

The Village Trust: A Community Living Model



The Village Trust: A Community Living Model

Disclaimer: This model is a conceptual framework meant for inspiration on an alternative way to structure a community. It may or may not be in accordance with local laws and regulations. The author of this model makes no claims of legal, financial, or tax advice. It is essential to do your own research and consult with legal and financial professionals before attempting to implement any aspect of this model.

1. The Universal Foundation: Subsidiarity and Stewardship

The model of the Village Trust is based on the Catholic principles of **subsidiarity** and **stewardship**, making it universal in its application to all people. In Genesis, God instructs us that man is to be a steward of the land, thus his place in the order of things is directly tied to the land. The application of these principles plants man firmly in the land, thus allowing him to grow solid roots by which the seed of human flourishing will grow into a mighty tree bearing many fruits. Those fruits become the visible manifestation of human culture and flourishing social bonds, as grace builds on nature.

For this model to truly succeed, it is vital to understand the underlying principles that make it possible. These timeless truths have been subtly but powerfully undermined by our current system, in which a person's wealth is extorted by usury through taxes and loans. We have been conditioned to accept and pursue isolation, believing that our freedom lies in a detached independence. We've also been taught to think of our interactions with others as little more than contracts for goods and services, thus neglecting the idea of selfless service to our neighbors.

To reclaim these principles, it will be so important to study the past and see how people lived for a thousand years without the modern conveniences we take for granted. This idea is about slowing down, taking care of our family and neighbor, and living according to the natural rhythm of the seasons. For further inspiration on these themes, we highly recommend the books "Liturgy of the Land" by Jason M. Craig and Thomas D. Van Horn, as well as "I'll Take My Stand" by the southern agrarian farmers of the early 20th century.

We must remember that Rome wasn't built in a day, and this model will take generations to implement. We must think in decades, not hours, but we must start right away by talking to our family and neighbors about it to get the ball rolling. Please share this model with everyone you know.

At its core, this model understands that the family is the basic building block of society. However, the family is not a perfect society by itself; it needs to exist in cooperation with neighbors while tied to the land. Like a seed that must plant itself firmly in the ground to grow,

we too must plant ourselves to truly flourish. The convenience of being mobile comes at a dire cost to our roots, our community, and our very souls.

2. Vision

The Village Trust is a conceptual model for a community that combines the security of private ownership with the efficiency and resilience of shared resources. It is founded on the principles of homesteading, mutual support, and sustainable living. The goal is to create a tight-knit community where families can work together to produce their own food and goods, fostering a strong sense of community and self-reliance.

3. Governance: The Community Trust

At the heart of the model is a **community trust**. Each participating family will be a member of this trust, which will collectively own all communal assets, including:

- Land not designated for private family homes (fields, pastures, etc.)
- Communal buildings (barn, workshop, general store)
- Shared livestock
- Communal equipment and tools

This trust structure ensures that the community's core resources are preserved for the long-term benefit of all members, regardless of changes in individual family membership.

Alternative: The Manor Model

An alternative governance style is a **Manor Model**, where a single landowner holds the title to all the land and buildings. The families who join the community can either purchase or rent a plot from this owner. This model is governed by the single owner, and the families enjoy the benefits of the homesteading village, including access to communal resources and security. In exchange for these benefits, each family commits to working on the communal land for two days per week, providing the labor necessary for the collective to thrive. This structure simplifies governance and decision-making by placing it under a single authority, while still promoting the core principles of cooperation and shared labor.

4. Land and Housing

The total land size will range from 10 to 160 acres, accommodating 3 to 10 families. Each family will be granted a quarter-acre plot of land (or half acre if more room is desired) for their personal use. On this plot, it is recommended to build energy efficient homes like a **solar passive home** that they will privately own. This quarter-acre also serves as their private space for personal gardens or other personal assets. The trust has the exclusive right to purchase a home back from the homeowner for the original investment plus the value of any

documented improvements.

