

THE CHANNEL KEEPS IT · THE WORKBOOK

The Workbook

The Workbook of The Channel Keeps It

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The Workbook of The Channel Keeps It. The whole book, with every chapter, is at business.hautelumiere.life/library/the-channel-keeps-it (DOI https://doi.org/10.5281/zenodo.23989022).

A NOTE BEFORE YOU READ

This work is offered for education and leadership development. It is not legal, financial, accounting, investment, medical or psychological advice; take the advice of a qualified professional who knows your circumstances. Companies and events are described from the public record as the author understands it; characterisations are the author's analysis. Examples are illustrative, and no particular outcome is promised to any reader.

ABSTRACT

Every chapter from 2 to 12 ends with a tool. This appendix gathers all eleven in one place, as Chapter 1 promised, and sets them against two plans for a single quarter: one for a leader, built on the thirteen weeks of Chapter 8, and one for a household, built on Chapter 11. The tools are reproduced as they appear in their chapters, so that these pages can be printed and worked from without turning back. Where a tool names a chapter, the chapter holds the reasoning and the evidence. The page here holds the practice. Four rules from the book govern every page that follows, and they are the four commitments of Chapter 12. Map before you price. Correct before you give. Give with attention, and let it be refused. Receive. One more, from Chapter 9's rules for measuring a gift economy, governs every number the tools produce: count the group, never the person, and let no figure from these pages feed a bonus, a rating or a pay decision for anyone. A tool used against any of these rules is being misused, however carefully the page is filled in.

THE WORKBOOK

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How to use this workbook

Every chapter from 2 to 12 ends with a tool. This appendix gathers all eleven in one place, as Chapter 1 promised, and sets them against two plans for a single quarter: one for a leader, built on the thirteen weeks of Chapter 8, and one for a household, built on Chapter 11. The tools are reproduced as they appear in their chapters, so that these pages can be printed and worked from without turning back. Where a tool names a chapter, the chapter holds the reasoning and the evidence. The page here holds the practice.

Four rules from the book govern every page that follows, and they are the four commitments of Chapter 12. Map before you price. Correct before you give. Give with attention, and let it be refused. Receive. One more, from Chapter 9's rules for measuring a gift economy, governs every number the tools produce: count the group, never the person, and let no figure from these pages feed a bonus, a rating or a pay decision for anyone. A tool used against any of these rules is being misused, however carefully the page is filled in.

Ecstatic Economics closes its own first exercise in the gift by saying what such an exercise is for. It is not, the book says, a way of restructuring anything in a week. "It is about developing the perceptual capacity to see the gift dimension of economic life — the dimension that extractive economics renders invisible." Most of the tools below are instruments for seeing. Only a few change anything, and those come after the seeing, which is the order Chapter 8 builds from the evidence of Chapter 3.

Nothing in this workbook is investment, financial, legal or tax advice, and nothing in it promises an outcome. A household making significant decisions about money, property or inheritance should take advice from a qualified professional who knows its circumstances.

The order of the tools

The table gives the order in which the tools are first used when a leader runs the thirteen weeks of Chapter 8, with the household's own map at the end. Where a board's consent is needed, the True Cost of a Wage is run earlier, before day 1, to carry the first part of that conversation. After the two plans, the tools follow in chapter order, each numbered by its chapter. The times are the chapters' own. Where a chapter gives no time, the table says what the chapter does say.

