

MINDHIVE

Are we obligated to Live a sustainable life?

Should we each be held accountable as individuals, organisations and governments for our choices and how they will impact our communities and environments? **P.4**

Bold Series: The World of Freelancing & Remote Working

Making the World of Freelancing & Remote Working work as things return to normal, most employees now expect a blended approach to work – balancing remote work with trips to the office. **P.8**



#6 THE OFFICIAL MINDHIVE MAGAZINE

MAY 2021

FOLLOWING THE DEATH OF PRINCE PHILLIP, IS THE MONARCHY STILL AS RELEVANT AS IT ONCE WAS WITHIN AUSTRALIAN SOCIETY?

Do you think the monarchy is still relevant for today's society? If so, why? What are the advantages and disadvantages of a monarchy? **P.9**

HOW DO CRYPTOCURRENCIES, SUCH AS DOGECOIN, AFFECT BANKS?

Dogecoin has quickly improved to become a profitable investment choice for crypto traders. What does the increase in cryptocurrency investments impact banks? **P.13**

JOIN GLOBAL INSIGHT COMMUNITY

JOURNEY TO PREDICTIVE INSIGHT



WELCOME TO OUR MINDHVR MAGAZINE. CEO UPDATE.

The Mindhive movement continues this month as we continually incubate our Bloom/Mindhive creation. A trend that has been happening these past few months is a fixation on COVID. Even though Australia is working through the end stages. It is almost like every step we take towards the finish line, the line is pushed back a meter. Nevertheless, the end is in sight and whilst it may be a blurry line, we can see it. If you are a member of Mindhive, new or old, we hope you can find some interesting insights and engaging discussions.

In our most recent and popular challenges, our users are wondering: Should the 2021 Olympic games be cancelled? How do cryptocurrencies, such as Dogecoin affect banks? Does Australia have a moral obligation to help India during their COVID crisis and How can governments help citizens rebuild their finances post COVID-19.

The challenges in MINDHVR #6 reflect that humans search for collective security, as they say, we are the sum of all our parts- why not solve those problems together. Draw from our collective intelligence and find solace in your controversial questions in the magazine and use it as a conduit to tackle issues and create knowledge to help in ways beyond your imagination.

Best
Bruce Muirhead
CEO

CONTRIBUTORS



CONTENTS

- 4 **ARE WE OBLIGATED TO LIVE A SUSTAINABLE LIFE?**
Challenge by Bek Adams
- 6 **DOES AUSTRALIA HAVE A MORAL OBLIGATION TO HELP INDIA DURING THEIR COVID CRISIS, IN PARTICULAR AUSTRALIAN CITIZENS STUCK IN INDIA?**
Challenge by Eliza Cordery
- 7 **HOW CAN GOVERNMENTS HELP CITIZENS REBUILD THEIR FINANCES POST COVID-19 PANDEMIC**
Challenge by John Cosstick
- 8 **BOLD SERIES: THE WORLD OF FREELANCING & REMOTE WORKING**
Challenge by Mindhive
- 9 **FOLLOWING THE DEATH OF PRINCE PHILLIP, IS THE MONARCHY STILL AS RELEVANT AS IT ONCE WAS WITHIN AUSTRALIAN SOCIETY?**
Challenge by Theresa Hebert
- 10 **BRISBANE FUTURES**
Challenge by Chelz Chan
- 11 **IS THERE AN EFFECTIVE WAY TO COMBAT DEFORESTATION? A CHANGE THEORY AND CONSUMERISM QUESTION**
Challenge by Andy Nguyen
- 12 **SHOULD THE 2021 OLYMPIC GAMES BE CANCELLED?**
Challenge by Chelz Chan
- 13 **HOW DO CRYPTOCURRENCIES, SUCH AS DOGECOIN, AFFECT BANKS?**
Challenge by Eliza Cordery