The homes will be arranged in a **village-style cluster** to promote easy access to shared resources by walking. This arrangement reduces the need for vehicles for daily tasks and encourages face-to-face interaction.

5. Shared Operations and Resources

The community's economic and productive life will center on several shared operations and resources, all managed collaboratively by the families in the trust.

Dairy Cow and Livestock Operation

The community will collectively manage a dairy cow operation. All families will share in the care of the cows, from milking to feeding. In addition to dairy, the community will raise other shared livestock for meat, eggs, or other products.

Cultivation of Fields

Large fields will be dedicated to shared cultivation. Families will work together to grow crops for their own consumption, following a homesteading model of direct production. The produce will be a shared resource for all trust members.

Communal Buildings

- **The Workshop:** This will be a hub of production and innovation. The workshop will be equipped for various trades, including **carpentry, butchering, machining, milling, and iron work**. This allows the community to produce and repair its own tools, furniture, and other goods, further increasing self-sufficiency.
- **The Barn:** Dedicated to the care and housing of the community's livestock, the barn will serve as the central point for the shared dairy and other animal operations.

6. The General Store as a Private Members Association

Instead of a traditional business, the general store will be structured as a **Private Members Association (PMA)**. This provides significant legal and operational benefits. The association will be separate from the trust itself, and only members of the trust, their extended family, friends, neighbors, and locals of good standing will be eligible to join.

- **Legal Protection:** Operating as a PMA provides a strong legal shield for the community. Since it is a private entity that serves only its members, it is less subject to many of the regulations, licenses, and taxes that a public-facing business would face. This protects the community from external legal liabilities and bureaucratic hurdles.
- **Operational Freedom:** A PMA is not subject to the same public commerce laws as a retail store. This gives the community the freedom to set its own operational rules, including who can join, what is sold, and how goods are exchanged. This model

reinforces the idea of self-governance and community-focused commerce.

- **Reinforcing Self-Sufficiency:** The store's primary purpose is to distribute the surplus goods and products from the community's own regenerative farming and homesteading efforts. This structure ensures that the store's operations directly support the community's mission, and any proceeds generated are used for the benefit of the trust members.
- **Streamlined Commerce:** Transactions within the PMA are considered private exchanges between members, simplifying the process of sharing resources and goods without the complexities of a public commercial enterprise.

Alternative: A Store in a Nearby Town

An alternative to having the general store on the community's land is to rent a commercial space in a nearby town. While this would mean the store is subject to local regulations and taxes, it could significantly expand the customer base to the wider community. This approach allows the village to maintain its private, internal commerce while also generating revenue from the sale of surplus goods to the public. It can serve as a valuable way to connect with the surrounding community, showcase the project's values, and generate additional income to support the village.

7. Regenerative Farming and Permaculture

The community will adopt **regenerative farming and permaculture** practices to ensure the long-term health and productivity of the land. These methods move beyond simply sustaining the environment; they actively work to improve it.

- **Regenerative Farming:** The focus will be on building **soil health** and increasing biodiversity. Techniques will include **no-till farming**, which protects the soil structure and microbiome, the use of **cover crops** to prevent erosion and add nutrients, and **rotational grazing** of livestock to fertilize pastures and promote plant growth.
- **Permaculture Design:** The land will be designed as a **self-sustaining ecosystem**. This involves creating multi-level food forests with a variety of fruit trees, berry bushes, and ground cover plants. The system will also incorporate **rainwater harvesting** and natural methods for **pest management**, minimizing the need for external inputs and creating a resilient, productive environment for the community.

8. Legal & Financial Benefits of the Community Trust

The trust structure provides a robust legal and financial framework that protects both the community as a whole and the individual members.

- **Asset Protection:** By placing communal assets (land, buildings, equipment, livestock) into a legal trust, these assets are shielded from the personal debts, bankruptcies, or legal judgments against any individual member. This ensures the long-term viability of

the community's resources and mission.

