

# THE COMING ECONOMIC CHASTISEMENT HOW CATHOLICS CAN PREPARE



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## **Table of Contents**

**[Introduction](#)**

**[Prayer to Our Lady of Good Remedy](#)**

**[The "D" Word](#)**

**[Proof in Black and White: News Reports for the Skeptical](#) p. 8**

**[What to Do – When to Do It – How to Do It](#)**

**[Get Educated](#)**

**[Get Your Parish Ready](#)**

**[Social Justice](#)**

**[Small Faith Communities](#)**

**[Parishioner Skills Census](#)**

**[Grant Writers](#)**

**[Community Garden – Fishing Club](#)**

**[Security](#)**

**[The Eucharist](#)**

**[Get Rid of Your Addictions](#)**

**[Be Proactive About Your Health](#)**

**[Where Will You Live? Who Will You Live With?](#)**

**[Urban – Rural – Or Somewhere In Between?](#)**

**[Relocation: Finding Bargains in the Foreclosure Market](#)**

**[Who Will Live With You?](#)**

**[Practical Considerations](#)**

**[Spiritual Considerations](#)**

**[Don't Lose Your Housing](#)**

**[Utilities: Heat, Light, Water and Oil](#)**

**[Water](#)**

**[Gasoline and Oil](#)**

**[Wood Fires](#)**

## **The Coming Economic Chastisement**

Is there an economic chastisement on the way? Will the United States – and even the world – face a global depression of unprecedented proportions? Only God knows the answer to that looming question.

Our world has changed rapidly and not necessarily for the best. We live in an era of excesses, one that has a complete disregard for life, and a completely cavalier attitude towards nearly every expectation for a moral, ethical society. We live in a world that glorifies criminals and perversions, one in which most children lose their innocence long before they are ten years old.

We live in an era that has taught us to expect the unexpected. Who could have imagined the horrors of September 11<sup>th</sup>? Or that our nation would enter a war to chase an enemy that is more like a phantom than a hostile nation of peoples. Or that our own legal system would so bind us with the concept of political correctness, that we are prohibited from even naming that enemy? Who could have imagined that the once mightiest nation on earth would become so globally reviled, crippled economically by a war we cannot afford, cannot win, and cannot afford to lose.

No one could have imagined the devastation experienced by the communities who suffered through Katrina. Nor could we imagine that our nation would fail to rebuild those communities even after several years had passed.

These are strange and frightening times. One can't help but reflect on how terribly disappointed God must be with our misuse of wealth and rampant perversion of nearly everything we touch. At times it seems that we are living the midst of Pope Leo XIII's vision, a hundred year period when the devil is set loose on earth to see what damage he can do. And in these strange times, it is easy to believe in the simplicity of the Third Secret of Fatima: "Repent, Repent, Repent!"

Why is the author of Catholic website writing about economics? I'm not sure. I do know that this scenario has been bubbling in the back of my consciousness for the better part of my 55 years of life. It is something I think I've always known I would face in my lifetime, something that has permeated my dreams and those moments of spiritual clarity in my deepest moments of prayer.

So why an *economic* chastisement? You'd think that God has so many other reasons to be angry with us. The abomination of abortion, pay for with the tax dollars of every American citizen is a starting point. Cloning, chimeras, and the creation of life in a test tube must test His patience. The most revolting pornography is just a mouse-click away. Homosexual lifestyles are now broadcast on television and taught in schools as a normalcy. Convents have emptied and liturgies are full of novelties that are tantamount to paganism. Catholics everywhere have been scandalized by the horrors of the sexual abuse scandals. God has plenty to be angry about. Why does it seem that the chastisement will take the form of economic devastation?

We have all been worshipping Mammon – the almighty dollar – in one way or another. It is cash – and the heady power of easy credit – that has taken sits in the throne of the king. We are completely focused on how much money we can make, often on the backs of others. We are fixated on our credit ratings, building it carefully so we can borrow and spend even more on things we don't need and haven't earned. We are addicted to the acquisition of luxury items, to an abundance of cheap goods manufactured in a nation that has institutionalized forced abortion and infanticide and sold in stores that cheat their workers out of a decent living wage. In our greed, we don't care. Even the manufacturers of religious goods don't care – nor do the gift shops in Churches. Weigh a sense of ethics against steep profits and the dollar wins every time.

When we think about economic excesses we think about the insanity of individuals who think nothing of spending \$25,000 for dessert. We think of a governor who it seems spent at least \$80,000 on the services of prostitutes. We think of pop stars whose mansions include private theme parks to lure little boys into dangerous situations. Excessive? Of course it is. Sinful? By any standards of decency, I would think so.

Those are extremes, aren't they? What about the average American? The working men and women who just try to support their families? How does the average American justify spending thousands annually in discretionary income on \$150 haircuts, designer pets, flat screen televisions, ski weekends, hot tubs and swimming pools, cars that practically drive themselves, and all the other "essentials" of American life - when so many in our world go without the bare bones basics for human life - food, clean water, shelter, inoculations for babies, a place to sleep without the fear that someone will hack you to bits or bomb your home in the night.

Living in a million dollar house (or half million dollar house) is no longer just for the super rich. It is the middle class American way of life. The scrambling to pay for it all - in our opinion - seems to add up to a huge disconnect from being centered in loving and serving and following Christ who was incarnated into dire poverty, who taught simplicity, who taught us to treasure poverty and to depend on Our Father for our every need.

We are now a people who hoard. We are greedy, selfish people who are drunk on technology and leisure, who worship at the altars of science and amusement, all paid for with our homage to the almighty dollar.

It is sad to say, but even the actions of our clergy seem to have merited a unique economic chastisement: churches and Catholic schools are closing in record numbers all to pay for their improprieties.