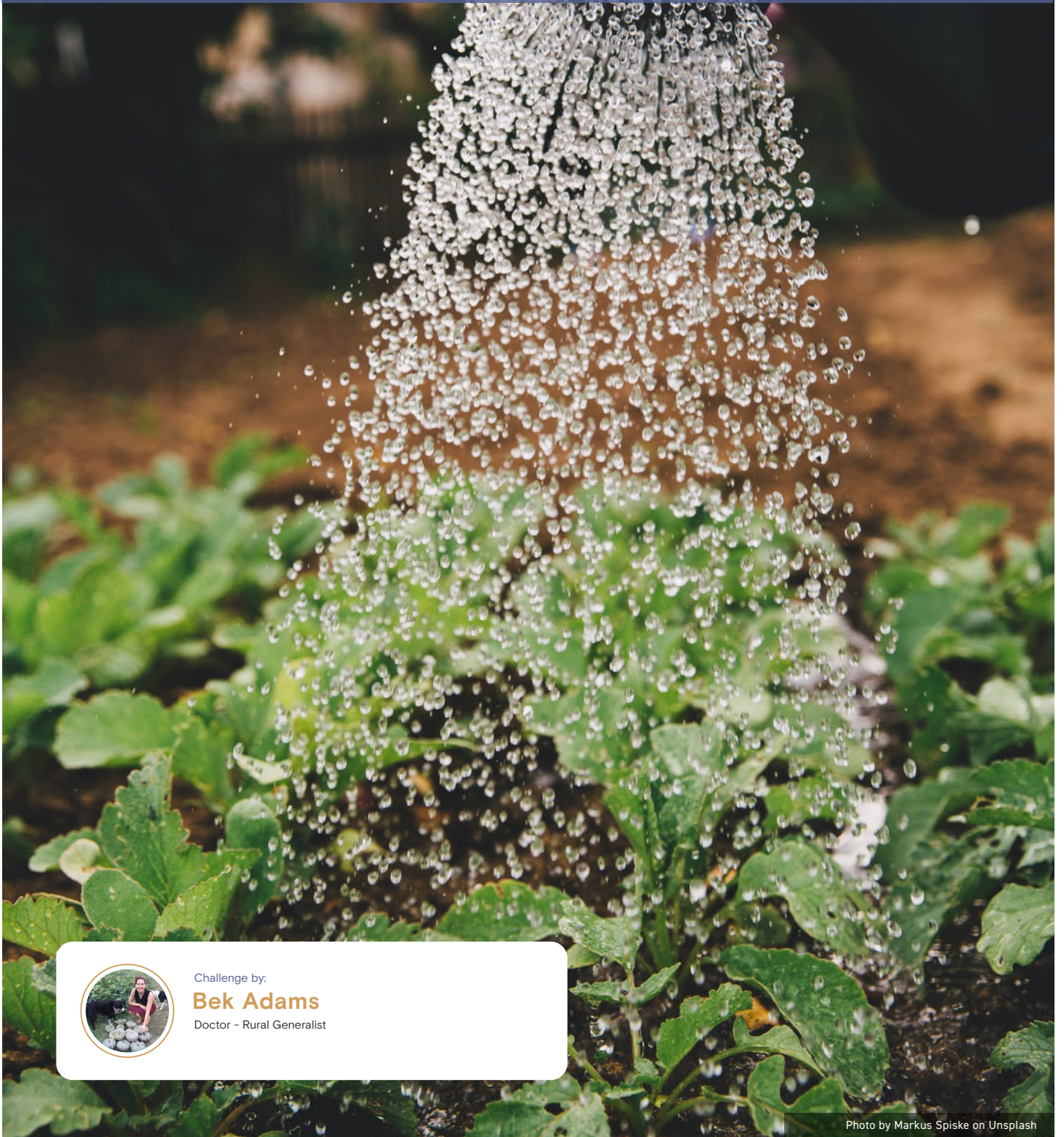
MINDHVR

MINDHVR is a wonderful snapshot of the questions seeking insights inside our global insight community. If you are a member of Mindhive we hope that it shines a light on the activity from each corner of the community. If you aren't yet a member, we hope you find something of interest to engage. The global Mindhive journey continues to bring its many learnings on both a professional and personal

level. We need new forms of considered conversation, clarity- and action. The challenges our local and global issues raise for our collective future demand it. The Mindhive community of some 10,000 have committed to building a platform enabling conversations, holding a creative dynamic tension, and rewarding the asking of questions. It's for this reason, we are proud to launch a new experience -