- **Simplified Succession:** The trust provides clear rules for membership and the transfer of a family's interest in the community. When a family decides to leave, their share can be sold back to the trust or to an approved new member, without the complex and costly process of subdividing the communal land. This maintains the integrity of the village layout and the collective property.
- **Liability Shield:** The trust acts as a separate legal entity, which can help shield individual members from liability arising from communal activities. For example, if there is a legal claim against the shared barn or workshop, the claim is directed at the trust, not at the personal assets of the individual families.
- **Preservation of Vision:** The trust's legal charter can be written to explicitly define the mission and principles of the community. This ensures that the original vision of homesteading, self-reliance, and mutual support is legally protected and passed down through generations, preventing future members from altering the core values of the community.

9. Safety and Security

The Village Trust model is fundamentally designed to enhance safety and security through its physical, economic, and social structures.

- **Physical Security:** The village-style cluster of homes creates a natural and effective neighborhood watch. With families living in close proximity and sharing communal spaces, there are always eyes on the property. This continuous presence acts as a powerful deterrent to intruders and ensures that neighbors can quickly respond to any issue or emergency. The single access point to the village also limits external traffic, further increasing security.
- **Economic Security:** The community's reliance on direct production and shared resources provides a robust defense against economic uncertainty. In a world of volatile markets and supply chain disruptions, the village can continue to provide food, shelter, and energy to its members. This self-sufficiency reduces dependency on external systems, offering a level of security that is not available to the average household.
- **Social and Emotional Security:** The core principle of mutual support creates a strong social safety net. Families are not isolated; they are part of a trusted, tight-knit group that offers emotional support, assistance in times of need, and a sense of belonging. The communal environment helps to alleviate feelings of loneliness and provides a ready-made support system for life's challenges.

10. Benefits for Older Residents

The Village Trust offers a unique and supportive environment for older members, addressing many of the challenges associated with aging in modern society.

- **Enhanced Health and Well-being:** The community's focus on organic, locally-produced food and a lifestyle that incorporates physical work and outdoor activity directly contributes to the health and vitality of older residents. They have easy access to nutritious food and a natural motivation to stay active through light, daily tasks.
- **Social Inclusion and Purpose:** A major issue for many seniors is social isolation and a feeling of a loss of purpose after retirement. In the Village Trust, older members are valued for their knowledge, wisdom, and life experience. They can take on roles as mentors in the guild system, share traditional skills like canning or woodworking, and contribute to the community's governance. This sense of purpose and belonging is crucial for mental and emotional well-being.
- **Built-in Support System:** The close-knit, intergenerational community serves as a natural support network. Younger families can assist with more physically demanding tasks, while older residents can contribute in other ways. In the event of an illness or injury, a support system of trusted neighbors is already in place to provide care, meals, and assistance. This model reduces the need for external care services and offers a level of security and peace of mind that is difficult to find in an isolated setting.
- **Financial and Physical Security:** The economic self-sufficiency of the trust provides a buffer against rising living costs. Older residents are protected from market volatility and have their basic needs met through the community's shared resources. The physical security provided by the village layout also offers comfort and safety.

11. The Power of Diverse Talents

The collective intelligence of the Village Trust is a cornerstone of its strength and resilience. By bringing together families with different backgrounds, skills, and areas of expertise, the community creates a dynamic environment for problem-solving and innovation.

- **Enhanced Problem Solving:** When a challenge arises—whether it's a broken piece of equipment, a livestock health issue, or a new building project—the community can draw upon a wide range of knowledge. A carpenter can work with a metalworker to fabricate a needed part, while a member with veterinary experience can diagnose an animal's illness. This collaborative approach leads to more creative and effective solutions than any single individual could achieve alone.
- **Fostering Creativity and Skill-Sharing:** The variety of talents within the village encourages a culture of shared learning. Members can teach each other skills, from knitting and herbal medicine to blacksmithing and solar panel maintenance. This continuous exchange of knowledge not only improves the overall capabilities of the community but also strengthens social bonds and creates a more vibrant, intellectually stimulating environment.