The stigmatist-seer Maria Esperanza warned of a cleansing in our age and told of Our Lord's promise of a new era if mankind turns back to God and lives in a simpler way, more harmoniously attuned to creation as He did.

I can't help but muse about how early the 2008 Lenten season arrived. Sort of a spiritual "Hurry up - there's no time to wait. Prepare."

I think also about the myriad predictions pertaining to the year 2011 - the end of days. Perhaps it will "only" be the end of days as we know them. The start of a new era. Or perhaps it is a deception of the devil. I don't know. God knows all.

On the brighter side, an economic chastisement might actually be a time for great rejoicing. If it comes, and we believe it will, it is a great opportunity to reorient our lives to God's will, to live as He intended us to live. It is a chance to create Christian communities - and yes, perhaps a smaller, purer Church. It is an opportunity to serve one another, to love one another, to sacrifice for one another. It is an opportunity to serve the Church and to have the Church become the center of our lives as never before.

It is an unprecedented opportunity for Priests to do what they were called to do - lead their people closer to God, to preach the Truth, rather than be financial administrators and social directors.

All of us, in one way or another, have been worshiping idols. Every single one of us has placed amusements and comforts and worldly obligations ahead of God. Every last one of us has paid homage to the almighty dollar - from those who needlessly work on Sundays to the pastor who focuses more on the collection basket than on the miracle of the Transubstantiation. Perhaps when our currency becomes completely worthless, we'll be able at last to turn to the only thing that has true value: Christ Himself. Perhaps that will be His gift to us.

Perhaps as you read this, you are experiencing your own "disconnect".

It won't happen.

This is alarmist nonsense!

It won't affect me. I don't have a fortune invested in stocks.

What if the value of the dollar continues to decline and it becomes increasingly difficult to pay for the bare necessities? What about the businesses that go bankrupt leaving millions without savings or the pensions they counted on, without healthcare? What will you do if your bank closes its doors, as many smaller ones have already done, and you are left penniless? And even if your family is OK, what about the hoards of others who aren't? Will they be knocking at your door -- or *knocking down your door* -- looking for help?

How should Catholics respond – as individuals, as families, as community? Pope John Paul II, repeating the words of the Angel Gabriel and of Our Lord Himself admonished: Do Not Be Afraid. Nonetheless, to sit idly and do nothing to prepare seems more than a little irresponsible. To do nothing is also, I think, possibly sinful.

If there is an economic chastisement, how we respond is how we will be judged.

I hope the information you find here will help you in the coming days. Particularly I hope it will help you to help one another, and most especially, to turn to God for your every need.

Time is short. Very short. Don't wait.



## **Prayer to Our Lady of Good Remedy**

O Queen of Heaven and earth, Most Holy Virgin, we venerate thee. Thou art the beloved Daughter of the Most High God, the chosen Mother of the Incarnate Word, the Immaculate Spouse of the Holy Spirit, the Sacred Vessel of the Most Holy Trinity.

O Mother of the Divine Redeemer, who under the title of Our Lady of Good Remedy comes to the aid of all who call upon thee, extend thy maternal protection to us. We depend on thee, dear Mother, as helpless and needy children depend on a tender and caring mother. (Hail, Mary)

O Lady of Good Remedy, source of unfailing help, grant that we may draw from thy treasury of graces in our time of need. Touch the hearts of sinners, that they may seek reconciliation and forgiveness. Bring comfort to the afflicted and the lonely; help the poor and the hopeless; aid the sick and the suffering. May they be healed in body and strengthened in spirit to endure their sufferings with patient resignation and Christian fortitude. (Hail, Mary)

Dear Lady of Good Remedy, source of unfailing help, thy compassionate heart knows a remedy for every affliction and misery we encounter in life. Help me with thy prayers and intercession to find remedy for my problems and needs, especially for our safety and the salvation of our souls in this coming time of trial.

On my part, O loving Mother, I pledge myself to a more intensely Christian lifestyle, to a more careful observance of the laws of God, to be more conscientious in fulfilling the obligations of my state in life, and to strive to be a source of healing in this broken world of ours.

Dear Lady of Good Remedy, be ever present to me, and through thy intercession, may I enjoy health of body and peace of mind, and grow stronger in the faith and in the love of thy Son, Jesus. (Hail Mary)

V. Pray for us, O Holy Mother of Good Remedy.

R. That we may deepen our dedication to thy Son, and make the world alive with His Spirit.

## **An Introduction To The "D" Word**

There is little doubt that the United States is headed for serious economic disaster. Over the last several months news sources have presented a dire string of reports on the fall out from the sub-prime crisis, and increasingly, there is little doubt that the problem extends far beyond mortgages given to people who can't afford them.

We are now faced with the possibility of the collapse of an empty banking system. I won't go into a detailed analysis of the situation because frankly, it is too complicated to understand - even for the financial wizards who created this mess in the first place.

Suffice it to say, economic pundits have stopped using the **"R" word** (recession) and have started using the **"D" word** (depression).

The crisis isn't limited to the United States. In a global economy the entire house of cards is about to collapse. Toss in the wild cards of grain shortages, oil wars, outsourcing, climate change (is it global warming or the next ice age?) and international hostilities and you have a really excellent recipe for disaster soup. Add a sprinkling of Islamic terrorists, a dash of crazed Venezuelan dictator and ... well only God knows what's ahead. Expect the unexpected.

Food riots are now a reality, and it won't be long before we experience them in our own cities. Economists tell us that since we've stopped storing grain, the entire world has only a 53 day supply.

Frankly, I think most Americans are completely oblivious about the impending disaster. We're too busy amusing ourselves to death. And when we've plunged into the equivalent of the new dark ages, our enemies will be ready. The radical Muslim world has a long memory and although it's not politically correct to say so, the current situation is really just a continuation of the Crusades. If the day comes when Americans sit stunned in the darkness without their television sets and air conditioning, the people who live in caves will be ready. When we can't heat our homes and fuel our SUVs, the crazed oil rich Venezuelan dictator will be ready to step in to "help us out" - along with his new found friends, the Chinese, who already own more of our economy than any of us care to think about. If we think about it at all.