ORDER	TOOL	CHAPTER	WHO	TIME
1	The Conversation Plan	10	anyone, before a hard conversation	20 minutes
2	The Sponsor's Commitments	8	the sponsor signs; the stewards keep it; the sceptic countersigns	no time given; signed in week one
3	The Three Obligations Audit	2	a leader with a team, or a household with its members	one hour; repeated in a quarter
4	The Circulation Map	4	two people together, one of whom gives a great deal	45 minutes, once a quarter
5	The Crowding-Out Check	3	anyone introducing an incentive, with one honest colleague	20 minutes
6	The True Cost of a Wage	6	a leader or a finance team	two hours with the payroll and the HR records
7	The Gift Design Sheet	5	a leader or a household planning a discretionary gift	an hour to complete, a quarter to read
8	The Community Immune-System Check	7	a team, a department or a household; three or four people	45 minutes; reviewed in a quarter
9	The Weekly Reciprocity Ledger	12	a leader; for a household, *team* reads as *family*	15 minutes, on a Monday
10	The Season Report	9	the stewards and the sceptic, for the sponsor and the team	no time given; two pages at the end of each quarter
11	The Kitchen-Table Map	11	two adults, with older children for the second half	one hour; drawn again in three months

The ninety days, for a leader

This plan is Chapter 8's sequence laid against the calendar. Thirteen weeks is ninety-one days, so the last day is the day of the reading. It is written for a team or department of between eight and about eighty people, led by one person with authority over its budget and its rules; a larger organisation runs it unit by unit.[36] The roles are Chapter 8's: a sponsor, who decides; two stewards, one a natural organiser and one, by the team's own reputation, among its most generous givers; a sceptic, named openly; and two or three listeners outside the management line. The sponsor never holds the steward's role.

Before day 1 · The room and the roles. If the work needs a board's consent, fill a Conversation Plan and hold the conversation in Chapter 10's order: the cost the board is not seeing, what the evidence supports and what it does not, then what is proposed, what it costs and how it can be stopped. The True Cost of a Wage, run now on the board's own figures, carries the first part. If there is a union or staff representative,

fill a second plan and offer the sceptic's role to someone they nominate. The sceptic reads Chapter 3. *Decision:* whether to begin, and who holds each role.

Days 1 to 14 · See. On day 1 the sponsor signs the Sponsor's Commitments. In week one the sponsor and the stewards each complete the Three Obligations Audit separately, for the team and its management and for the team and one neighbouring team, and compare only at the end of the week; the difference between the sponsor's list and the generous steward's is the first measure of the giving its leader cannot see. In week two the stewards draw the Circulation Map together and run the Crowding-Out Check in reverse, on every incentive, metric, fine, bonus and tracking system the team already lives under. The sceptic strikes any label on the map that judges a person rather than describing a flow. *Decision at day 14:* none. Nothing is announced.

Days 15 to 28 · Listen. The listeners hold a private conversation of about thirty minutes with every person shaded as a pool and with a further sample of at least a third of the unit, including new and long-serving members and anyone the sceptic suggests. They ask Chapter 8's three questions, in order, and write the answers in the person's own words:

1. "Where does what you give here, beyond your job, feel returned, and where does it not?"
2. "Is there anything the team or its management does, or measures, or rewards, that makes it harder to give?"
3. "If there were a sum of money or time available to make your work better, what would you want it spent on? It does not need to be for you."

In week four the answers are grouped without names into three lists: where giving is not returned, named as places; what makes giving harder; and what people would spend a budget on, with a count. *Decision at day 28:* whether to share the findings with the unit in week six. The book recommends yes, in summary, without names.

Days 29 to 42 · Correct. In week five the stewards and the sponsor, with whoever holds the payroll, complete Part A of the Gift Design Sheet for every role, against the local market (a named and dated source), against the commitments the organisation has made, and between people doing comparable work. If the True Cost of a Wage was not run before day 1, it is run now, so that the cost of any correction can be set against the cost of the turnover it may reduce. *Decision at day 35:* the corrections, each closed or scheduled through the contract on a stated date, with the order recorded if the budget will not cover them all. In week six they are made and announced, as corrections and not as gifts, with a summary of what people said and the next step. *The test at day 42:* if the gaps cannot be closed, the sequence pauses here, and the sponsor says so.