Collaborative Governance through Regular Meetings

To fully leverage this diversity of talent and ensure smooth operations, the trust's governance

is structured around a regular series of meetings. These meetings provide a dedicated forum for communication, problem-solving, and long-term planning. The heads of each family are encouraged to participate in a tiered meeting schedule:

- **Weekly Meetings:** Short, informal check-ins focused on immediate tasks, assigning duties for the week, and addressing any urgent issues.
- **Monthly Meetings:** A more formal review of the previous month's progress, a discussion of resource allocation, and a detailed plan for the upcoming month's work.
- **Quarterly Meetings:** Strategic planning sessions to assess the trust's financial health, evaluate performance against seasonal goals, and set objectives for the next quarter.
- **Yearly Meetings:** A high-level summit to review the entire year's operations, discuss long-term vision and major projects, and address any changes in community membership or governance.

This layered approach to meetings ensures that both day-to-day operations and the long-term vision of the community are consistently and collaboratively managed.

- **Increased Resilience:** A community with diverse talents is better equipped to handle unforeseen challenges. If a particular skill or resource becomes unavailable from the outside world, there's a higher chance that a member within the trust has the knowledge to fill the gap. This collective self-reliance is a key factor in the long-term success and sustainability of the Village Trust model.

12. Challenges and Realization Timeline

The transition from a modern household to a community trust model is not immediate and presents several challenges that require careful planning and commitment.

- **Initial Capital and Labor:** The startup phase requires significant initial capital to acquire land and construct communal buildings. It also demands a high level of labor from all families for building, land clearing, and establishing the farming and livestock operations. This can be a major hurdle for families accustomed to a consumer-based lifestyle.
- **Transition Period:** Optimal operations will not be reached overnight. It will take time to build the necessary infrastructure, establish routines, and for the soil and livestock to become fully productive. Families must be prepared for a period of adjustment where they may still need to rely on outside sources for some goods and services. This transition could take many years, and a realistic timeline should be planned for.
- **Social and Emotional Adjustments:** The model requires a high degree of collaboration and a new way of thinking about work and community. Potential friction points include differences in work ethic, decision-making conflicts, and the psychological shift from individual ownership to a collective mindset. Clear communication and a well-defined governance structure are crucial to navigate these challenges.

13. Adaptability and Flexibility of the Model

The Village Trust model is designed with adaptability in mind, allowing it to be customized to suit the specific needs, location, and goals of a founding group.

- **Tailoring Scale and Scope:** The size of the community can be adjusted from a small group of 3-4 families on 10 acres to a larger group of up to 10 families on 160 acres. This flexibility allows for both intimate, tightly-knit communities and larger groups with a wider range of resources and labor.
- **Customizing Communal Assets:** The types of communal buildings and operations can be tailored to the environment and the skills of the members. For example, a village in a desert climate might prioritize a communal well and greenhouse, while a village in a forested area might focus on lumber milling and a larger workshop for woodworking.
- **Optional Components:** The model includes several optional components, such as the homeschooling cooperative, the chapel, and the parish network. This a-la-carte approach allows each community to decide which elements are most important to their vision without being locked into a rigid, one-size-fits-all structure.
- **Phased Implementation:** The community can be established in phases. The initial phase might focus on securing land and building essential infrastructure, while later phases can introduce additional communal operations, such as the general store, or optional components like the schoolhouse. This allows the community to grow organically and manage the transition at a sustainable pace.

14. Sample Schedule and Seasonal Rhythms

The daily and weekly rhythm of a Village Trust is governed by the seasons and the cycle of work on the land. Duties are assigned on a rotating basis to ensure all families contribute equitably and to provide variety in their work. The schedule changes significantly with the seasons, allowing for periods of high activity followed by times of rest and increased leisure.