Mindhive Premium. We want all our community to be able drive their own Mindhive. Premium gives unlimited access via Mindhive's app Wax to the most insightful thinkers and doers you won't find anywhere else. The opportunity to host unlimited private discussions, and receive exclusive thought leadership blogs. Continue to grow your own insightful network and together we can create a more insightful world.

ARE WE OBLIGATED TO LIVE A SUSTAINABLE LIFE?



Challenge by:

Bek Adams

Doctor - Rural Generalist



Photo by Tim Foster on Unsplash

I wonder if we all, as humans in a modern world, are obligated to live our lives in a way that is conscious of our impact on our environments both now & into the future.

Should we each be held accountable as individuals, organisations and governments for our choices and how they will impact our communities and environments?

Ultimately, we will all face what is to come, whether we played our part to improve it or not.

Brief

As the consequences of our changing climate, modern lifestyles & global economy have hurtled into stark reality within of our daily lives, 'sustainable living' has become popular in mainstream conversations. Is this an opportunity for re-defining our boundaries & obligations towards each other as human beings, our fellow creatures & our environments. Are sustainable lifestyles not something to be left to the 'Hippie's' of the 60s & 70s, but a daily endeavour for all individuals, businesses & governments to strive for.

Background

After the devastating bush fires at the start of 2020, proceeded by the global COVID pandemic, our lifestyles & choices as a collective have come into sharp focus. Recent years have shown a great influx of options for 'sustainable' products with everything from clothing, food & furniture to Superannuation and investment options.

We have multifaceted layers of rules & restrictions on each entity to form our functional, or not so, societies. There are layers of legal, ethical, cultural norms and guides. Do we have an overarching obligation towards respect of land and country which should guide us also?

Depending on the adversity faced in our lives, our capacity to embrace these opportunities for growth will be different. But within our own communities, within our own lives, should we not each be striving to live a life with a positive impact on the world around us? Do we not have an obligation to leave this world if not better, then at least the same as we came into it?

With the health impacts, financial instability, political unrest and environmental destruction becoming obvious for even the most conservative amongst us, is it not time to rethink how we do things? So my question to you is, could we have within our grasp the very possibility for true

reflection & growth?

For me, I endeavour to continue on this journey by reading, researching and actively listening to the opinions of our Aboriginal and Torres Strait Islander elders, scientists and experts on how to move forward. I will continue to source my food as locally as possible, namely my veggie patch and food cooperative. I will continue to source my clothing second-hand or from producers I agree with.

I will show kindness, love and respect towards the animals, plants and environments I live in. I will continue reducing my energy use and advocating change towards renewables.

I will attempt to limit my transport impact. I will continue to move my money towards better investments & actively invest in opportunities for a world I want my unborn great grand-children to live in. What are you doing to be a part of this regeneration?

[JOIN DISCUSSION](#)

DOES AUSTRALIA HAVE A MORAL OBLIGATION TO HELP INDIA DURING THEIR COVID CRISIS, IN PARTICULAR AUSTRALIAN CITIZENS STUCK IN INDIA?

Challenge by Eliza Cordery

India's coronavirus surge has broken records, with recent figures showing 386,452 confirmed infections to the tally. India accounts for one in four COVID-19 deaths in the world.

Brief

India is the 5th largest economy in the world and contributes significantly to the world's economic growth. Due to its large size, it has significant impact on the world economy. The outbreak of COVID cases in India has left the whole world in shock.