Days 43 to 56 · Design the gifts. The stewards complete Parts B and C of the Gift Design Sheet, with the listening findings as Part B, looking for gifts of time, of choice and of removal. Any gift that cannot be de-

clined, or carries a condition, is rewritten or moved to the contract line, and the sceptic reads every line aloud. *Decision at day 56:* which gifts. Do not replace what people asked for with what you would prefer to give, and add no last-minute condition, such as a report afterwards. A request that cannot be met is declined to the person who made it, with the reason.

Days 57 to 70 · Remove the prices, build the immune system. Every incentive people named as making giving harder, and which fails Bowles's four questions on two or more counts, is removed, redesigned so that it can be redirected or measures the group, or kept with a written reason the team can read.[37] The stewards run the Community Immune-System Check with three or four members of the team and choose one repair; its five features are the Valencian tribunal's, and Elinor Ostrom's work on the commons (*The Pasture Was Never Empty*) is the longer account of why they hold. *Decision at day 70:* which incentives go and which stay. Expect a slow recovery where something was removed, as the Haifa centres showed, and do not bring an incentive back because the recovery is slow.[38]

Days 71 to 84 · Receive. The sponsor, the stewards and the other managers begin the Weekly Reciprocity Ledger. The gifts chosen at day 56 are made, each with one sentence naming what was noticed, and are not mentioned again. In week twelve the stewards ask the people at the pooling points: "Since we last spoke, has anything changed in whether what you give here feels returned?" *Decision:* none. These weeks are practice.

Days 85 to 91 · Read the season. The stewards and the sceptic prepare the Season Report, redraw the Circulation Map beside the first, and repeat the Three Obligations Audit for the same relationships, counting the items in *Return*. They report the figures first and the words of the people at the pooling points beside them, as Chapter 9 asks. *Decision at day 91:* what to keep, what to stop, and whether to run the sequence again, with the same team or a neighbouring one. The team hears the result in summary, and the sponsor keeps the Monday ledger for at least a further quarter.

The ninety days, for a household

Chapter 8 points a household to a shorter version of its sequence. This is that version, built from Chapter 11 and the order its composite family followed: correct, ask, give refusably, receive. Its first conversation opens, as Chapter 10 advises for a family, by receiving. The adults decide together, and every decision can be declined by the person it touches.

Days 1 to 7 · See, and say nothing yet. Two adults draw Parts 1 and 2 of the Kitchen-Table Map and shade the pool; as the tool says, do not discuss it yet. Each adult completes the Three Obligations Audit for one relationship, two partners or a parent and a grown child, and the two compare at the end of the week. *Decision:* none.

Days 8 to 14 · Open by receiving. Fill a Conversation Plan, then hold the family conversation in Chapter 10's order: receive, naming something the other person does that nobody sees; separate what is owed from what is given; ask. Do not begin with a ledger or a grievance. Then complete Part 3 of the map: list what is owed rather than given, and mark whether each is being paid as agreed. *Decision by day 14:* the list, agreed by the adults.

Days 15 to 28 · Correct what is owed. The map asks for every gap to be closed plainly before Part 4. For each item, complete Part A of the Gift Design Sheet and pay it: bills divided as agreed, promises about inheritance kept or explicitly changed, debts between family members written down as debts. *Decision by day 28:* every gap closed or dated. Anything significant about money, property or inheritance goes to a qualified professional first.

Days 29 to 42 · Take the price off the help. Complete Part 4 of the map, with older children invited from here, since the tool asks them to the second half. Run the Crowding-Out Check on any chore chart, payment by the task or reward under consideration. Chapter 11 does not forbid paying children; it asks that paid work be kept separate from what the family does for each other. *Decision by day 42:* for each item in Part 4, separate it, remove the condition, or call it an agreement and write its terms.