It's Y2K all over again - but this time, it's for real.

While we don't have the answer to what is in store in the days, weeks and months ahead, we do know that prices for food, housing and gasoline are soaring beyond the reach of many. We do know that many businesses will go bankrupt and thousands, if not millions will lose their jobs, their health insurance, their pensions and their ability to survive. And when they try to figure out how to provide for their needs and wants, it won't be pretty.

## The Proof in Black and White

Maybe you're still skeptical. Take a look at recent headlines. They're not from "crackpot" sources. We've provided links so you can read each story in its entirety if you wish.

*March 14, 2008*

### **A Vicious Circle Ending In A Systemic Financial Meltdown**

Mike Whitney Information Clearing House

In his prepared statement, Bernanke announced that the Fed would add \$200 billion to the financial system to shore up banks that have been battered by mortgage-related losses. **"There is fear that something dramatic will happen and that fear is feeding itself,"** Jesper Fischer-Nielsen, interest rate strategist at Danske Bank, Copenhagen. [Link](#)

*March 16, 2008*

### **Wall Street fears for next Great Depression**

Wall Street is bracing itself for another week of roller-coaster trading after more than \$300bn was wiped off the US equity markets on Friday following the emergency funding package put together by the Federal Reserve and JPMorgan Chase to rescue Bear Stearns.

One UK economist warned that **the world is now close to a 1930s-like Great Depression**, while New York traders said they **never experienced such fear**. [Link](#)

*March 17, 2008*

### **Bernanke Plays `Whack-A-Mole' With Turmoil in Markets**

"The Fed has been playing the equivalent of Whack-A-Mole as financial turmoil keeps cropping up in new and unexpected places," says former Fed Vice Chairman Alan Blinder, referring to the arcade game where players try to hammer down plastic critters that randomly pop out of holes. "Yet many of the problems facing us are beyond its reach." [Link](#)

*March 17, 2008*

### **Greenspan Warns of Worst Crisis Since 1945**

"The current financial crisis in the US is likely to be judged in retrospect as the most wrenching since the end of the Second World War," Greenspan said in a Financial Times commentary. **"The crisis will leave many casualties,"** he said, his remarks coming after Bear Stearns, the fifth largest US investment house collapsed Friday and was taken over by JPMorgan Chase for a fraction of its value of only a week ago. [Link](#)

*March 17, 2008*

**Wall Street waits for the next domino to fall**

Bankers say last week's near-collapse of one of the most feared and influential US brokerage firms could not have come at a worse time for a sector battered by bad news and huge losses. [Link](#)

*March 16, 2008*

**It's Just About Over for the Dollar**

**Gulf Arab States Should Scrap Dollar Currency Pegs**

Persian Gulf economies should revalue their currencies after the dollar slumped to record lows. Saudi Arabia, the United Arab Emirates and three other Gulf states should link their currencies to a basket, and not the **weakest currency in the world**," Marc Faber told a Middle East investment conference in Abu Dhabi today. "They should have de-pegged their currencies a long time ago," he said. Faber, who advised investors to buy gold at the start of its six-year rally, this month said **Federal Reserve moves to cut interest rates to avert a U.S. economic slowdown will "destroy the U.S. dollar."** [Link](#)

*March 16, 2008*

**The Ides of March--The Dreaded Margin Calls Have Begun at Banks and Hedge Funds**

You may ask, "What does all this high finance news mean to me? I don't have any money in hedge funds or investment banks." This bad news means that not only will there likely soon be some **big bank runs**, but also there will be The Mother of All Bailouts, in which the US **taxpayers will foot the bill** to bail out boutique investing banks, possibly a few big money center banks, and dozens of hedge funds. We are talking about **hundreds of billions if not trillions of dollars that don't exist**. So get ready for mass inflation of the US Dollar! [Link](#)

*March 14, 2008*

**Leading Economist: Dollar Faces Outright Collapse:** Financial experts issue dire warnings as Fed and Treasury continue to say they are "committed to a strong dollar". Another prominent economist has warned that **the bottom may soon drop out of the dollar completely** as the currency hits fresh lows and continues to sink worldwide. [Link](#)

*March 15, 2008*

### **Market Panic Forces Governments Into Action**

We are watching the **biggest panic in global financial markets that has occurred in my 65 years of life** and 50 years of stock, bond and commodities investing. It's the Saint Patrick's Day weekend and old Saint Patrick would probably be fascinated to see all the rich and worldly people running around in a panic. [Link](#) - Scroll Down for This Story

*March 15, 2008*

### **Which bank is going to follow the Bear?**

"This is going to go all the way up the chain. There is a risk that all **broker dealers are going to become an endangered species** if the credit crisis is not sorted out." [Link](#)

*March 14, 2008*

### **The Implosion is Accelerating, Prepare While You Can**

National Guard units are training and preparing for **urban combat**. The United States has just reached an agreement with Canada's armed forces to come in to this country and assume combat roles should they be needed in American cities and towns. The Federal Reserve's last ditch effort to stem the "blood loss" in the sub-prime and other currency markets has failed. The dollar has been abandoned for Euros. The stock market can't find its [hind quarters] with both hands and a Chinese made, Wal-Mart sold [hind quarters] finder. **Israel has demanded that all of the financial aid it receives from Washington (that's us) be paid for in Euros.** The ultimate irony and slap in the face. Oil, dairy, wheat, wheat products, gold, silver, copper prices, the list goes on and on, are racing for the stratosphere with no end in sight. An implosion has begun and it has no known method of stopping or reversing until critical mass is reached. **It will be followed by an explosion in the economy and the political realm unseen since the founding of this nation.** [Link](#)

