

## Skills of Self-Reliance Key to Economic Security

It isn't easy to be optimistic these days, especially when the topic is financial security. The focus of this month's column will be steps people can take to build a secure livelihood considering the underlying economic forces that we are facing.

Recent studies show that even though the nation's overall production and activity indicators are robust, the number of decent-paying jobs is shrinking and benefits associated with such jobs are disappearing due mostly to the enormous costs of health care and other issues. General Motors' recent cuts to workers' pay packages is a sign of the continuing winnowing down of the slice of pie shared by American wage earners.

Traditionally, retirees and scions of wealthy families could count on savings and investments to maintain their standards of living. With stock and bond market returns projected to remain in the single digits for years to come, even upper income families lack security. Government programs once provided a safety net for the working poor, disabled and indigent, but if you examined the recently submitted budget proposal, it reflects the bitter reality: When people in power get nervous about their standings, public interests come last. This is evidenced by reduced funding for healthcare, education and the arts.

Some feel that these are truly good times, in terms of their personal fortunes, ideology or prospects, but they too are worried about the future. Even the wealthiest Americans are finding it harder to maintain a higher quality of life, as even they are not immune to the struggle to find good medical care or safe places to live. Wealthy Americans are worried, rightly so, that their favored positions may not last.

I perceive an anxiety that the rug is being pulled out from under the United States, in terms of economic dominance, and no one is quite sure why. Perhaps you can relate to the experience of being charged more while getting less. We are, by and large, resigned to being manipulated and, at the same time, we resent the way things are going.

Economics of contemporary life requires many people to work two jobs or painfully long hours, to dip into family savings, or to incur debt early in their lives just to keep up a "normal" lifestyle. This is where the rubber meets the road in terms of frustration and discontent. What can be done about it?

Our unhappiness with what our money can buy, and the fact that cash permeates most of our relationships, leads me to believe that the antidote to the downward slope of our collective fortunes is to remove dollars from as many interactions as one can manage.

Please do not interpret this column as a call to give up either working or shopping. One of the most noble, but misguided, efforts to change people's perceptions of themselves as consumers is the one-day boycott of retail stores. However, the use of money as a fluid medium, through which strangers can establish a relationship, is a great thing.

Trade has always served real needs, and money will continue to be the measuring stick by which most decisions are made. Certainly, in a global economy which depends on complex technology, the allocations of items in short supply (i.e. oil). and the determination of the cost of such items, will be made through pricing in dollars (or in yen).

What I do believe, is that the shortest route to the highest quality of life is through the direct exchange of local goods and services without use of money. Trade outside of the monetary system allows for an exchange of value on a human basis. This is as true for medical services as for mulch, as applicable to education as to entertainment.

Let me be the first to point out some shortcomings in this approach. If I had said M&M's instead of mulch, or earphones instead of entertainment, it would be easy to see that exchange of refined goods or technical services is impossible.

While it is possible that a nurse might trade some of his or her time in exchange for a comparable service from a musical acquaintance, it would be cumbersome to have to search for these direct exchanges to fulfill even a few of our daily needs. It is doubtful that the Mars Candy Co., would have any interest in direct exchange with a hungry health professional.

While it might seem slow and dull, if most of what we consumed and transacted was based on things produced and consumed locally, the benefits of moving in this direction are easy to see. Community connections would be strengthened. But this might never happen until, after some crises, we are no longer able to buy bananas from Brazil or Chianti from Chile.

This is just the first part of a plan to see what we, as individuals, can do to counter the economic forces now sweeping over many careers and 30-year plans. I apologize if I have not adequately offered practical solutions as promised. They are out there, in farmer's markets and crafts guilds, and in backyard exchanges between friends and relatives.

In many parts of the world, and in some pockets of America, skills of self-reliance are still available. Perhaps more of us will go back to our roots and master some productive activity. It's time to reclaim some of our national heritage, which will serve us in good stead, no matter what the future holds.