Days 43 to 56 · Receive, ask, then give. Complete Parts 5 and 6 of the map; the sentences from Part 5 are said during the week, not all at once and not as a ceremony. For help planned for a grown child, an ageing parent or a partner, complete Parts B to D of the Gift Design Sheet, asking the question Chapter 10 gives a family: "Is there something that would actually help more than what I've been doing? It doesn't have to be money." *Decision by day 56:* the one return to the person in the shaded circle, chosen with them and dated, and which gifts to give, none with a condition. Give each with one sentence naming what was noticed, and ask nothing about it afterwards.

Days 57 to 84 · Four weeks of practice. Run the four-week practice from *Ecstatic Economics* that Chapter 11 describes: give something of real value to someone in the household's circle, without expecting a return; actively make an opportunity to receive, by asking for help; take part in something organised around circulation, such as a local market, a time bank or a shared project; then review and choose one practice to keep for at least three months. From the first Monday, each adult keeps the Weekly Reciprocity Ledger, reading *team* as *family*. If a broken obligation keeps returning, run the Community Immune-System Check and choose one repair. *Decision by day 84:* the one ongoing practice.

Days 85 to 91 · Draw it again. Redraw the Kitchen-Table Map beside the first, repeat the Three Obligations Audit, and complete Part F of the Gift Design Sheet. *Decision by day 91:* what to keep, what to stop, what to try next. The measure is the map's. It is not equal arrows. It is whether the person who gives most can see some of it returning.

2 · The Three Obligations Audit (chapter 2)

A one-hour exercise for a leader with a team, or a household with its members. It names where the gift economy already runs, and where one of Mauss's three obligations has stopped.

Before you begin. Take a sheet of paper and draw three columns: *Give*, *Receive*, *Return*. Choose one relationship to audit: a team and its manager, two departments, a firm and its suppliers, two partners in a household, a parent and a grown child.

1 · List the gifts (15 minutes).Write down everything that passes between the two parties that is not required by contract, job description or explicit agreement. Be concrete: "she stays to finish the close on month-end without being asked"; "they send us the draft forecast before it is final"; "he cooks on Sundays". Aim for at least eight items in each direction.

2 · Mark the obligation each one is in (10 minutes).For every item, ask which of the three columns it currently sits in.- *Give*: offered, with no sign yet of whether it is received.- *Receive*: accepted and acknowledged, in words or in practice.- *Return*: has been answered, later and in some form, by the other party.Most items will sit in *Give*. That is the first finding.

3 · Find the stopped loops (10 minutes).Circle any item that has sat in *Give* for more than three months without being received or returned. These are the places where one party is still giving and the other has not noticed. Mauss would call this a relationship drifting toward insult. Write one line for each: what would receiving it look like?

4 · Find the refused gifts (10 minutes).List anything that was offered and declined, explicitly or by being ignored: an idea not taken up, help turned down, an invitation not answered. For each, write who refused and whether the refusal was ever explained. Unexplained refusals close lines.

5 · Find the return that has become a price (10 minutes).Mark any item where a gift was once answered by a gift but is now answered by a payment, a bonus, a rule or a tracking system. Note the date the change happened. The next chapter explains why this column matters most.

6 · Choose one loop to close (5 minutes).Pick one stopped loop from step 3. Decide one act of receiving: a specific acknowledgement, to a named person, this week, that names the gift exactly. Not a thank-you for "all your hard work", but "the forecast you sent on Tuesday let us move the order before the price changed".

Keep the sheet. Repeat the audit in a quarter. The number of items in *Return* is the measure.

3 · The Crowding-Out Check (chapter 3)

A check to run before introducing any incentive, fine, bonus, tracking system or payment into work that people already do partly out of goodwill. It takes twenty minutes and one honest colleague.

1 · Name the behaviour.Write in one sentence what you want more of, or less of: "on-time handovers between shifts"; "suggestions from the floor"; "volunteers for the weekend rota".

2 · Name what currently motivates it.List every reason people do it now, before any incentive. Include the ones nobody says: pride, not wanting to let a colleague down, liking the manager, habit. Mark each as *money*, *relationship*, *identity* or *rule*.