The second wave of the pandemic has struck India with over 350,000 new daily infections and 3,000 deaths across the country each day. At present, the total number of deaths has just passed the 200,000 mark. Due to this crisis in India, it is likely that international restrictions will be kept longer than hoped, and further restrictions are going to have to be put into place. Preventing the spread requires strict quarantines and travel restrictions.

- Does Australia have an obligation to help India during this crisis?
- How will the economy recover from this crisis?

Background

The pharmaceutical industry in India is the third largest in the world in terms of volume and 11th largest in terms of value. The crisis in India has also meant that vaccine exports have been postponed.

Fewer than 10% even one dose, and 1.6% are fully vaccinated. If India is unable to provide vaccines, what does this mean for the rest of the world?

[JOIN DISCUSSION](#)



Photo by Deepak Choudhary on Unsplash

HOW CAN GOVERNMENTS HELP CITIZENS REBUILD THEIR FINANCES POST COVID-19 PANDEMIC



Photo by Ray Gao on Unsplash

Challenge by John Cosstick

The Covid-19 Pandemic has caused long-term damage to the finances of millions of people globally. For many people who have accessed their savings, both retirement, and other savings, to help cover essential expenses they are going to have to have a long-term recovery plan. This may well require many people to work longer.

This raises the question of whether financial planners and life planners should now be working together to the benefit of their clients.

Do you know the difference between a financial planner and a life planner?

Brief

In the United Kingdom they have started issuing 40 year fixed rate housing loans, see here: [UK homebuyers offered first 40-year fixed-rate mortgage. \(The Guardian\)](#)

Will these loans change housing affordability for millennials? What do you think?

The United Kingdom Money and Advice service have this Mission Statement: "Our mission is to ensure everyone in the UK can easily access the information they need to make the right financial decisions for them throughout their lives, making the most of their money and pensions.

MaPS is the largest single funder of free debt advice in England and also works alongside partners across the UK to make debt advice easier and quicker to access, and to improve standards and quality across the sector. We lead innovation by managing an extensive research and evaluation programme to help underpin decision-making related to financial wellbeing for consumers."

Do you agree with this approach?

Background

Contribute towards changing the process of financial planning and life planning to better help people recover financially from the Covid-19 Pandemic. This should result in fundamental changes in these areas.

Background articles:

- [Top UK Money Advice Resources – Infographic \(negativeequitytoday.com\)](#)
- [Critical Facts to Know About Life Planning for Post CV-19 Financial Recovery \(negativeequitytoday.com\)](#)
- [Towards A Better Future For Retirees and Millennials Post CV-19 \(negativeequitytoday.com\)](#)

JOIN DISCUSSION

BOLD SERIES: THE WORLD OF FREELANCING & REMOTE WORKING

Challenge by Mindhive



Photo by Nicholas Green on Unsplash

Making the World of Freelancing & Remote Working work as things return to normal, most employees now expect a blended approach to work – balancing remote work with trips to the office.

Brief

Making the World of Freelancing & Remote Working work as things return to normal, most employees now expect a blended approach to work – balancing remote work with trips to the office. Around 60% are saying they want to continue working from home which now forces companies to adopt a hybrid and fully remote approach with virtual workspace and physical offices.

Background

During this BOLD Series we will be covering some practical how to's for both employers and the distributed workforce:

- How to overcome loneliness when you're freelancing and working remote
- How to collaborate effectively with a distributed workforce
- How can you onboard new workers
- How can you create an innovative culture
- What does this mean and a lot more?

We'll be covering from the leading platforms who have been pioneering in this type of work environment more than a decade ago.

[JOIN DISCUSSION](#)

FOLLOWING THE DEATH OF PRINCE PHILLIP, IS THE MONARCHY STILL AS RELEVANT AS IT ONCE WAS WITHIN AUSTRALIAN SOCIETY?

