Seven-Session Facilitator’s Guide

For Resilience Circles & Common Security Clubs

Resilience Circle Network
December 2011

http://localcircles.org
Thanks to Linda and Ralph Schmoldt for their excellent work revising the Guide.

Additional thanks to:

On the Commons

Institute for Policy Studies - Program on Inequality and the Common Good

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Contact the Resilience Circle Network: Info@LocalCircles.org; 617.477.8630 x307; http://localcircles.org.

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# Resilience Circle Facilitator’s Guide

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Please note that the **Introductory Session** has been moved to the “Organizing Kit,” available at [http://localcircles.org/organize-a-circle](http://localcircles.org/organize-a-circle).

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Welcome to the Resilience Circle Network!

Before you begin reading this Curriculum, we want to remind you of one important truth: You already know how to do this.

You don’t need a Curriculum to bring people together and talk about how the economy is touching their lives. You don’t need a handbook to begin to break down the isolation and shame that many people feel when speaking about their personal economic circumstances.

The value of this Guide is that it draws from the experience of other circles. But it’s no substitute for your own common sense, and we encourage you to use and adapt it however it makes sense for your circumstances.

We also encourage you to be in touch with the Resilience Circle Network. We are eager to hear about your experiences building community and personal resilience. Let us hear from you!

Why Form a Resilience Circle?

Across the country, people have formed Resilience Circles (also called Common Security Clubs) to prepare to live in a new and changing economy. Here are some of the reasons why.

Circles Help Us Face Changing Times Together. There are many indicators that unemployment will remain high and home values will not recover. And there are signs that the speculators on Wall Street have no intention of changing their gambling ways. It is possible that both the economy and the environment are in the midst of deep transition. We may be moving into uncharted territory, and many people find it is good to have a group to prepare with.

There is Much We Can Do Together. Circle participants have been inspired by things they can do together to boost their economic security. After two generations of “you are on your own” economics, it is really hard for people to ask for and receive help from
their neighbors. We encourage groups to start small. Our mutual aid muscles need to be stretched and slowly warmed up.

**We Can Break Down Isolation and Rebuild Community Ties.** Participants find that in this digital age, coming together for a face-to-face discussion is one of the most important things we can do.

**We Need to Become Better Informed and Trust Our Own Thinking.** The economic crisis has raised an interesting question: Who can we trust? The “brightest” financial minds on Wall Street were blindsided by the 2008 financial crisis. The experts continue to tell us that things will go back to “normal” eventually. But it’s clear that unemployment is not going down soon, and that food and fuel costs will continue to rise. It’s time once again to be suspicious of the reassurances of learned experts. We must listen first to our own common sense.

**Once There is Trust, There Are Few Limits.** For circles that have been together for several months, there are wonderful benefits. People are able to share challenges at a deeper and useful level. The group develops a shared understanding of the changing economy and environment that informs social action.

**What is a Resilience Circle?**

A Resilience Circle is a small group of 10 – 20 people that comes together to increase personal security during these challenging times. Circles have three purposes: learning, mutual aid, and social action.

The economy is going through a deep transition, and economic security is eroding for millions of people. We’re worried about our financial security and about the future we are creating for our children. Many of us aren’t part of communities where we can talk openly about these challenges and fears.

In response, people are forming small “Resilience Circles” of ten – twenty people. These groups are exploring a new kind of security based in mutual aid and community support, and helping build a new kind of economy that’s fair and in harmony with the earth.

Resilience Circles help us:

- Courageously face our economic and ecological challenges, learning together about root causes.
- Build relationships and undertake concrete steps for mutual aid and shared action.
- Rediscover the abundance of what we have and recognize the possibility of a better future.
- See ourselves as part of a larger effort to create a fair and healthy economy that works for everyone in harmony with the planet.
• Get to know our neighbors, find inspiration, and have fun!

How it Works

Across the country, people are starting Resilience Circles in their communities. This free, open-source Curriculum provides a guide for facilitators to lead groups through seven initial sessions, and after that groups determine their own activities and projects.