*March 5, 2008*

### **Prepare To Panic!**

"**There will probably be some bank failures.**" (Federal Reserve Commissar Ben Bernanke, in a presentation to Congress last week intended to forestall panic.) **The U.S. economy is sinking, and it will take the global economy with it.**

**This is the perfect time to panic.** If we wait until our rulers give us permission to panic, we'll be dragged to the bottom along with everyone else. [Link](#)

*February 16, 2008*

### **Planned Collapse of the U.S. Real Economy**

*From the Global Europe Anticipation Bulletin*

According to LEAP/E2020, the end of the third quarter of 2008 will be marked by **a new tipping point in the unfolding of the global systemic crisis**. In the United States, this new tipping point will translate into a **collapse of the real economy**, final socio-economic stage of the serial bursting of the housing and financial bubbles and of the pursuance of the US dollar fall. The collapse of US real economy means the **virtual freeze of the American economic machinery: private and public bankruptcies in large numbers, companies and public services closing down massively**. [Link](#)

*February 22, 2008*

### **Depression + Inflation + Famine = Chaos!**

Oftentimes it seems so inconceivable that we could have come to this place, yet **here is exactly what we are facing, right now:**

**Depression** in the housing market; retail inflation (due entirely to the price of oil and the plummeting dollar), credit availability all but shut down, and today we discover that **grain stores are at their lowest point** since they began measuring in 1960: 53 days. According to the CEO of Potash Corp., the Canadian fertilizer giant, if there is any disruption to this year's grain harvest, **the world will be facing famine in 2009**. And this is not a question of the rock-concert-for-third-world-countries famine, folks. He is describing global shortages of wheat. Food prices are already on the rise; with grain shortages, will surely come **hoarding and hyperinflation** in food. [Link](#)

## **What To Do – When To Do It – How To Do It**

If you are now convinced that whether there is an outright depression or just a very serious recession, you know you have to act. The materials I am presenting here are geared toward one of the worst scenarios – not the worst, which would entail a nuclear holocaust. The ideas here can be adapted to help you, your family and your parish family to get past the tough times with your faith – and eternal soul – intact.

The time to plan for any emergency is before it happens. Trying to learn survival skills in the middle of any kind of a disaster is like trying to learn to swim after you've been tossed into the ocean. You'll be too panicky and it won't work.

We'll start with the essentials and provide some resources for each step of the way.

## Get Educated

Know what the problem is today, at least to the extent it is relevant to you.

Know that it is all relevant to you.

If your bank closes, you will have only the cash you have on hand. If the dollar continues to plummet, a wheelbarrow full of dollars won't be enough to buy a loaf of bread. If the firm you or your wife works for goes bankrupt, your pension will be gone, your healthcare will be gone, your savings will be finished. Don't be fooled into thinking that any business is recession proof. I initially thought that at least my husband's job at a sewage plant would be safe. After all, we have to get rid of our poop, don't we? Yes, it probably is safe, but will the municipality that owns it be able to pay him considering the cascade of plummeting values in municipal bonds?

Read the news section we've provided. Read or at least skim the financial news at [The Drudge Report](#), [Breitbart](#), [Financial Times](#) and [Bloomberg](#) to look for clues as to how close to home this situation is now.

Learn about the first Great Depression and how people coped. Realize that we are in a different world now and can't expect that things will be the same as they were 80 years ago.

Start building a library of the books you will need, starting with the Bible. Look for them at garage sales. Don't depend on the library. If municipalities crash, they will be among the first to close their doors. Don't think you can just look it up on the internet. If things get really bad, electricity might be rationed, just like food, and unless you have a solar panel for your laptop and access to WIFI, you won't be able to use it.

A list of recommended books will follow.

## **Get Your Parish Ready**

If your parish falls, if you have no place to pray, no community of Christians to rely on, you will be in more trouble than if you had no food or shelter.

Address this step before you address any private concerns.

Your pastor is probably too busy with parish business to keep up with financial news - or at least we hope he is. Get a copy of this book into the hands of your pastor and parish council. We ask that you be honest and pay for their copies since we need to earn a living, too.

Approach your pastor when he isn't overwhelmed. Keep it concise and try not to sound too hysterical. Present an overview in a calm and logical manner and suggest that this is something he might want to think about.

Begin to develop a team to address the issues below. Even if you don't take action, it is always beneficial to have a contingency plan in place before you need it.

**Social Justice.** If your parish doesn't have a social justice committee set up, do it now. How will you minister to those who are here illegally? How will you help those who are imprisoned and their families? How will you assist those who are suddenly and unexpectedly unemployed and reeling from the shock? How will you ensure that everyone is treated fairly, that preferential treatment isn't offered only to "insiders" when resources dry up?

**Small Faith Communities.** If there is no mechanism in place to help members form small faith communities, start right away. If you are going to survive, you're going to do it in Christ. Help families to form small groups to meet in homes if necessary, even just to share a Sunday dinner together and to pray. Be sure to include the elderly and those who live alone. It is critical that this be an active outreach effort. In every parish there are the social gadflies who seem to glide in and out of everything with ease. More common, however, are those who are a little introverted and uncomfortable or fearful of making new connections. Maybe they don't know how. Help them do it now.

**Parishioner Skills and Talents.** Does your parish census have information on skills of parishioners that your pastor can call on in the coming times of trouble? More specifically, does it have a database that can be sorted by skill and the need for work? Every parish falls into the same trap of calling on the same people all the time with the end result that those volunteers burn out and others who are not called feel shut out. In the worst scenario a skills data base paired with information on who has become unemployed might help someone who is sitting at home in a funk to feel useful. It can also serve as an impromptu jobs or barter bank when currency is worth nothing.