3 · Read the incentive as a message.For the proposed incentive, write the sentence it says without saying it. A fine for late handovers says: *we expect you to be late, and this is the price*. A bonus per suggestion says: *suggestions are piecework*. A tracking dashboard says: *we will check*. Read the sentence aloud. If the people currently doing the behaviour out of goodwill would be insulted by it, stop and redesign.

4 · Run Bowles's four questions.Answer yes or no.- Does it signal that self-interest is the expected response?- Will it teach people, over months, to do this only when paid?- Does it take away a choice people currently make freely?- Does it convey distrust of the people already doing it?Two or more yeses: the incentive is likely to crowd out at least some of what it rewards.

5 · Apply the redirect test.Ask whether the reward could be given in a form the person directs: to a cause, to the team, to a colleague who helped. Mellström and Johannesson's charity option removed the crowding out in their sample. If a redirect is possible, offer it.

6 · Separate the lines.Write down, in three short lists: what is owed by contract (pay it, plainly, never as a gift); what is offered beyond it (make it refusable without cost); what you hope will be returned (never demand it, and never measure it in a way people can see as a demand).

7 · Decide, and date a review.Choose: introduce as designed, introduce redesigned, or do not introduce. Set a date eight weeks out to compare the behaviour with its level before the change. If it has fallen, remove the incentive, and expect, as the Haifa centres showed, that the old level may not return at once.

4 · The Circulation Map (chapter 4)

A one-sheet map, drawn once a quarter, of where value moves in a team or a household and where it stops. It takes forty-five minutes. It works best drawn by two people together, one of whom gives a great deal.

1 · Place the people (5 minutes).Write each person's name in a circle, spaced around the page. For a household, include anyone who regularly gives or receives: a grandparent, a neighbour, a child at university. For a team, include the people in adjacent teams who are part of its daily exchange.

2 · Draw the flows (15 minutes).For every regular gift that is not required by contract or rule, draw an arrow from giver to receiver. Label it in two or three words: *covers Friday*, *reviews drafts*, *school runs*, *knows the client*. Use a solid line if it happens weekly or more, a dashed line if monthly.

3 · Mark the pools (5 minutes).Find any person with three or more arrows leaving and none or one returning. Shade their circle. These are the pooling points: people whose giving is not circulating back to them in any form.

4 · Separate saplings from free riders (10 minutes).For each person with many arrows arriving and few leaving, write one line: are they new, recently moved, carrying something heavy at home, or still learning the work? If yes, they are a sapling, and their position is expected for now; write the month you expect it to change. If none of those applies, mark them for a conversation, not a sanction.

5 · Listen at the pools (5 minutes, then a week).Write one question for each shaded person, to be asked privately in the coming week: "Where does your giving here feel returned, and where does it not?" Write nothing else until you have heard the answer.

6 · Choose one return (5 minutes, after listening).For one pooling point, choose one specific way the system can give back to that person: a task taken off them, a named acknowledgement, a choice they have been asking for. Not money unless they have asked for money. Record the date.

Next quarter, redraw the map. Count the shaded circles. The aim is not a page of balanced arrows; the forest is never balanced tree by tree. It is fewer pools, and saplings that have begun to send arrows of their own.

5 · The Gift Design Sheet (chapter 5)

A sheet for a leader or a household planning any discretionary gift: a raise beyond the contract, a bonus, a benefit, a day off, help offered to a family member. It takes an hour to complete and a quarter to read.

Part A · Separate the lines (15 minutes).

QUESTION	ANSWER
What is this person or group owed by contract, agreement or fairness, and are they getting it now?	
If not, what is the gap, measured against what source, on what date?	
Close the gap first, plainly. Cost:	
Remaining budget for the gift:	

Part B · Ask before giving (one week).- Ask each recipient privately: "What would make this better in a way I could pay for or arrange?" Write their words, not your summary.- Group the answers. Note which cost money, which cost time, which cost a rule.- Mark anything you hear more than twice.