Three Components of a Circle

Learning – A Resilience Circle is a place to face the real nature of our economic and ecological challenges. Facing these realities may be overwhelming for isolated individuals, so a Circle is a place to learn with a supportive community. We analyze the economy to expose its structural flaws, and ask if “growth” is really the only way to create financial security.

Mutual Aid – Resilience Circles take concrete steps toward enhancing personal security by slowly stretching our “mutual aid muscles,” which are often badly out of shape. In Session 5 we exchange “gifts and needs,” where participants write down things they can offer – such sewing skills, tools, or child care – and things they need. During this activity we gain a new sense of the wealth and abundance present within the group and the community.

Social Action – Many of our challenges won’t be solved through personal or local mutual aid efforts alone. They require us to work together to press for larger state, national and even global changes. While there is no official Resilience Circle social action agenda, many groups choose to take action based on their own values and interests.

The Resilience Circle Network

The Resilience Circle Network (also called the Common Security Circle Network) is a pilot project of the Institute for Policy Studies Program on Inequality and the Common Good (http://inequality.org). On the Commons (http://onthecommons.org) has also provided resources to develop the curriculum. We view our role as primarily helping organizers and facilitators who wish to start and sustain circles. We are not trying to build a new organization or sell anything. Read more about us at http://localcircles.org. Learn more about how we can support your circle in the following section.
Facilitating a Resilience Circle and Using this Curriculum

There is no set way to use this Guide. Many groups choose to follow it step by step, others adapt it around the edges, and still others pull out and use just a few pieces. We provide this Guide in Microsoft Word in addition to PDF format so you can easily revise it to meet the specific needs of your circle.

Please note: This Curriculum assumes you have already identified your participants and organized your circle. If you are looking for help getting started – finding participants, a facilitator, space, etc. – please visit the Resilience Circle website to download a copy of our “Organizing Kit” (http://localcircles.org/start-a-club). See also our “FAQ for Organizers” for information about the ideal size and geographic reach of a circle. You can also sign up to attend one of our free webinars for a discussion of these tips, and contact us any time with questions (Info@LocalCircles.org, 617.477.8630 x307).

However you use this Guide, we encourage you to consider the following as you lead group sessions:

- Be sure to provide a safe space to talk that feels both comfortable and contained.
- Ask people to “step up and step back.” Quiet folks should be invited to share more than they might normally; talkative folks should not be allowed to dominate the group or preach long sermons.
- Invite people to participate with their whole selves, including mind, heart, and body. We include one activity per session which invites folks to stand up and move around.
- We believe circles should expose people to new ideas, and they should also inspire real-world group activities like mutual aid and/or social action.

Support and Feedback

The Resilience Circle Network is eager to provide support and hear about your Resilience Circle experience. Here are some of the ways we can offer support:

- In-person facilitator trainings – Contact us to discuss holding one in your area
• The “Organizing Kit” and interactive Webinars with tips for organizing your circle  
  – Visit http://localcircles.org/organize-a-circle
• One-on-one conversations about organizing or facilitating a group
• Connections with others in your area who might be interested in being part of your circle
• Publicity about your circle through our website and e-newsletter
• Connections with other facilitators through the facilitator network
• Our website contains links you might find useful as you facilitate a circle during the initial seven sessions and beyond, including resources other facilitators have suggested, opening and closing readings, full-session modules, other curricula, videos and more. To browse these resources, visit http://localcircles.org/more-resources

Before holding your first session, please submit the information requested on page 14 for our records. With your permission, we will use this information to create a “profile” about your circle on our website (http://localcircles.org/profiled-resilience-circles).

As your group completes the curriculum, please contact us to schedule a “Feedback and Check-In Conversation” so we can hear your thoughts, feedback, and stories (see Session 7). Hearing from you is incredibly valuable as we continue to improve our materials and share stories about Resilience Circles.

