



Make your list and check it twice

Posted by [Yankee](#) on June 23, 2005 - 11:55am

In the comments to [this post](#), [Rajiv](#) pointed us to a Salon blog by [Dave Pollard](#). In his [post](#) reviewing James Fallows' [Atlantic Monthly](#) article called "Countdown to a Meltdown", Pollard gives a list of steps we should all be following. I thought it might be a fun exercise to go through and annotate his list; you can also play along at home!

- *Reduce your need for energy: Buy an energy-efficient vehicle. Insulate your home better. [Conserve](#) energy. Reduce your need to work (by [Radical Simplicity](#)) or at least your need to commute. Strive for energy independence (explore community wind projects, solar and geothermal energy options). But make sure your replacement for oil doesn't depend on corn -- because corn depends on both subsidized oil (for fertilizer etc.) and subsidized agribusiness, neither of which is sustainable, especially in an economic collapse. Understand where your energy [comes from](#) -- oil may be running your car but filthy coal and vulnerable nukes probably provide your electricity, heat and air conditioning.*

Check! I don't really drive since I live in NYC, but when I do, I drive a 1994 Honda Civic hatchback that gets 35+ mpg on the highway. And since I only take it out for long trips (highway driving), we do pretty well.

I walk to work, and my husband takes the subway. This is one way in which NYC is good (don't worry, we'll get to the bad ways).

We've bought into a Green Power program through [ConEd](#). You can read more about the program [here](#), and you should check to see if your local electricity company offers Green Power.

- *Buy [local](#), natural and organic. Support small enterprises that depend less on government welfare. Buy stuff that lasts. Don't buy what you don't need.*

I frequent the [Greenmarket](#), and often buy organic at Whole Foods. Still, while it's good for now that my food doesn't travel very far, I don't really think there's any assurance that farmers from 2-3 hours away will still keep trucking into NYC under extremely adverse conditions. The Greenmarket uses [propaganda](#) to make us think otherwise, but I don't think this is really going to help us should a dim future actually arrive.

(I also want to point out this [Grist article](#) for a potential counterpoint to the "Buy Local" argument. Hat tip: [Sustainablog](#))

- *Get out of debt. If you can't, go for low rates that are fixed for the entire term of the mortgage or loan. Pay off credit cards and other usurious loans on time every month.*

Don't buy non-essentials you can't pay for immediately.

If you can't pay off your credit cards every month, I would suggest taking a hard look at your spending patterns to see how much is essential, and how much is discretionary. I am not condemning anyone here, since I realize that paying for a family isn't always easy. But if you're single, or married w/o kids and you have a decent job, you should be able to either pay off your credit card debt, or to save. (Yes, college debt is another issue altogether.)

- *Find out how you're exposed if the housing bubble bursts. If your house is suddenly appraised at much less than the amount of your mortgage, can you be required to pay down the mortgage in cash immediately? If so, are you prepared to just walk away from your house?*

Here, we are both simultaneously lucky and in big trouble. As New Yorkers, we rent, which means that we won't lose a big wad of cash on our house value when the bubble bursts. But it's also possible that renters might get evicted, or that the landlord will no longer be able to keep up the building. But I guess it's at that point that we pack it up and move someplace outside of the big, unsustainable city, anyway.

- *Find out how your savings are exposed if the stock and bond markets collapse. Will you have enough to retire on? To live on? Consider moving investments to 'near-cash' certificates that keep their value even when markets crash. Consider investments in Euros or other currencies less vulnerable than the US dollar.*

I confess to much ignorance on this matter. I do question the Euro idea, though, since the [Euro isn't necessarily doing so well](#) right now. Some of our commenters have suggested holding gold or silver. Perhaps someone out there can enlighten us on these kinds of financial matters.

- *Try to wean yourself off dependence on any government subsidies, pensions, and allowances, especially in the US. If the government suddenly becomes unable to pay its debts, it's not going to be able to pay you either. Just ask the ex-employees of Enron what that feels like.*

This is a real problem for the poor. Anyone who relies on food stamps or welfare or Medicare or Medicaid is going to be in trouble if the country cannot provide these services. I don't see an obvious solution to this problem, and our society has become so stratified that I also don't see local communities coming together to help the (even) less fortunate should the eventuality arise.

- *Work to get Bush and Greenspan, and those with similar extreme economic policies, out of power. The earlier we start working on fixing the mess they've created, the better the chance for a 'soft' landing.*

Nothing further to be said here, I think.

- *Don't hoard goods or other physical assets. It's wasteful, ineffective, selfish and expensive.*

The better thing to do is learn a useful skill. One of the more apocalyptic primers (Savinar? Saintbryan?) points out that people with skills will be a lot more valued by the community (read: likely to stay alive). Gardening, homeopathic medicine, building with wood--all of these things are useful, even in today's society. For further information, read the [Independence Journal](#) at [UrbanSurvival](#).

So, how are you doing?

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