**Get a Grant Writer** Most parishes have someone who works on grants like those issued by FEMA or Catholic Charities. That person is usually saddled with coordinating whatever the Bishop's Appeal is called in your parish along with several other tasks as well with the end result that every opportunity available isn't exploited. If that isn't the problem you're your grant writer is just burned out, bring in someone he or she can work with to collaborate. Got a grant for refrigerators to store food? How about expanding it to include funds for the electricity to power them? Do you have a space that can be used as an emergency shelter? Fabulous! If you enter – very carefully – into a deal, why not leverage an emergency generator and the fuel to run it? Even if you have a skilled grant writer, if services dry up where will you turn for help to continue outreach services and to help keep the Church open? Make sure your grant writer has every opportunity to network with other, wealthier parishes.

**Start a Community Garden and a Fishing Club.** Not only is it a good wholesome activity that bring people together, it might be a critical source of food. You probably already have a garden of some sort. Why not plant it with attractive food bearing plants – just in case. And while we're at it, are there parishioners who hunt or fish? All well and good to say you'll eat pigeons – ahem – squab – if you have to, but how will you catch them? Does the parish own a cat trap?

**Security.** Who will protect the Church -- and more importantly the priests who serve it -- if things turn violent? People can get crazy in times of trial and desperation and act irrationally. They may place blame on institutions they perceive as having wealth - even if that's not a valid assumption. Poor boxes, gold chalices and tabernacles will all be targets for thieves. Those who have gone crazy with fear might even set a fire. **Your first priority is to protect the Eucharist.** Your second priority is to protect your clergy. Who will provide security for

your outreach volunteers when things get nasty and you can no longer provide the help your clients have come to expect?

**The Eucharist** This item really should have come first, but we saved it for next to last so that the other items would have a cumulative effect and sink in. The Eucharist is the source and summit of our lives as Catholics. Like every parish, you probably order large plastic containers of hosts on a regular basis. What if your source unthinkably dries up? Does anyone know how to make a host? Do you have an old fashioned host press hiding in the attic? What if there are no hosts? There will be no Eucharist! Similarly, ensure there is wine and if things get tough, that it is hidden from marauders and even from volunteers who might turn to the bottle to numb their confusion.

What happens if there's no heat? No water? No electricity?  
Do you have candles? Oil lamps?

Will your parish center be a safe haven or a target for marauders?

## **Get Rid of Your Addictions**

We all have them and probably more than we're willing to admit to. Work on getting rid of them now. Soon you won't be able to afford them anyway. More importantly, they are bad habits that come between you and God.

The people who will be best prepared are those who have no deep seated psychological attachments to extraneous goods, services and activities. If you remove your attachment to absolutely *needing* a new pair of \$700 Manolo Blahniks, you will not be devastated when you can't have them. Somehow doubt that any of my readers actually own any, much less know what they are, but it is amazing to me at how materialistic even the most traditional Catholics -- and clergy -- can be.

On a day to day level, look at your habits, your addictions:

Cigarettes

What about wine, beer, spirits?

Coffee, Tea, Soda. Give them up now. Drink water. Goodbye Starbucks. Hello canteen.

Designer water. Drink tap water. Get a filter and reuse bottles.

Recreational drugs or misused prescription drugs. We hope you don't use them, but many have secret addictions or can't sleep without the help of a pill. Break the habit now no matter how hard it is. You can do it with God's assistance.

Food. We are the most obese nation on earth. Sugar. Fat. Salt. MSG. It's a nightmare. Get rid of your carb addiction. Stop eating as much meat. You know what you have to do.

Television, movies, computer time, video games, text messages. Stop. You are being robbed of living a real life. You have substituted electronic relationships for living ones – especially with the Living God.

Sit down and think about everything you are addicted to and think about how much money it costs and how much time it takes - time away from doing what really counts. Then liberate yourself.

## **Be Proactive About Your Health**

If you have health insurance now, take care of elective care while you can. If you lose your job, chances are that in difficult times your health insurance won't last too long beyond your termination, particularly if the firm goes bankrupt.

Go to the dentist now.

Make sure your children's immunizations are up to date.

If you can, get inoculated for meningitis. It's no longer just a dorm disease.

Are you overdue for a mammography?

A check up for prostate cancer?

Skin cancer screening?

A colonoscopy?

A pap smear?

Most of us put these simple tests off until it's too late. In the event of societal collapse, health care, even for those in dire need, will be scarce.

Do it today.

Pick up the phone and make all of those appointments immediately.

Beyond that, get healthy, lose weight if you need to, get strong.

Talk to your doctor about how improving your health might help you to eliminate costly medications. If you have prescriptions, see if you can get them refilled now. While you can, find out about pharmaceutical programs for those who are unable to pay for medications. Do it before you need to. Do it now.

## **Where Will You Live? Who Will You Live With?**

Housing is a critical starting point. When your housing is secure, your chances of survival are exponentially increased. You have a place to sleep and to store food and supplies, a place to stay relatively warm or cool. Even if the unthinkable happens and there is no heat, electricity or running water, you can get by. Think about how Our Lord lived. Think about how He was born in a stable. Then fast forward to our founding fathers. They did OK.

## **Where Will You Live?**

From looking at a statistical analysis of who visits my [website](#), I know that many of readers live all over the world. Some live in urban areas, others in the country and still others in the suburbs. Where is the ideal place to live?

Cities are difficult only because of the challenges of finding food and staying safe. If you live in a building where there is a close knit group of neighbors, you may be just fine. It is possible to do a little roof gardening, and stealth gardening in public places is also an option. Long ago I lived in the heart of New York City, and my roommates and I actually grew some vegetables by stealth in a planting area right in front of Madison Square Garden. Before things get bad, make a connection with groups like [Green Guerillas](#) to learn how to network so you're not viewed as a Johnny-come-lately interloper later on. This is especially important for parish groups. And, of course, there are plenty of pigeons if you know how to catch them.