Sample Monthly Duty Rotation (for a 5-Family Community)

The following is a sample of how core daily and weekly tasks could be rotated between families.

Duty	Week 1	Week 2	Week 3	Week 4
Morning Dairy (Milking)	Family A	Family B	Family C	Family D
Evening Dairy (Milking)	Family E	Family A	Family B	Family C
Barn & Livestock Check	Family B	Family C	Family D	Family E
Field Cultivation	Family C	Family D	Family E	Family A
Workshop Maintenance	Family D	Family E	Family A	Family B
General Store Operations	Family E	Family A	Family B	Family C

Seasonal Work and Leisure

- **Spring & Summer:** These are the busiest times of the year. The focus is on **planting, weeding, and initial harvests**. Work is often sunrise to sunset, but the shared nature of the labor means no single family is overburdened. The long, warm evenings offer time for shared meals, games, and outdoor recreation.
- **Fall:** Fall is for **harvesting, processing, and preservation**. This is a time of intense collective effort to bring in the bounty of the year. This period often culminates in a large **harvest festival**, celebrating the community's hard work with shared feasts, music, and bonfires.
- **Winter:** With the land asleep, the work shifts indoors. This is the primary season for **construction, equipment repair, and craft production** in the workshop. The slower pace allows for more indoor leisure, storytelling, and skill-sharing. This is also a time for increased **festivals, celebrations, and traditions** centered around holidays like Christmas and the New Year, fostering a strong sense of cultural identity and community.

This flexible, seasonal rhythm ensures the community is productive when it needs to be, but also provides ample opportunity for rest, recreation, and celebration, strengthening the social fabric of the village.

15. Optional Homeschooling Cooperative

For families with children, the village model offers the unique opportunity to form a homeschooling cooperative. This is a fully optional component, allowing families to choose the educational path that best suits them.

- **The Schoolhouse:** A communal building will be designated as a schoolhouse, providing a shared space for teaching, learning, and collaborative projects. This eliminates the need for individual families to dedicate space within their homes for a classroom.
- **Shared Responsibilities:** Parents can take turns leading lessons, with each parent specializing in different subjects or skills. This not only lightens the individual burden of teaching but also exposes children to different perspectives and teaching styles.
- **Curriculum Integration:** The curriculum can be directly integrated with the community's daily life. Children can learn science by observing the dairy operation, practice math by tracking harvest yields, and develop vocational skills in the workshop. This provides a hands-on, practical education that reinforces the values of the community.

16. Optional Chapel

To support the spiritual and religious needs of the community, an optional chapel can be

included as a communal building. This space will be available for all families to use for religious services, prayer, and quiet reflection.

17. Economic Model

The community's economic model is based on **direct production from shared work**. The goal is not to maximize profit but to ensure the well-being and self-reliance of all trust members. Any surplus goods can be sold to members of a private association, providing a modest income to cover communal expenses, such as land taxes or maintenance of shared infrastructure. All members of the trust will receive an equitable share of the labor and the bounty.

18. Optional Community Bank: A Mutual Credit System

To further enhance the internal economic independence of the community, the Village Trust can establish a **Community Bank**, operating on a **mutual credit system**. This internal financial model eliminates the need for external banks and strengthens the bonds of trust and interdependence between members.

- **How It Works:** The system operates without traditional currency. Instead, it uses a ledger to track a family's contributions and consumption, or alternatively, families can use a standardized system of silver coins for transactions, or even a hybrid of both. When a family performs a service or provides a good to another family or to the community, their account is credited. When they receive a service or good, their account is debited. For example, if Family A repairs a tractor for Family B, Family A's account is credited and Family B's is debited. This creates a closed-loop economy based on an exchange of value.
- **Zero-Interest Loans:** The bank can provide **interest-free loans** to families for home improvements or other personal projects, drawing from the collective community credits. This eliminates debt-based relationships and promotes a culture of mutual support.
- **Community Investment:** Credits can be used to fund larger communal projects, such as building a new facility or purchasing a piece of large equipment. This allows the community to invest in its own infrastructure without relying on external financing.
- **Protecting from External Economic Shocks:** By using a self-contained credit system for internal transactions, the trust is shielded from inflation, market fluctuations, and banking crises. The value of a credit is tied directly to the productive capacity and labor of the community itself, ensuring a stable and secure internal economy.