Challenge by Theresa Hebert



Photo by Stephanie Leblanc on Unsplash

Monarchies are the oldest forms of governance, based on constitutional principles. As of 2019, there are 44 sovereign states in the world with a monarch as Head of state.

Brief

Prince Phillip died on April 9, 2021, aged 99. Nothing will actually change when it comes to who is in line for the throne—the order still remains, Prince Charles, Prince William, Prince George, Princess Charlotte, Prince Louis, and finally, Prince Harry. Royal family members' titles and positions will remain the same so long as Queen Elizabeth is alive and wearing the crown.

- Do you think the monarchy is still relevant for today's society? If so, why?
- What are the advantages and disadvantages of a monarchy?
- Monarchy is the oldest form of government in the United Kingdom. Monarchs fall into the categories of absolute and constitutional monarchies. Royal families in the absolute monarchies have supreme power over the rule of law and the legislation, while constitutional monarchies have a limited role.

Background

A monarchy is a country led by a single ruler, usually a king or queen. The monarch undertakes constitutional and representational duties which have developed over one thousand years of history. There have been 61 monarchs of England and Britain spread over a period of approximately 1200 years.

How long do you think the monarchy will last?

JOIN DISCUSSION



BRISBANE FUTURES

Challenge by Chelz Chan

Cities are complicated and it's rare there is one place where the range of policy issues are able to be debated in an informed way.

Photo by Agnieszka Kowalczyk on Unsplash

Brief

Brisbane, like so many emerging world cities, wants to become the best city it can be, but its progress has been hampered by the lack of a clear vision for the city's future. Governments at all levels have produced countless plans and strategies for Brisbane, but they have generally been discrete pieces of work, with no coordinated vision to unite them

Background

To address this Malcolm Middleton and the team at the Office of the Queensland Government Architect commissioned a discussion paper about the future of Brisbane. The document is a provocateur tabling a comprehensive range of urban themes and strategies.

The document was produced in 2017 and at the time did not get a lot of circulation, which is a shame as it is a great example of how an agency like the Government Architect can create a place for debate about urban strategy.

The document is now available in the Qld State and National Libraries and while it is 4 years down the track it is still a rich source of ideas. It is also interesting to see which themes have been progressed (bridges), how ideas have changed and what's still relevant. Keep the conversations going, the document can be accessed via the following [link](#).

Thank you to Peter Browning for inspiring this conversation and sharing information

JOIN DISCUSSION

IS THERE AN EFFECTIVE WAY TO COMBAT DEFORESTATION? A CHANGE THEORY AND CONSUMERISM QUESTION

Challenge by Andy Nguyen



Photo by Dave Herring on Unsplash

It's clear that trees are always needing to be chopped down for economic gain and ultimately to create a product or service that we will buy. If we asked everyone on the street if they wanted to make the world a better place, I'm guessing 90% of people would say yes (maybe I'm too optimistic). However, if we suggested interventions such as buying a bidet to reduce toilet paper use to ultimately reduce deforestation, they would think that you're crazy.

Or try to suggest someone stop consuming animals. Deforestation does not affect the majority of the population at least in the short term. Is it reasonable to consider the future in the long run or is it more reasonable to expect a revolutionary technology that can either offset the harms of deforestation or derail the need of it? Is this something that we consumers will be able to stop collectively? How should we go about this?

Brief

To challenge corporations by changing our habits or lobby the governments and play their game?

[JOIN DISCUSSION](#)

SHOULD THE 2021 OLYMPIC GAMES BE CANCELLED?



Challenge by Chelz Chan

In a recent poll, 60% of Japanese citizens want the games cancelled as the country struggles to contain a fourth wave of COVID.

Brief

There has been increasing discussion from the Japanese public to cancel the Olympic games due to the increased risk of exposing the public to the virus.

As a country that has an overwhelming 28% of its population aged 65 and above it's understandable that there are so many voicing their concerns.

Which begs the question: Which is the priority, the games or public health?