While some may think it that living on a farm is best, I personally think it makes you a target for gangs and for a government that might be forced to take over private holdings for the greater good. Farm land is now at a premium and in speaking with friends who live in the nation's heartland, real estate prices are skyrocketing, mostly due to the frightening shortage of stored grain and the new bio-fuel craze.

Ideally, in the coming years, it would probably be best to live in a remote part of the country where you can eke out a subsistence living without being noticed, somewhere without extremes in weather, somewhere with water.

In some ways, the suburbs may be a good choice. Nearly everyone has a little bit of land on which to grow something and in most cases

neighbors know one another and may be likely to band together in times of crisis.

### **Relocation: Finding Bargains in the Foreclosure Market**

For most of us, relocation isn't an option financially, but in this time of crisis, it just might be within your reach. Although it is awful to think about, the subprime crisis and lowered interest rates make this an excellent time to buy foreclosure properties if you can afford to.

Before I go into this section further, let me state that I am conflicted about including it. On one hand, it seems like one is piggy-backing on someone else's misery by buying property this way. No one wants to toss a widow who can't afford to pay her taxes out on her ear. On the other hand, there are many individuals who have literally walked away from their homes because they realize how terribly over-extended they are by excesses in luxuries. Let your conscience be your guide in this area and examine each on a case by case basis.

Back to the opportunities. Right now you can find over 1,500,000 properties throughout the United States that are in pre-foreclosure, foreclosure, offered in sheriff's sales, bankruptcy sales, and for satisfaction of tax liens. There are suburban areas, country locations, and everything in between. If you can't swing it on your own, consider putting together a group of friends and family who are willing to pool resources. It can be done at this time without much of an investment.

There are several sources that you can use to search properties. These two are the most reputable and each offers a free week long trial: [Realty Store](#) and [Foreclosures.com](#)

If you do pool resources, be sure you hammer out a very clear legal agreement with all involved, including the responsibilities of each member and consequences for default on paying taxes.

### **Who Will Live With You?**

Wherever you live, you will need a place to gather in prayer, to create community. Create community? Absolutely. Small families might have been the preferential design for a consumer society, but in a crisis setting, you need numbers. Not too many, but enough.

You will need a diversity of skills from cooking, carpentry, gardening, nursing and even hunting and fishing. Several family members might

be pressed into finding subsistence jobs when jobs are at a premium and the pay is lower than we could ever imagine. In a worst case scenario, you might have to forage for food and water, and possibly defend the family unit from violent attacks by thieves and others.

Families with small children or the frail elderly will need extra members to help look after them while others go out to work. Perhaps someone in your family or small faith group has fallen into the subprime trap and is in danger of losing his or her home. Maybe that was stupid and greedy of them. Get over it. They know it. You know it. Forgive one another. Do not judge. Move on. We all need to look after one another, to love one another.

### **Practical Considerations**

Again, if you need to move in with friends or family, or if they need to move in with you, be very clear about expectations and obligations before the arrangement is finalized. If possible, put it in writing.

Who will have the final say on energy usage?

What about a division of labor? Will chores be assigned to each member?

What behaviors are unacceptable? Smoking, drinking, illicit relationships can all bring a great deal of stress into the home.

What are the consequences for disruptive behavior?

What about rules for visitors? You will want to become very firm about this because "visitors" can sometimes end up becoming permanent fixtures whether you like it or not and the situation can rapidly deteriorate.

Delineate expectations for monetary contributions or in lieu of cash, goods like food, fuel, and other necessities.

What happens if due to job loss, it is no longer possible to contribute?

What happens if someone becomes critically ill with an infectious disease that can threaten the mortality of everyone in the house? Will you care for that person or bring them to a public facility?

What happens if someone becomes mentally unstable and disruptive?

What if someone whose services to the group becomes pregnant and is unable to work? Who will pick up the slack?

Making decisions about a wide variety of contingencies in advance will prevent many problems later on.

### **Spiritual Decisions**

Will your living group be faith based? If there is an economic chastisement, will you want only those who are firm in their faith?

Will your group be the equivalent of Saint Benedict's fleeing to the desert to keep the faith pure and alive for the future?

Will allowing others in open the door to dissent and spiritual divisiveness?

Or will your group be open to helping anyone in need, with the faith that your example can plant a seed?

Will you agree upon spiritual disciplines for the community as a whole: whether it is the Liturgy of the Hours, reading the Bible at set times, the recitation of the rosary, and grace before and after meals.

You will want to be sure that your home has blessed candles, blessed salt and lots of holy water on hand no matter what decision you make.

### **Don't Lose Your Housing**

No matter where you live, do whatever you must to keep a roof over your head. Make an effort to pay your rent or mortgage before you pay any other bills and even before you buy food. If you have to sublet rooms or take in family members, which as we discussed can be beneficial, do it.

If you rent, pay your rent before anything else. Build a solid relationship with your landlord. You might even be able to barter repair or maintenance services for a break if you need to. Talk to your landlord to see if you can establish an agreement so that if he or she defaults on the mortgage, you might be considered as a potential buyer first.

No matter what you have to do, make sure your housing is secure. Sell your luxury items if you need to. Jewelry, a car, a boat won't be worth much if you have nowhere to live.

Talk with family members and friends about a "what if" scenario. Feel them out now before it's too late.

## **Utilities: Heat, Light, Water, and Oil**

If the worst case scenario occurs, it is likely that we will face rationing of utilities. There may be brown outs. Public water systems may fail. In short, you might be without the basic utilities you've come to take for granted. Especially if you can't pay for them and they cut you off.