19. The Parish: An Expanded Community Model

The village trust model is designed to be self-sufficient, but its true potential is realized when multiple trusts in close proximity form a larger cooperative network, a "parish." This larger alliance provides several advantages that individual villages may not have.

- **Expanded Cooperation and Labor:** With more households, the parish can coordinate larger-scale projects and tasks, such as building a new communal facility, clearing a large tract of land, or providing a larger workforce for seasonal harvests. This expands the talent and labor pool far beyond a single village.
- **Increased Buying Power:** By pooling resources, the trusts within a parish can make bulk purchases of expensive materials, equipment, and livestock. This reduces costs for all participating villages and ensures that they have access to resources that might be out of reach for a single trust.
- **Enhanced Social and Leisure Activities:** A larger population base allows for more robust social and cultural activities. The parish can organize inter-village festivals, sporting events, and games, creating a vibrant social life that reinforces the bonds between the trusts and gives residents more opportunities for recreation and community building.
- **Broader Economic Opportunities:** The parish can collectively manage larger business ventures, such as running a community-owned mill or market. This provides a greater source of income to all the trusts and strengthens the overall economic resilience of the entire region.
- **Developing a Guild System for Specialized Skills:** To further enhance the parish model, a guild system can be developed to formalize the training and sharing of specialized skills across the villages. Each guild (e.g., the Blacksmith's Guild, the Weaver's Guild, the Veterinarian's Guild) would be responsible for training new apprentices from the various trusts. This system ensures that critical knowledge is passed down efficiently and that each village has access to highly specialized expertise, even if no one in their immediate trust possesses that skill. The guilds would meet regularly to discuss best practices, share innovations, and ensure a high standard of craftsmanship and knowledge across the entire parish.

The parish model is a natural evolution of the village trust, moving from a small-scale, internal focus to a broader, collaborative network that benefits all members of the alliance.

20. Village Layout and Diagram

The village layout is designed to foster community and efficiency through a central hub and a clustered residential area. The workshop and general store are located in a core area, with the individual family homes arranged in a semi-circle around them. The barn is situated on the edge of the residential area, providing direct access to the fields and pastures. This configuration minimizes walking time and encourages spontaneous social interaction.

Conceptual Layout Diagram

This conceptual diagram provides a visual representation of the layout. It shows how the homes, shared buildings, and fields could be arranged to maximize convenience and community interaction.

Layout Key:

- **COMMUNAL HUB:** A central area where the main shared buildings are located.
- **SHARED PLAZA:** A central green space or garden where community members can gather.
- **FAMILY HOME:** The private quarter-acre plots and their homes, clustered around the communal hub.
- **(Path):** Walking paths connecting the homes to the communal buildings.

This layout prioritizes convenience and interaction, making it easy for families to participate in daily activities without needing vehicles and reinforcing the village-like feel.

21. Getting Started

Because of the large initial capital investment required for this concept to reach a fully functional state, it is likely that it will need to begin on a very small scale. Families may have to start with cost-effective mobile homes, trailers, or other similar temporary housing options as they work together to build the permanent infrastructure. Children play a particularly important role in this model, as their involvement in building and maintaining the community from its inception will be vital for its long-term success.

Ancient wisdom tells us that we should think of seven generations from the present. The founding families will be laying the groundwork for a system that will not fully blossom in their lifetime, but will be built on their sacrifice and dedication. The success of the village is dependent on this long-term perspective and the understanding that each generation will contribute to a more self-sustaining future for those that follow.