Background

More than 300,000 people have signed an online petition titled: Cancel the Tokyo Olympics to protect our lives.

Just 70 days out from the beginning, the International Olympic Committee and the government of Japan are teetering between postponing the already postponed games for public health or putting the Olympics first.

Japan has recorded more than 600,000 coronavirus cases and more than 10,500 deaths – the highest in east Asia. On Saturday, it reported more than 7,000 infections – the highest since January. In addition to this only 2% of Japan's people have received at least one vaccine dose since it's rollout in February.

[JOIN DISCUSSION](#)

HOW DO CRYPTOCURRENCIES, SUCH AS DOGECOIN, AFFECT BANKS?

Challenge by Eliza Cordery

Dogecoin has quickly improved to become a profitable investment choice for crypto traders.

Brief

Dogecoin is a cryptocurrency, like Bitcoin. Today Dogecoin is no joke, having exploded in value and gained more than 5,000% in 2021. It has been a huge hit with investors, with its market having now hit more than \$84bn. Dogecoin price history extends back nearly a decade, making it one of the oldest crypto altcoins out there. In terms of how it affects banks, cryptocurrency could change the way people interact with banks, and people could also be able to avoid bank fees and just turn to cryptocurrency as a result.

What does the increase in cryptocurrency investments impact banks?



Photo by Shutterstock

Background

Dogecoin was developed by Bill Markus and industry pioneer Jackson Palmer. Dogecoin's code is based on another cryptocurrency, Luckycoin. After another bear phase, the cryptocurrency market, including Dogecoin will be ready for another breakout in 2024 and into 2025 – coinciding with Bitcoin's halving theory.

Cryptocurrencies are giving people a new method of financing. Johann Palychata, Research Analyst at BNP

Paribas, has suggested that banks will need to consider how to utilise the technology behind cryptocurrencies. If they don't, there's a possibility they will become out-dated and redundant.

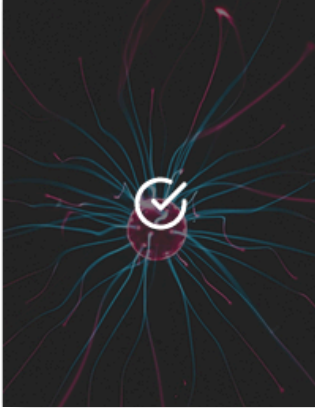
The point is that whilst dogecoin may have no continuity and future, the mega emergence of cryptocurrency and pioneering of accessibility for the average person of society has set huge precedents.

20 years ago, making a simple consistent 7-10% return would be heralded as beating the market. Nowadays we are seeing more and more traders achieving unimaginable percentage returns which begs the question, why aren't you investing?

- What do you envision the future of cryptocurrency will be like?
- Have you ever invested in cryptocurrency?

[JOIN DISCUSSION](#)

RECENTLY COMPLETED



Jesse Burns
Freelance I.T. consultant.

How will the recently discovered 'god' particle impact our current understanding of physics and beyond?

Whether you're a scientist or just an ordinary Joe, we always wonder about our existence and the world we live in. The Higgs boson, or what Nobel Prize-winning physicist Leon Lederman would dub as "God particle," is central to the state of physic...

📅 Challenge is closed 👥 25 📁 Education



Eliza Cordery
Marketing University Student

What are the biggest difficulties recent graduates face entering the workforce?

Australia's graduates are finding it increasingly difficult to find full-time work. In 2019, it was stated that only 27% of college graduates work in a field related to their major.

📅 Challenge is closed 👥 60 📁 Business, Education



Ranggi Deindra

Surprising ways that games challenge how people think about themselves and the world

The Beginner's Guide is a narrative video game with no goals or objectives. Instead, it tells the story of a person whose psyche is slowly unravelling. Along the way, it touches on issues of depression, loneliness and self-doubt.