### **Electricity**

Getting off the grid isn't a simple task, and in a dangerous new world, where people will kill for a cup of gasoline, it can be deadly. The easy answer in simpler times would be to get a generator. Not so simple if the country is plunged into a depression. First of all, generators need fuel and fuel will be scarce and costly. Secondly, a generator makes noise and will attract those who will be happy to take it from you.

A perfect example of generators posing a threat in a hostile environment comes to mind. Our parish sponsored a mission at a school in Haiti, one of the poorest and violent places to live in the Western Hemisphere. Our well-meaning former pastor sent them many computers that, of course, needed electricity. Before long, the tiny school became a target for thieves and the sisters had to build a higher wall with barbed wire around the school and hire armed guards with shot guns which presented a significant cost. I guess our pastor wasn't thinking about the fuel needed to run a generator and how much it would cost. Well, before too long, the parish began to receive desperate pleas for food and money to purchase dry milk. I think you get the picture: the novelty of electricity to run computers they didn't need resulted in a misuse of precious resources.

Don't think for a minute that it can't happen to you. We are addicted to electricity in more ways than I can count. Having a generator can present more problems than you'd ever imagine, and it can even create a lot of dissent among the people you're living with who may disagree on when to use it or not. And, of course, if there's no fuel, a generator will be useless.

Nonetheless, if you think you need one, there are lots of options. Shop around for the best deal. [Compact Appliance](#) has lots of discounts, free shipping offers and some refurbished models.

There may be cases when refrigeration is absolutely necessary: if there are life-saving medications that need to be kept cold. Again, take a look at [Compact Appliance](#) for portable 12 volt freezers and

refrigerators that can actually be hooked up to a cigarette lighter in a vehicle. If you couple the battery with solar power, you will have a fuel free source of cooling that can save lives.

## **Breaking the Wattage Habit**

Perhaps your best bet for now is to carefully watch your electrical consumption. Turn off and unplug all of the myriad appliances that keep that meter whirling day and night: the stereo, the microwave oven, the coffee maker, and even your computer. Shut it off at the power strip. Plug them in when you need them. Turn out every light when you leave the room. Stop using electronic devices as much as possible. You will probably see an immediate savings in your utility bills, and it will begin to get you accustomed to using less when there is less to use.

## **Solar Power**

Solar power is a silent option, but one that can present a steep initial cost. And again, you'll need to be a little stealthy about it.

Consider solar lighting that you can charge outdoors and bring indoors at night. Beware of inexpensive solar pathway lights. We've owned them and found that the batteries do not last for long – and replacements are very costly. The light shown at the right is a powerful spotlight with solar panel. Look at your options and think about setting up the panel outside a window with the light inside. Use the link below to view products and get free shipping if you decide to use them. Type the word "solar" in the search box.

[Outdoor Lighting –Free Shipping](#)



In the shorter run, do look into acquiring rechargeable batteries that can be plugged in and also charged in sun light. Look at solar car battery chargers and converters to use that power in a pinch. And don't forget solar and crank powered radios. Get some solar power for your laptop. The internet will survive. You'll just need to work at finding WIFI. **This section will be developed in depth**

## **Appliances – Small and Large**

If you can afford to, get an efficient hot water heater and upgrade your appliances to the new energy efficient models. If you can afford one, a tankless water heater is a good option that will increase the value of your home when things settle down. With a regular water heater, you are probably paying \$50 or more just to maintain heat in your conventional water heater due to standby heat loss while you're sleeping or at work. A tankless heater uses energy only when you need hot water. Here is one model: [Infinion Tankless Water Heater](#) and you'll find some with free shipping at [Compact Appliances](#)

If, by some miracle, there is no economic chastisement, no recession, no depression, any improvements you make to improve energy efficiency in your home will make it more valuable when you decide to sell.

Get scratch and dent models if you have to. You can always save by replacing damaged parts. We purchased a floor model stove with convection oven and lots of other bells and whistles. A grilled vent on the front was cracked. The selling price was close to \$2,000. We got it for \$400 and replaced the cracked vent for less than \$25.

Get used to being hot. Air conditioning may soon be a thing of the past. Jesus didn't have one. Get used to being cold. Put on thermals and an extra blanket. Snuggle up to your family and read together.

Figure out what you can live without and do it now. If your home is full of convenience appliances, get used to doing things by hand. Wash your dishes by hand and use a dish pan. Pour the gray water into the garden. If you use a food processor, try chopping and slicing by hand. Put up a clothes line and hang your clothing outdoors instead of using the dryer. And for goodness sake, get a manual can opener! If you have a fireplace, try cooking in it with a Dutch oven. Go to sleep earlier so you're not burning the lights. If you're not reading or working in the evening, learn to use an oil lamp for softer light. Learn how to use a variety of oils to fuel them and be certain you have enough wicks. (Visit [the Wick Shop](#) run by our friend Miles) Take faster showers at a temperature a little colder than you're accustomed to. Just in case, get a camping shower bag that heats water in the sun.

## Water

Don't assume that municipal water supplies will continue without a hitch. At best, water and sewer services are going to cost a whole lot more than the already bloated fees you've been paying. If there is a serious environmental situation – a drought or flooding that contaminates the supply – clean water may be rationed. Much of the municipal water supply is already contaminated with pharmaceuticals. There's not much you can do about that except to use a water filtration system. Be prepared to boil water and to decontaminate it with a couple of drops of bleach or iodine. Keep bottles on hand in case you need to secure a supply immediately. Even old juice and soda bottles will do. Wash well and add a couple of drops of bleach.

Don't waste a drop. Fix leaky faucets and toilets now.



If you are going to grow a garden, you won't want to run the sprinkler for hours on end. It's too costly, even now. We like the rain catcher barrel from [Yardiac Garden Center](#) precisely because it has wheels and a hose. Water weighs 8 lbs a gallon and even if you manage to capture some from your downspout, it will be a task getting it to where you need it most. While an item like this represents a little bit of an investment you'll be very glad to have it when you start looking at the skyrocketing cost of water. In our municipality, we pay fees for sewer use that is equal to the cost of water. It doesn't matter that the water is going into the garden. That savings alone will pay for this device.