Part C · Design the gift (20 minutes).For each gift you choose, complete one line:

RECIPIENT	THE GIFT	WHY IT WAS CHOSEN FOR THEM	CAN THEY DECLINE IT WITHOUT COST? (YES/NO)	ANY CONDITION ATTACHED?

If any line answers *no* to the fourth column or has an entry in the fifth, rewrite the gift until it does not, or move it to Part A as a term of the contract and pay it as one.

Part D · Choose two measures (10 minutes).- One outcome you hoped to change (turnover, missed handovers, a family member's stress), with its current level and source.- One return you have never counted before (volunteered cover, ideas offered, help given unasked), with a way to count it that nobody experiences as surveillance.- Do not add a third.

Part E · Give, then wait (one quarter).- Give each gift with one sentence that names what you noticed: "You asked for the rota two weeks ahead; it starts on the first."- Do not ask for anything back. Do not mention the gift again.

Part F · Read the quarter (15 minutes).- Outcome measure, before and after:- Return measure, before and after:- What else changed in the same quarter (season, staff, prices):- What you now believe, and what you cannot tell:

6 · The True Cost of a Wage (chapter 6)

A calculation for a leader or a finance team, to be run before any decision about pay levels. It takes two hours with the payroll and the HR records. It follows Cascio's method and should carry his caveats.

1 · Gather four figures for the last twelve months.- Headcount in the role, averaged over the year.- Number of leavers in the role.- Average annual pay in the role.- Your estimate of the full cost of replacing one leaver, as a share of annual pay. If you have no estimate, use Cascio's conservative sixty percent and say that you did.

2 · Calculate turnover and its cost.- Turnover rate = leavers ÷ average headcount.- Cost per replacement = average annual pay × replacement share.- Annual cost of churn = leavers × cost per replacement.- Churn cost per employee = annual cost of churn ÷ average headcount.

3 · Separate first-year from later turnover.Count how many leavers had been with you less than a year. Calculate turnover for people past their first year separately. This is the figure that most closely tracks whether the exchange is holding once people are in it.

4 · Model one change honestly.Choose a proposed change in pay or benefits. Calculate its annual cost. Then ask: by how much would turnover have to fall for the saving on churn to offset part or all of that cost? Write the answer as a number of leavers per year. Decide whether that number is plausible, and write down why.

5 · List what the calculation leaves out.Write down, honestly, what this arithmetic cannot see: the effect on customers, the discretionary effort of the people who stay, the knowledge lost with each leaver, any difference in who you hire. These belong in the decision even though they are not in the number.

6 · Record the assumption.Note every estimate you used and where it came from. In a year, run the calculation again with actual figures and compare.

7 · The Community Immune-System Check (chapter 7)

A review for a team, a department or a household, of how the group answers people who take without giving. It takes forty-five minutes and is best done with three or four people who see the group from different places.

1 · Name the last three times (10 minutes).Write down the last three occasions on which someone in the group took without giving, or failed to return what was owed: a deadline missed that others covered, a share of work avoided, a promise not kept. Describe each in one line, without names.

2 · Describe the response (10 minutes).For each, write what happened next. Who noticed? Who said something, and to whom? Was there any consequence? How long did it take?

3 · Score the response against Valencia (10 minutes).For each response, answer five questions with yes or no:- Local: was it handled by people who knew the work and the people involved?- Public: could the people affected see what was decided and why?- Fast: was it settled within a week?- Proportionate: was the response the smallest that would work, rising only if repeated?- Owned: do the people in the group regard the rule that was applied as theirs?

4 · Look for autoimmunity (5 minutes).Ask whether any response in the last year fell on a person who was giving rather than taking: a generous colleague criticised for doing too much, a newcomer punished for not yet knowing the norm. Write down any example. This is Herrmann's antisocial punishment, from Chapter 4, in your own group.