22. Conclusion

The Village Trust is more than just a model for community living; it is a blueprint for a resilient and self-sufficient future. By blending private land ownership with a communal trust, it creates a powerful legal and economic framework that protects its members from external shocks while fostering a deep sense of social connection. The model's emphasis on direct production, shared resources, and a supportive social structure offers a compelling alternative to a lifestyle dependent on global supply chains and volatile markets.

Ultimately, the strength of the Village Trust lies in its commitment to cooperation and mutual support. It provides a structured environment where families can leverage their diverse talents, contribute to a collective purpose, and build a lasting legacy for future generations. It is a pathway to a life of greater security, health, and purpose, rooted in the timeless principles of stewardship and community.

Financial Comparison: Modern vs. Village Trust Household

This document provides a side-by-side analysis of a hypothetical modern household budget and a village trust household budget, based on the provided data. The goal is to illustrate the financial shifts that occur when moving from a consumer-based economy to a community-based, homesteading model of direct production.

Modern Household Budget Overview

The modern household operates with a high total income, which is primarily derived from wages. This income supports a high level of both necessary and discretionary expenses, including a significant mortgage payment, various utilities, and traditional consumer spending.

- **Total Monthly Income:** \$13,166.67
- **Total Monthly Necessary Expenses:** \$9,522.67
- **Total Monthly Discretionary Expenses:** \$958.67
- **Total Monthly Investment Expenses:** \$2,000.00
- **Amount Remaining to Save/Invest:** \$685.33

Village Trust Household Budget Overview

The village trust household's budget reflects a significant reduction in income and expenses due to the community model. Income is derived from a business operation and a trust payout, rather than traditional wages. A large portion of needs are met through direct production, dramatically reducing expenses in key areas.

- **Total Monthly Income:** \$2,000.00
- **Total Monthly Necessary Expenses:** \$1,648.83
- **Total Monthly Discretionary Expenses:** \$175.00
- **Total Monthly Investment Expenses:** \$0.00
- **Amount Remaining to Save/Invest:** \$176.17

Key Financial Comparisons

The table below highlights the most significant differences between the two budgets.

Category	Modern Household (Monthly)	Village Trust Household (Monthly)	Key Difference
Total Income	\$13,166.67	\$2,000.00	Income shifts from wages to business and trust payouts.
Mortgage / Rent	\$2,300.00	\$0.00	The village model eliminates the largest housing expense.
Groceries / Food	\$750.00	\$200.00	Direct production of food significantly reduces grocery costs.
Healthcare / Insurance	\$500.00	\$500.00	This remains a consistent, outside expense for both models.
Student Loans	\$500.00	\$0.00	The village model assumes no student loan debt.
Total Necessary Expenses	\$9,522.67	\$1,648.83	Necessary expenses are drastically lower in the village due to shared resources.
Total Discretionary Expenses	\$958.67	\$175.00	Lifestyle changes lead to much lower spending on entertainment, dining out, and travel.
Total Investment Expenses	\$2,000.00	\$0.00	Traditional investments are replaced by a focus on communal assets and direct production.
Amount Remaining	\$685.33	\$176.17	Both models end with a positive savings/investment amount.

Analysis

The primary takeaway from this comparison is the dramatic reduction in overall spending for the Village Trust household, even though the total income is substantially lower. This is achieved by:

- **Eliminating Major Expenses:** The biggest savings come from the **Mortgage/Rent** category, which is completely absent in the village model due to the community trust owning the land.
- **Reducing Consumption:** Categories like **Groceries / Food** and most **Discretionary Expenses** see a massive drop. This reflects the core principle of the model: producing goods and services directly through labor and shared resources, rather than purchasing them.
- **Shifting Capital:** The **Investment Expenses** section highlights the change in focus from personal, fixed investments (like a 401K or brokerage account) to collective assets (communal land, buildings, and livestock) that appreciate in value for the entire community.

In essence, the Village Trust model redefines "value," shifting it from monetary wealth and consumer goods to self-sufficiency and communal well-being.