The Role of the Facilitator: Facilitation Tips

As the facilitator, you don’t have to be an “expert” on the economy, the environment, or anything else. However, we do suggest that facilitators have some small group leadership experience. Here’s what your group will expect you, as facilitator, to do.

• Bring to each session a clear idea of what the group is to do during that time, along with any materials needed, and guide the group through the planned activities.
• Protect the shared space of the group: create a welcoming atmosphere for everyone, while being willing to intervene if someone is acting in a way that creates difficulty for others.
• Assist the group in reaching decisions about important issues that emerge over time.
• Help the group balance participation among members, encouraging participation from those who hold back, while making sure that those who speak easily do not dominate the group (see Balancing Group Participation below).
• Help members of the group move into active leadership roles over time, eventually “retiring” yourself as the main facilitator (see Developing Participant Leadership below).

There are other important tasks needed to keep the group working well. You can add them to your job description as facilitator, or someone else can take them on as an “organizer”:

• Create an accurate contact list for the group and make sure everyone has a copy.
• Send out homework and meeting reminders.
• Track who is missing from group sessions and follow up with them.
• Handle any logistics related to the meeting space.
• Coordinate food, such as potlucks or snacks, for the sessions.

Balancing Group Participation

For a group of people who don’t know each other well to grow into a circle of people who trust and care for one another, there needs to be space for each person to feel seen and heard over time. In structured sessions like those suggested in this curriculum, this requires figuring out ways to keep conversations within the group focused and balanced. Here’s a short list of tools that a facilitator can use to help make that happen.

1. **Use a Wristwatch During Go-rounds.** In a “go-round” each person in the circle is given a turn to speak, though anyone may pass at any time. Be aware of a common phenomenon in go-rounds: individual sharings tend to get longer as the circle progresses. As a result, open-ended go-rounds can get quite lengthy. A relevant tool here is to suggest a time limit for each person. This curriculum includes a go-round in the **Opening** of each session, which we suggest last for 20 minutes. You might allow each person about a minute to speak, realizing that some people will go over.

   To avoid interrupting people with reminders about how much time has passed, the group can agree to **pass a wristwatch** that follows the speaker. For example, if I am the speaker, the person next to me holds the wristwatch and watches the time for me. When the allotted time is up, s/he quietly passes the watch to me, wordlessly...
letting me know that it’s time for me to wrap up my sharing. Then it becomes my turn to watch the time for the next speaker.

2. **“Two cents.”** This can be used in a group with unbalanced participation, where it’s clear that one or two people are having trouble monitoring the level of their own participation. Here, you can playfully introduce the idea of “sharing your two cents.”

At the beginning of the session, everyone receives an equal number of pennies – say, twelve. Each time someone speaks, they put two pennies into a pot in the center of the circle, literally “putting in their two cents.” People who tend to over-participate will find themselves thinking twice before deciding to spend their pennies, while those who tend to hold back will find themselves sitting with a little hoard of pennies, representing the value they haven’t yet shared with others.

It’s good to be explicit at the start of the meeting about why you are introducing this exercise to the group, and to allow time at the end of the meeting for people to share about what they noticed and how they felt. It’s everyone’s job to create balanced participation in the group, not just the facilitator’s.

3. **Cut-off Summary.** Every facilitator is familiar with the scenario: your group has gotten into a discussion of a big topic, one person has been going on for some time about what s/he thinks, and you can feel other people in the room getting restless, like they’ve reached a point of saturation. What to do?

Don’t be shy about interrupting – group members are counting on you to do just that. But interrupt with a purpose: “You’ve covered a lot of ground in what you’ve been saying, John. In order for us to have time to hear from a few other people, can you summarize in one sentence the most important point you want us to understand?” And then keep the speaker, with a light hand, to one single sentence. If s/he just can’t seem to do that, ask her/him to sit with their thoughts for a few minutes to clarify what s/he wants to say.