5 · Choose one repair (10 minutes).Pick the weakest of the five features across your three cases. Decide one change that would strengthen it: a standing slot in a weekly meeting where any member can raise a broken obligation (fast, public); a short rule the group writes itself (owned); a first response that is a conversation, not a sanction (proportionate). Write it down with a start date.

Review in a quarter. The measure is not the number of sanctions. It is the number of disputes settled at the gate, before they needed a Thursday.

8 · The Sponsor's Commitments (chapter 8)

A one-page commitment the sponsor signs in week one and the stewards keep. It exists because the sequence fails, most often, by the sponsor acting early.

I will:1. Make no announcement about this work before week six.2. Read every finding before I decide anything, and ask questions before I offer views.3. Close every gap between what people are owed and what they are paid before I offer anything as a gift, or pause the sequence and say why.4. Make no gift that cannot be declined, and attach no condition to any gift.5. Remove, or justify in writing, every incentive the team tells me makes giving harder.6. Practise the Weekly Reciprocity Ledger myself from week eleven, and keep it for at least a further quarter.7. Share what we found in week thirteen with everyone who took part.

Signed: __ Date: _*Stewards: Sceptic:* ___

9 · The Season Report (chapter 9)

A two-page report, prepared at the end of each quarter by the stewards and the sceptic, for the sponsor and, in summary, for the team.

Page one · The figures.

MEASURE (MAX FOUR)	SOURCE	SAME QUARTER LAST YEAR	LAST QUARTER	THIS QUARTER

Below the table, two lines:- What none of these figures can see:- What would have to be true for these figures to mislead us:

Page two · The reading.

1. What we changed, and when. (List with dates.)
2. What else changed in the same period. (List: staff, season, market, organisation.)
3. What we now believe. (Plain sentences.)
4. What we cannot tell. (Plain sentences.)
5. In their words. Two or three sentences, without names, from the people at the pooling points, in answer to: "Has anything changed in whether what you give here feels returned?"
6. Next season. What we will keep, what we will stop, what we will try.

A check before it goes out. Read the report aloud with the sceptic. Strike any sentence that credits the team's changes with a movement the second list could explain. Strike any figure that names or could identify a person.

10 · The Conversation Plan (chapter 10)

A one-page plan to complete before any of the conversations above. It takes twenty minutes.

1. Who, and what are they right to worry about? Write it as they would say it, not as you would.
2. What will I receive first? One specific thing this person or group has given, named exactly.
3. What is owed, and is it being paid? If not, what will I say about closing the gap?
4. What am I offering beyond what is owed? Can it be declined without cost? Does it carry any condition?
5. What will I not claim? List the claims the evidence does not support that I might be tempted to make.
6. What is their way out? Write the sentence that tells them they can say no, and what will happen if they do.
7. What will I do if they say no? Write it now, so that the answer to a refusal is not improvised.

After the conversation, add one line: what did I learn about where the line is closed?

11 · The Kitchen-Table Map (chapter 11)

A household version of the Circulation Map and the Three Obligations Audit, combined. It takes an hour and is best done by two adults together, with older children invited for the second half.

Part 1 · Draw the household (20 minutes).Place everyone who regularly gives or receives in a circle on a large sheet, including people outside the house who are part of its daily life. Draw an arrow for every regular gift: *school runs*, *Mum's medication*, *birthday cards*, *fixes the car*, *listens*. Solid for weekly or more, dashed for monthly.

Part 2 · Find the pool (5 minutes).Shade the person with the most arrows leaving and the fewest returning. Do not discuss it yet.

Part 3 · Separate owed from given (10 minutes).List anything in the household that is owed rather than given: shared bills, promises about money, agreed divisions of work. For each, write whether it is being paid as agreed. Close any gap plainly, before Part 4.