📅 Challenge is closed 👥 2 📁 Lifestyle, Digital Life

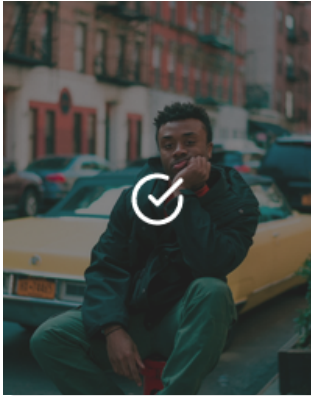


John Paul Canonigo
Freelance Copywriter, Blogger, and Online Content Specialist

How to get started with bitcoin trading in Australia?

There's been a lot of hype about Bitcoin in recent years as its value has skyrocketed from \$49,194.34 on February 3, 2021, to \$63,428.55 on March 2, 2021. It even peaked at \$72,880.37 on February 21, 2021. With so much money to be made, some of us might be...

📅 Challenge is closed 👥 32 📁 Digital Life, Business



Matthew Harper
Founder and Managing Director

Entertain Me! How do we plan to entertain the second half of a shopping pair?

We are currently finalising our strategy for a new bricks and mortar retail outlet. Due to the nature of the business, we need to find a way to appease the less than enthralled half of a shopping pair so the spender feels happier to spend...

📅 Challenge is closed 👥 24 🏷️ Culture, Business, Productivity, Community, Media

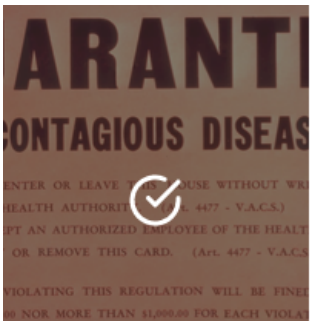


ASBFEO Advocacy
Advocacy & Assistance for Small and Family Business

What do Australian small businesses need in 2021?

2020 is over, but the impact of COVID-19 on small business continues. Let us know what small businesses need in 2021, particularly from the Federal Government.

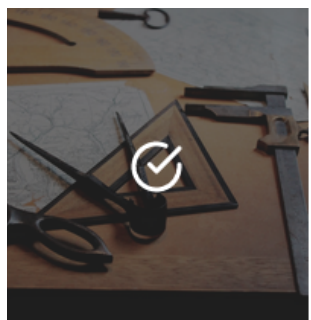
📅 Challenge is closed 👥 105 🏷️ Business



Matthew Harper
Founder and Managing Director

Who will lead the thinking and establishment of the quarantine facilities into the future?

Returning much of Australia to a form of pre-March 2020 relies on our ability as a nation to establish a resilient and sustainable international quarantine system, supported by equally resilient and sustainable quarantine isolation facilities.

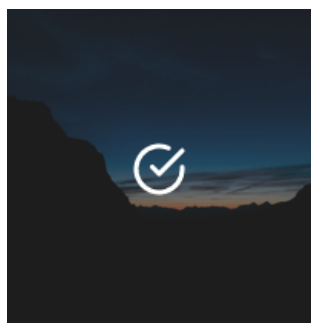


David Morgan
Technology and Change Advocate

Financial Benefits of Digital Engineering in Construction

Digital Engineering within the Construction Industry is expanding, however there is a challenge in proving its value in financial terms.