4. **Linking Summary.** Another big topic, another long-winded speaker, another feeling that other folks are getting restless. Here’s another way to interrupt: “So John, one of the important things you’ve been talking about is ______.” Once you’ve made this statement, link it to a question for the rest of the group to consider, making it clear that it’s someone else’s turn to respond.

5. **Starting with the Quieter Folks.** If a few group members have been dominating the airtime for a while, you can start a new exercise by simply saying, “Let’s hear first from someone who hasn’t spoken in a while.” This helps the over-participators bring their attention back to how much they’re talking, as well as making space for those who haven’t been speaking up.
6. **Small Group Work.** Asking people to complete exercises in pairs or in small groups is another way to make sure everyone gets a chance to speak, though the whole group doesn’t get the benefit of hearing each person.

## Developing Participant Leadership

The seven sessions outlined in this Guide will hopefully provide a glimpse of what life might be like in a new economy with stronger community ties, functional mutual aid, and empowered social action. After completing the curriculum, this shared glimpse will provide the vision and motivation for the group to take next steps.

Because the goal of a Resilience Circle is that the participants will jointly sustain the group after the initial seven sessions, it is very important to develop leadership as you go through the curriculum. Here are some suggestions for how to do this:

- Ask volunteers to take on logistical responsibilities. For example, you might ask someone to be in charge of sending reminder emails, another to send links to the homework, and another to be the “food czar” in charge of potlucks or snacks.
- Designate a “Keeper of the Ideas List,” as described in the sidebar.
- Ask participants if they would like to facilitate portions of the sessions. Try to ensure that in every session, someone other than you (or your co-facilitator) facilitates at least one section.
- Invite participants to bring and read the closing readings.
- Invite someone other than you (or your co-facilitator) to facilitate the Evaluation at the end of each session.
- And of course, be on the lookout for participants who have interests and skills which would make them good project leaders or facilitators. Encourage these folks to take on leadership in one-on-one conversations.

### The Keeper of the Ideas List

Throughout the curriculum, you will discuss a variety of activities and projects your group might pursue after the initial seven sessions. These sections are noted with a special box, like this one. **It’s important to keep a running list of the ideas that generate the most enthusiasm.** You’ll refer to this list during Session 7 or other follow-up sessions. It’s a great idea to designate a member of the group as “the keeper” of this list.

### Identifying “Transitional Leaders”

As your group nears the end of the curriculum, you will be encouraged to identify “transitional leaders.” These folks will be in charge of organizing the group’s next steps, such as scheduling discussions or activities. The original facilitators and organizers should consider themselves “consultants” to these new leaders. Be present to help and guide, but try to let some new folks take the reins.
User’s Guide

We have tried to make this Guide as user-friendly as possible. Objectives, summary agendas, preparation lists, and lists of handouts are provided at the beginning of each session. Special facilitator notes occur throughout detailed agendas, and italicized text highlights those sections meant to be spoken aloud.

Please note: As mentioned above, this Curriculum assumes you have already identified your participants and organized your circle. If you are looking for help getting started – finding participants, a facilitator, space, etc. – please visit the Resilience Circle website to download a copy of our “Organizing Kit” (http://localcircles.org/start-a-club). See also our “FAQ for Organizers” for information about the ideal size and geographic reach of a circle. You can also sign up to attend one of our free webinars for a discussion of these tips, and contact us any time with questions (Info@LocalCircles.org, 617.477.8630 x307).

Breaking Bread Together: Including Food

We designed this Curriculum with potlucks in mind, and encourage you to share a meal together at your sessions. Session 2 explicitly suggests that participants prepare a dish for potluck as homework for the following session, and many groups enjoy this so much that they continue to hold one at each session thereafter. A lot of warmth and congeniality can come out of this practice, and we find that groups who share food tend to stick together longer.

To keep sessions to under two hours in length, you could eat together while doing the opening “go-round” (see Notes on Openings below).