Part 4 · Find the gifts that have become prices, or demands (10 minutes).Mark any help that is paid by the task, and any gift that comes with a condition or a question afterwards. For each, decide: separate it into paid work and a gift; remove the condition; or call it an agreement and write its terms.

Part 5 · Receive (10 minutes, then this week).Each person writes one specific sentence to the person in the shaded circle, naming something they give and what it makes possible. Say them this week, not all at once, and not as a ceremony.

Part 6 · One return (5 minutes).Choose one way the household can give back to the shaded person that they would choose: a task taken away for good, a decision handed over, a time that is theirs. Ask them first. Record the date.

In three months, draw it again. The aim is not equal arrows. It is a household where the person who gives most can see some of it returning.

12 · The Weekly Reciprocity Ledger (chapter 12)

A fifteen-minute practice for a Monday morning, kept in a notebook. It is the four commitments made into a habit. It is written for a leader; for a household, read *team* as *family*.

1 · Received last week (5 minutes).List three gifts you received last week that were not owed to you: effort beyond a role, an idea offered, a kindness, a correction given carefully. For each, write who gave it and whether you have acknowledged it specifically. If not, write the one sentence you will say to them today, naming exactly what they did and what it made possible.

2 · Given last week (3 minutes).List what you gave that was not owed. For each, ask: could it have been declined without cost? Did it come with any condition, spoken or not? If a gift came with a condition, decide whether to remove the condition or to move the thing into the contract and stop calling it a gift.

3 · Owed this week (3 minutes).Write down anything that someone is owed by you, by contract, promise or fairness, that has not yet been paid: a review that is late, a raise that was promised, a decision someone is waiting on. These come before any gift. Schedule each one.

4 · Pools (2 minutes).From your last Circulation Map, name one person whose giving is pooling: much leaving them, little returning. Write one way the team can give back to them this week that they would choose, not that you would.

5 · Prices (2 minutes).Note any incentive, metric, fine or bonus you are considering. If there is one, mark it for the Crowding-Out Check before it goes further.

Once a quarter, read back through the ledger. Count how many acknowledgements you gave and how many owed items were paid on time. Those two numbers, over a year, are a fair measure of whether the current is moving.

The economy nobody invoices

Every organisation that works runs on a thousand acts no contract specifies: the hour stayed, the draft sent early, the mistake caught in somebody else's spreadsheet. They are returned, or they stop.

Luminous Prosperity Inc. takes this work into organisations as a gainshare. The flow is opened from the inside, with the people who already hold what the firm knows. The gain is counted from records the firm

already keeps, against a measure both sides sign before anyone knows the answer, and the house is paid as a share of what is found: between thirty and ten per cent of it.

The book gives thirteen weeks, and a way to measure what is given without damaging it. Where your own exchange has stopped, and what restarting it would return, is read from your people and your records. That begins with a conversation.

REQUEST A CONVERSATION

References

1. The two plans are this book's recommendation, not a protocol tested as a whole in a published study. The leader's plan follows Chapter 8 week by week. The household's adapts it, using Chapter 11 and the tools of the other chapters that work at a kitchen table. Neither promises a result.
2. Bowles, S. (2008). Policies designed for self-interested citizens may undermine "the moral sentiments": Evidence from economic experiments. *Science*, 320(5883), 1605–1609. https://doi.org/10.1126/science.1152110. Cited in Chapter 3, where the four questions are drawn from it; resolved again through Crossref on 21 October 2026. A review of experiments; it cannot say how large crowding out will be in any particular firm or household.
3. Gneezy, U., & Rustichini, A. (2000). A fine is a price. *The Journal of Legal Studies*, 29(1), 1–17. https://doi.org/10.1086/468061. Cited in Chapter 3; resolved again through Crossref on 21 October 2026. Ten day-care centres in one city; it shows that lateness stayed high after the fine was removed, not how long recovery takes elsewhere.

The Workbook

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