Get some buckets – the type used for storing food or fishing. You can get them for free from bakeries if you keep your eye open. The ones used for storing butter cream icing will need a lot of scrubbing. Use them to recycle water from bathing (put one in the shower to catch the run off), dish washing (use a plastic basin), and whatever other household uses you can drain off. Our neighbor has a washing machine that somehow never got hooked up to the sewer line. The gray water pours out into a dry well. What a waste! You can also catch rain water, but be certain to keep it protected from the growth of mosquito larvae. You may wish to get



two portable rain buckets: one for grey water and one for rainwater that can be used for cooking and drinking. At least it doesn't have pharmaceuticals in it. If you don't have a watering can, get one at a garage sale.

**Much more on water to come**

## **Gasoline and Oil**

Oil is a big part of what got us into this mess and oil is a big part of what will keep us there. Most of our homes are heated with gas or oil. And, of course, our cars are fueled with it. Even the expensive new hybrids. Use as little of it as you can. Jesus didn't use gas. You don't have to use too much of it either.

Use public transportation whenever possible or carpool. If you can, consider getting a job that doesn't entail quite so much travel. At this writing, gasoline is over \$5.00 a gallon in California and it now costs \$10 to drive across a bridge in New York City. It will get worse. Even the price of public transportation has gone through the roof. In New York and on Long Island, a bus ride costs \$2.00 each way. Buy a bicycle. Start walking. Pick up one of those grocery carts like your mother or grandmother used to have to help with errands.

Do whatever you can to insulate your house against the cold in winter. In the early part of the 20<sup>th</sup> century, folks used to pile hay bales around the base of their homes to keep in the heat. If you have them, use them and then recycle them into your garden – or do the same with tightly bundled stacks of newspapers.

## Wood Fires

Again, get used to being a little bit colder in the winter. If you have a fireplace, be sure it is clean and there are no obstructions to block the flow of air. Start stocking up on dry firewood. Don't attempt to burn fresh wood in your fireplace. It will make a smoky mess. You can tell if wood is dry enough by the cracks that will appear across the grain when you split it. And yes, you'll have to split your logs. Keep away from sap filled evergreens that can cause some nasty problems with flying sparks and tar build up in chimneys.

What kind of wood should you burn? This old English rhyme sums it all up, although the author seemed particularly inclined to using ashwood. Despite the reference below, do not use wet or green wood.

Fires are bright and clear  
If the logs are kept a year.  
Chestnut's only good, they say,  
If for long 'tis laid away.  
But Ash new or Ash old  
Is fit for a queen with crown of gold.  
Birch and fir logs burn too fast  
Blaze up bright and do not last.  
It is by the Irish said  
Hawthorn bakes the sweetest bread.  
Elm wood burns like churchyard mould,  
Even the very flames are cold.  
But Ash green or Ash brown  
Is fit for a queen with golden crown.  
Poplar gives a bitter smoke,  
Fills your eyes and makes you choke.  
Apple wood will scent your room  
With an incense like perfume.  
Oaken logs, if dry and old.  
Keep away the winter's cold.  
But Ash wet or Ash dry  
A king shall warm his slippers by.

Oaken logs, if dry and old,  
Keep away the winter's cold  
Poplar gives a bitter smoke  
Fills your eyes, and makes you choke  
Elm wood burns like churchyard mould  
Even the very flames are cold

Hawthorn bakes the sweetest bread -  
Or so it is in Ireland said,  
Applewood will scent the room,  
Pearwood smells like flowers in bloom,  
But Ashwood wet and Ashwood dry,  
A King can warm his slippers by.

Beechwood logs burn bright and clear,  
If the wood is kept a year  
Store your Beech for Christmas-tide,  
With new-cut holly laid aside  
Chestnut's only good, they say  
If for years it's stored away  
Birch and Fir wood burn too fast,  
Blaze too bright, and do not last  
Flames from larch will shoot up high,  
And dangerously the sparks will fly...  
But Ashwood green,  
And Ashwood brown  
Are fit for Queen with golden crown.

Learn about programs in state parks nearby your home that allow you to collect wood from fallen trees. For example, New York State issues permits that allow residents to enter areas where wood has been stacked. You'll have to bring your own chainsaw or manual saw. And if you don't have a two man saw, get one.



Collect pallets. They're made of untreated wood, although there is the extra work of pulling out nails – which can be either a bonus or a burden depending on how you look at it. Be sure to keep your wood off the ground to avoid infestation by bugs and keep it covered to protect it from rain and prying eyes. [Yardiac Garden Center](#) offers several products to help keep your wood safe. Look in their discount section and check back for weekly deals and free shipping.

Build a fire pit from bricks so you can cook outdoors with a wood fire. If you live in a municipality where old brick streets are being repaired, ask if they are willing to dump a load on your property. The older bricks are very hard and heavy and you'll avoid problems with shattering. Of course, don't place your



fire it too close to anything that can ignite. Like your house. A good gust of wind is all you need to carry a spark that can destroy your home. If you can afford to, a safe pre-fabricated fire pit that is designed for cooking is your best bet. [Yardiac Garden Center](#) offers affordable outdoor cooking firepits like the one at the top right that is made of enamel coated cast iron for easy clean up and durability and, more importantly, contain all sparks. The one below sells for well under \$100 folds up and comes with a cooking screen.



Get a push mower. Before things get bad, you'll be able to pick one up at a garage sale for next to nothing. Although we doubt that the luxury of growing grass rather than food on limited land will last for long. Trash the gas powered leaf blower and buy a rake. Get an ergonomic shovel in lieu of a snow blower.