deal with a variety of issues and needs that must be met as we enter into the economic crisis precipitated only in part by Covid and which is expected to deepen with climate change and the continued degradation of our lives, land, farms, forests and fisheries. We have many solutions, we just need to implement them. The Hours Bank is one solution aiming to do just that.

In creating and structuring the Hours Bank in this manner, we are using several existing models. One is the structure of Canadian government. Another arises intuitively from consideration of basic human needs and natural beneficial family and societal structures. A third comes from technology, specifically the wiki structure which allows proposals and discussion linked to the backing information along with registration, communication and open internet access. A fourth comes from organizations like the United Way, which has successful, well-developed and tested social structures allowing free self-determination of member groups. A fifth comes from the Canadian Armed Forces, with similar systems designed for effective dynamic strategies to get people and resources to the right place at the right time.

We'll be looking at connected community, neighborhood networks, car and tool share, land use for integrated sustainable community, local production and consumption and a fiercely robust Plan to Save Our Kids. We will be transitioning those who are ready into low-carbon low-energy sustainable lives that can be self-directed by a working defensible personal or family life security plan. One purpose of

the Hours Bank is to get work done by staying cash-positive and minimizing debt. If you can't afford it now, how can you afford it later plus interest? At present, we estimate that about 40% of the Canadian population is working hard but receiving no benefit from existing systems of banking, business and government. Self-determination is a serious issue. This generation has the rights to life. We will be defending them. This is the greatest mission and cause of all time, changing our direction to a safe course by courageous care for people and the ecosystems that sustain our lives as the sole basis of our economy.

17. About the Lead Author

To maintain story and voice, this document was written by one person. Its content contains the knowledge of the most intelligent and caring people on the planet, each a top leader with deep expertise in their field summarizing world knowledge along with the voices of many Canadians across the country. The World Scientists Warning to Humanity, probably the most important document in world history, along with the 2021 IPCC report, contains a plan for cohesive action. One can only imagine what a team could do dedicated to turning things around for this generation whose lives and in clear and present danger. We face immense risks and challenges, all or which must be translated into an individual action plan specific to the skills and interests of their local lives.

David K. Teertstra, PhD University of Manitoba works with the Alliance of World Scientists as a contributor to the database of world knowledge on which the summary conclusions of the IPCC have been reached. Since 2001, his main work has been in the basis of medicine on a project critical to national security. Which will not matter in the slightest if we do not turn things around. After being called in 2017 to address this most critical issue of our dying planet and what we can do about the forces driving its destruction, he has set aside scientific work critical to our economy and future to become expert in constitutional law and practical legal use of top Canadian law to allow self-determination of our future by existing rights and freedoms. And is now fully dedicated to the defence of the lives of this generation of Canadian kids. He is not a protester but aims to act by directly tackling the issues and creating caring low-carbon green alternatives.