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A lot of people joke that the money was put under a mattress, but what if it was the only option? The San Francisco Bank, a public-private partnership formed by the city and several financial organizations, gives citizens access to bank accounts and financial education. When the pilot started in September 2006, there were 50,000 unbanked households in the city. After two years, 25,000 signed up for the accounts. One of the reasons why many didn't have checks on the bills is that state IDs were missing. Under the Bank for San Francisco program, 17 participating banks and credit unions are required to accept Mexican and Guatemalan's personal. The initiative gives participants a safe place to keep their money, as well as an alternative to cash services, which often take 5% or more of their net income each year. It also includes money management training. Other cities across the country are copying the program, and Governor Arnold Schwarzenegger signed a bill in December to expand that law across California. Join the conversation in San Francisco Chicago, Cleveland, Denver, Houston, Malmö, New Orleans, New York, Philadelphia, San Francisco, Seattle, Taipei, Tucson, Vancouver A Different Kind of Civil-Service Organization Aminata Brown, who is now Chief Innovation Officer at the New Orleans Police Department, and Sean Doss, now Executive Advisor to the Los Angeles Housing & Community Investment Department, both of them served in the agencies as FUSE Executive Fellows Courtesy of James Weinberg the U.S. National Government its response to the pandemic. A recent example: A month ago, on March 20, the United States and South Korea had about the same number of deaths from coronaviruses: nearly 100 in South Korea, compared with somewhere more than 200 in the United States. With South Korea having a much lower population – about 50 million, compared to more than 300 million for the US – its per capita death rate was actually much higher. A month later, South Korea's death toll rose to just 236 - while in the US it rose rapidly by 40,000. With population size adjustments, the current U.S. death rate is more than 25 times higher than that of South Korea. Out of necessity, the rest of the nation is trying to keep it a mouth. Governors, mayors, nurses and doctors, hospital administrators, teachers and students, business owners and employees, public servants and garbage collectors, bus drivers, and grocery delivery workers - these and tens of millions of others have taken America's operations on their shoulders. Of course, in the long term, there is no substitute for responses at national level and for international responses to such a major crisis. A recent New York Times editorial, America We Need, has done an admirable job of connecting the national challenges of the 2020s with other convulsive transformations in the Life. Every day, more thoughts, planning and suggestions appear in this great. But at the moment, most of the positive things in the country are happening at local, national and regional level, rather than on national guidelines or coordination. Not as a substitute for national policy, but as a guide and promotion of them, these efforts deserve attention. More recently, Deb Fallows has written about how libraries are expanding their virtual reach now that their physical spaces are closed. And I've described how the most insouous state, California, is trying to redirect its citizens' program to a period when people can't easily gather in groups. Today's update is the first of three on small and medium-sized organisations, all relatively new, which are adapting rapidly to match the emergencies of the moment. Each of them has developed a system of network projects across the country. Each highlighted the idea that Americans of different generations and backgrounds are looking for more than strictly material rewards and could be attracted to opportunities to serve. Each was based on innovative ways to match business operations with those of governments and nonprofit groups. Everyone now had to study their focus during the pandemic. These are FUSE Corps, NationSwell and Innovation Collective. We start fuse today. What it does: FUSE is a nonprofit organization, with offices in San Francisco and Boston that considered what I think of as an improved version of the famous Peace Corps or Teach for America models. (By the way, FUSE is not an acronym; it's their preferred capitalization, for the concept that their programs would jointly protect contributions from different spheres.) A well-known part of the FUSE approach is the installation of people who want to serve in locations that need a certain type of assistance. Among the differences is the FUSE's emphasis on the choice of executive colleagues who, in addition to idealism and willingness to serve, have long established, specific experiences relevant to the projects to be assigned to them. To say this: Teach for America takes fresh graduates and gives them crash-course training in classroom techniques. FUSE takes experienced, usually medium-term professionals and matches them with local government projects that call for their skills. FUSE was founded nine years ago, a group that included entrepreneurs and technology figures; officials of existing NGOs and civil service organisations; and veterans of the Office of Social Innovation and Civic Participation of the Obama Administration. One of its founders, entrepreneur and author Peter Sims (who was also one of the forces behind the global generosity movement Giving Tuesday), wrote a blog post in which he published ambitions for FUSE. He said that the aim of an innovative social venture, which will be a par of some leading business leaders with governors, mayors and community leaders across America to promote meaningful social change. Identify concrete projects in local communities that address national priority (such as education, economic development or health). We then employ and introduce highly skilled and passionate professionals to help develop and implement innovative and ongoing solutions. You can also see the TechCrunch story from 2011 about FUSE's launch, here. Since the first FUSE Executive Fellows was selected and awarded in 2012, more than 155 have worked on projects in more than 30 cities and places around the country. Local organizations pay FUSE a flat\$150,000 fee for each project. This money may come from a combination of city and county budgets, local philanthropies or businesses or other sources. From this fee, FUSE employs, selects and trains a co-worker; convene meetings of colleagues and cover his/her other costs; and pays for a colleague's annual scholarship. According to James Weinberg, CEO of FUSE, boys generally take a significant pay cut from their previous roles in order to pursue this opportunity for service. The two demonstrable statistics the organisation points out are, firstly, that 90 per cent of communities that have signed up for one project return to sign up for another; and secondly, that 50 per cent of people serving as colleagues work in civic leadership roles after a scholarship. What are these projects like? A comprehensive list can be found on the FUSE page. James Weinberg gave me more examples. In New Orleans, the fuse boy came just as torrential downpours caused all-out flooding across the city. It worked with the local sewer and water board, which made extensive improvements over the next year – in pumps, drains, data systems and maintenance. A year later, at the end of her colleague, there was a storm with the same rainfall. Weinberg told me. There were no flooding this time. In San Francisco, they worked on police-civil relations because of the Justice Department's consent decree; on the financing of improvements to the sea wall for co-decision with rising oceans; homelessness; and other crises in the city. Elsewhere in the country, they have been working on health care systems, traffic problems, urban revitalisation, educational inequity, addiction, racial justice and similar deep problems, and mayors actually have to face them, not just talk about it. Why people make money: In the late 1970s, my wife's parents, Deb Fallows, had their own small sales deals in the industrial midwest. Due to premature health scares, they decided to sell the company while in their early 50s - and after a short time of travel they started what they described as the most period of their lives. They spent much of the next two decades based in South Korea, Indonesia, Egypt and Kenya, as part of the International Executive Service Corps, a kind of peace corps for retired businessmen, and advised companies there. They received only a small fraction of their previous income, but they felt happy and engaged. When James Weinberg described his FUSE corps members, I recognized what I saw in my weath. People applying for scholarships were often 20 or more years into their careers, in their 40s or 50s. They may have been thinking about moving into some kind of job for quite some time, he said. They didn't know what form it could take, or how they could really be useful. One of the purposes of FUSE was, as he said, to give a specific response and exud the general desire of the individual to do something different, something more meaningful in life. Boys can re-make up for their second year of service, and about half can. Weinberg said that - as with other service projects - there was a predictable arc of emotion during the year. After a six-month mark, it usually happens that energy and religion are all possible because work is so much harder than they thought - often facing some of the biggest challenges of their careers, he told me. The cohort model of the programme, in which colleagues on different projects occasionally gathered to compare experiences, was valuable in creating a sense of together through the fights. When they complete the scholarship, there are acutely aware gaps that remain, Weinberg said. Then I'll look at it later and say, 'That's what we did! What else can we do now?' What's happening now: The problem for FUSE is the problem for nearly all U.S. cities and state governments: The need for services is growing, while the money to pay for these services is being sheaved. This is essential for next week, and next month and next year. The emergencies for today are the diversion of resources to help cities deal with health crises, the homeless, food banks, the livelihoods of small businesses, domestic violence and other areas. Weinberg put these cases in an email: FUSE Fellows restructuring hospitals to prepare for the influx of critical patients; ensuring the supply of food to the elderly who have had to stay inside; providing temporary housing to clean up densely populated homeless spies; immigrant communities on their rights of access to the public health system; transforming education systems into online learning while schools are closed; supporting the judicial needs of those caught up in the legal systems that are being stopped; aid to small businesses and low-income communities; and much more... All this is part of the emerging response to co-decision with a Like many other organisations, FUSE is now working on medium and longer-term plans to help cities rebuild their economic and civic recovery whenever the current devastation has passed. Why am I bringing up all this? That I don't support every special project, because I didn't see them myself. These days, I don't see anything but my household. Instead, it is intended to illustrate the creativity and energy with which much of America at the civic community level has responded to a medical and economic crisis that has never been appropriate in life. Next: What NationSwell is doing at the same end. More from this series

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