📅 Challenge is closed 👥 2 🏷️ Business, Cities

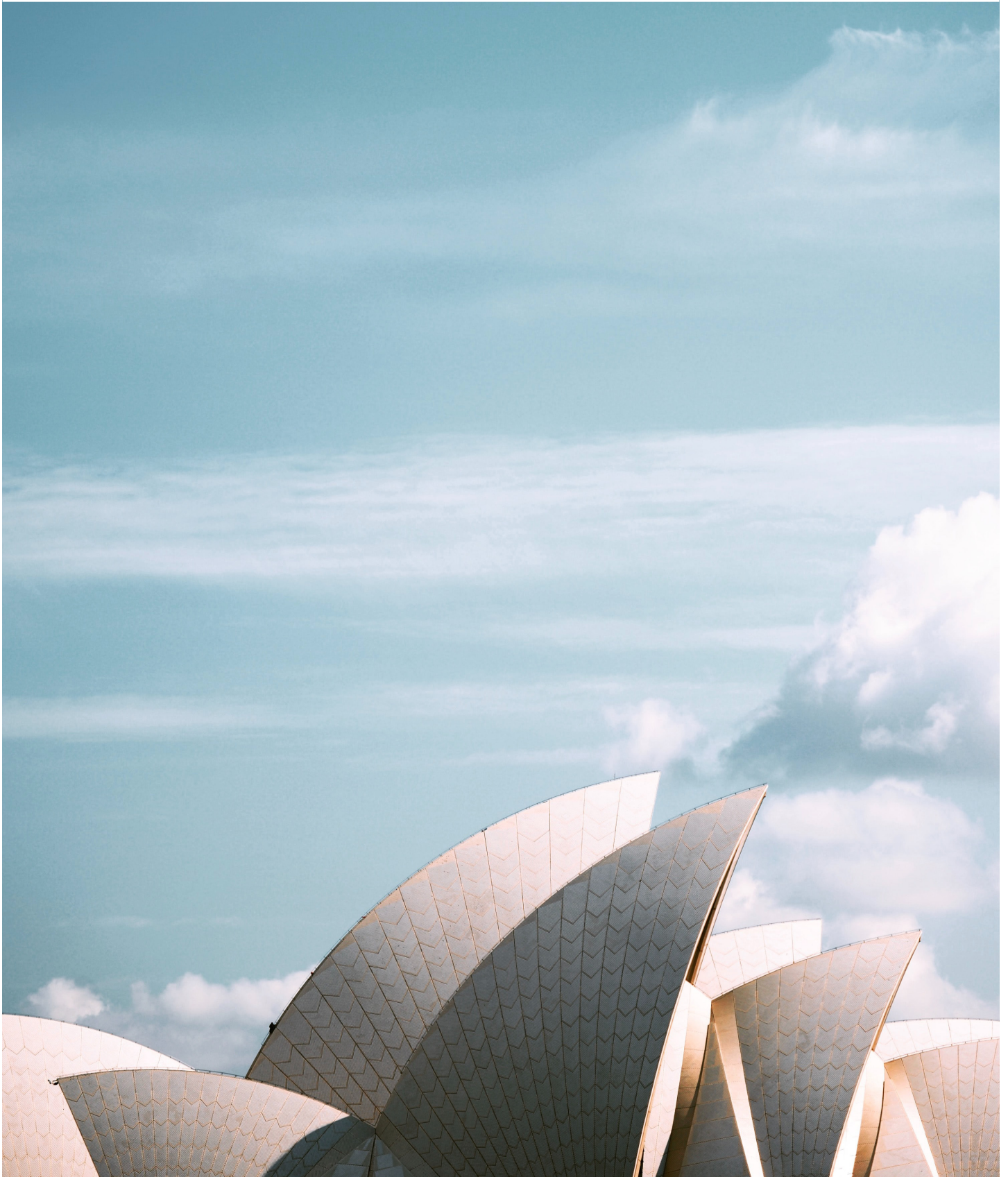


Jad Burge

Australian renewable energy

In a summary, what would be the reason for renewable energy not being at the forefront of Australia's priorities?

📅 Challenge is closed 👥 3 🏷️ Politics, Productivity



Mindhive.

Mindhive is a platform for the meeting of minds. A space for thinkers and doers to get together, take on challenges, share thoughts and tackle real issues.

Our Vision

To be the world's largest and most technically enabled crowdsourcing consultancy
Something Bigger

Our Values

We are altruistic, abundant thinkers, and achievers. So we speak with a considered clarity. That means we are respectful, pointed, and enlightening.

