
20 Resilient Responses for Troubled Times

1. Close your ears to the lies of politicians and corporations.

Turn off your television and ignore advertising. The purpose of the bail-out is *not* to help Main Street. Congress will *not* get a clue. The government *will* make the situation worse. Politicians *will* distract you from important actions that are necessary to save your family and community from this crisis. Look to the “side-stream” media for news and info.

2. Nurture blessings and hope in your own life and in the life of your community.

Promote solidarity & cooperation. Don't give in to despair, don't feel sorry for yourself. Beware of the tendency to resort to bad habits when under stress. With positive action, you gain control over your life & reduce your vulnerabilities. Trust yourself, respect others & all creation. Understand our inter-dependence with each other & the natural world.

3. Work together with your neighbors to increase the safety, security, health, and well-being of your family and community.

While there is danger in the present situation, there is also opportunity for us to make a better life, a world with more justice, peace, equity, and sustainability. If we want truth, wisdom, justice, and beauty, then the best thing to do is to practice truth, wisdom, justice, and beauty in our own lives and neighborhoods. Eventually we will get good at it.

4. Observe, evaluate, design, act.

Pay attention to events and circumstances. Watch the weather and your local climate and ecology. Carefully discern the signs of these times – politics, economics, cult, culture, community, Plan your response -- design your adaptation to changes in your situation with careful thought about necessities, risks, challenges, resources, hazards, & opportunities.

5. The borrower is the slave of the lender.

Cut up your credit cards! Pay off your debts. Sell financial assets if you have them to clear your liabilities. In the 1930s, 85% of the property in some areas was foreclosed upon by banks. Debt-free housing is important for survival!

6. Increase the size of your household.

Combining smaller households to make larger households has great financial and resiliency benefits for small families and individuals living alone. Co-housing can be a useful response to troubled economic times. People can downsize from large single family homes – two families can buy a duplex together. Or an existing home could be duplexed. If your kids need to move home, welcome them. Perhaps you should plan for this and *encourage* family to move home.

7. Live beneath your means.

Divide your expenses into three categories – necessities, “nice but not necessary”, and everything else. Keep track of your spending. Focus on necessities, cut back on “nice but not necessary”, and eliminate “everything else”.

8. Don't leave anyone behind for the wolves to devour.

Everyone is responsible for strengthening the voluntary social safety net – Salvation Army, St. Vincent de Paul conferences, Catholic Charities, the Red Cross, local food banks, etc. What goes around, comes around.

9. Go car free, if possible.

It is much cheaper to take the bus or to rent a car or take a taxi occasionally than to own a car. If you can't go car-free – walk, carpool, ride a bicycle, or take public transportation more, drive less.

10. Stop buying new stuff.

Reduce, reuse, recycle, repair, make it over, make do, do without. Shop the "after market" (flea markets, garage sales, thrift shops). If you buy stuff because of emotional needs, get counseling. You can't spend your way to prosperity, so don't try. Your life will not improve if you buy more stuff. Your kids will not be smarter if they wear designer clothes. If you buy advertised products, you will have less money, more stress, & increased risk of economic calamity.

11. Support locally owned businesses.

When you spend money, keep it as local as possible. Join or start a local food coop, keep your money in a credit union.

Think and act globally, but shop locally.

12. Invest in extreme energy conservation.

Protect yourself from energy price increases & shortages. Super insulate your house, use insulated interior shutters on windows, get free heat from the sun in the winter. See www.energyconservationinfo.org for many ideas and details.

13. Go coop!

Develop a part-time, low-capital business in your local economy that can perhaps grow in time to become a full-time job. The ultimate job security is “owning” your job yourself, or in cooperation with others. Learn about worker-owned cooperatives, and talk with friends, family, and neighbors about using the cooperative business structure to build household and community economic security and resiliency.

14. Teach your kids frugality and financial management.

Allowances should always be connected to work. Offer them incentives to save their money instead of spending it.

15. Grow as much food as you can.

Growing food is like growing money in your back yard. Landscape your yard with fruit & nut trees & berry bushes. Cook your meals from basic ingredients. Buy food from local farmers. Keep some of your savings as food; always have several months of basic food staples on hand to insulate yourself from the mood swings of supermarket pricing and the risks of sudden emergencies and crises (more is better than less!). Store what you eat, and eat what you store.

16. Save some money each month.

Unexpected expenses run up your credit cards or send you to a pawn shop or pay day loan. Save some money each month – but get your money out of banks & the stock markets and into a credit union. If you have money to invest, put it to work in your local community. Be a responsible steward, don't feed the parasites on Wall Street.

17. Plan for catastrophe – design for resiliency.

Resiliency is the ability to successfully deal with challenges & problems. Murphy's Law is often triumphant during economic crises: If something can go wrong, it will. So plan on that, and act now to mitigate your vulnerabilities – design your response. Don't put all your eggs in one basket. Every important function (e.g. food, soil fertility, shelter, household energy, water, etc.) should have back-ups – more than one “system” should support each critical need.

18. Don't procrastinate.

If you are in an untenable financial situation, go ahead & declare bankruptcy, sooner rather than later. If you think it is likely that you will lose your home, don't throw good money after the bad. Don't wait for a food crisis to stock up on food and plant a garden. Don't wait for problems with the water supply to install a rainwater harvesting system. Be honest with yourself and your household about your circumstances. Never forget that procrastination is the thief of time.

19. Do what you can, with what you have, where you are.

Don't let the perfect become the enemy of the good. Investing time, work, and design in a household plan for incremental changes over time will greatly reduce the amount of stress, risk, and emotional trouble in your life. Don't bite off more than you can chew. Do what is necessary; never do anything for only one reason. Every project should have more than one purpose. Often, the problem contains the solution.

20. Start big projects that will save the world, or at least, your little corner of it.

Times of crisis are times of change. If we don't get there the firstest with the mostest, someone else will, and we may not like what happens thereafter. When people ask questions, be there with answers and positive suggestions for productive activities that promote justice, solidarity, economic security, and community resilience.

a permaculture approach to the common good

W W W . b o b w a l d r o p . n e t
care for people + care for creation + voluntary limits