Notes on Openings

The “Opening” section of each session follows the same format. We allot thirty minutes for the opening. Be sure to post, announce, or distribute copies of the Summary Agenda during the opening. Here are the components of the opening:

1. Opening Reading
2. Go-Round
3. Review and Overview

We suggest possible opening readings for each session, though you are encouraged and invited to think of your own, or to ask participants for suggestions. All the opening readings suggested in the Guide, as well as others, are available on our website at http://localcircles.org/facilitators-corner/opening-and-closing-readings-for-clubs.
During the **go-round**, you will go around the circle and ask everyone to say a few words. During the first few sessions, we suggest a question or topic they could address. In later sessions, this becomes an informal way of checking in with each other, and participants are invited to say whatever feels most important to them. If possible, spend 20 minutes on the go-round. If your group has a potluck, consider doing the go-round over food. See notes above on **balancing participation** during the go-round, including using the wristwatch trick.

We provide notes to guide the **review and overview** section in each session.

**Notes on Closings**

1. Evaluation
2. Next Meeting and Homework Assignment
3. Closing Reading

Similarly, the “Closing” section of each session follows the same format. We allot 10 minutes for it. The first part is an **evaluation**. We encourage you to ask a participant to lead the evaluation, especially in the later sessions. This develops group ownership of the sessions, and also frees the facilitator to focus more clearly on the feedback.

During the evaluation, the leader asks the group: **what worked well today**, and **what suggestions do you have for the way we structure future sessions**? This isn’t a time to revisit the content of the session, but rather a time to think about how to ensure that future activities work well for the group. When wrapping up, try to solicit positive feedback about the meeting to leave things on a positive note.

Consider letting the Resilience Circle Network know the feedback you hear about the session so we can improve the curriculum. Note that after Session 6, participants will also be invited to fill out an online survey on the Resilience Circle website, at [http://localcircles.org/?p=4254](http://localcircles.org/?p=4254).

When you talk about the **next meeting**, see if any participants would like to facilitate any of the sections or take on other leadership. Also, identify volunteers to coordinate food, if that is part of your meetings, and/or make reminder phone calls.

All the **homework** is listed on the Resilience Circle website: [http://localcircles.org/homework](http://localcircles.org/homework). You will probably want to bring a few hard copies of readings for people who do not have computer access. It is highly recommended that you or someone else email the group a link to the homework assignment shortly after the meeting.

Finally, each meeting may close with a **closing reading** appropriate to your circumstances. We suggest a reading for each meeting, and other options are available on our website, [http://localcircles.org/facilitators-corner/opening-and-closing-readings-for-clubs](http://localcircles.org/facilitators-corner/opening-and-closing-readings-for-clubs).
Welcome to Session 1! We hope you’re excited to get started. Before you hold this session, please take a moment to create a profile about your circle for the Resilience Circle Network. Please submit the following information via the web, email or snail mail so we may have it for our records.

Web: [http://localcircles.org/contact](http://localcircles.org/contact)  
Email: info@localcircles.org  
Snail Mail: IPS, 30 Germania Street Building L, Jamaica Plain MA 02130

With your permission, we will publish a brief profile about your circle on our website (see [http://localcircles.org/profiled-resilience-circles](http://localcircles.org/profiled-resilience-circles)). If you wish to omit certain information from your public profile, please just make a note below. Please also note that we love to hear your stories and see your photos and videos as you proceed through the curriculum and beyond. Do keep in touch!

<table>
<thead>
<tr>
<th>Publish Profile to the Web?</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Circle Name (i.e. “Hobart Common Security Club”):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Location:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Meeting Days and Times (i.e. Every other Tuesday at 7pm):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Host or Co-Sponsoring Organization(s) (if applicable):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact Person(s):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Information (i.e. your group’s Facebook page, mission statement, etc.):</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Thank you!
**Objectives**

Our hope is that in Session 1, participants have a chance to get to know each other and share their reasons for wanting to join a Resilience Circle.

- Reflect on and share what we are experiencing in our own lives.
- Help participants identify and transform the cultural messages which lead to isolation and insecurity.

**Things You’ll Need**

- Nametags
- Sign-in sheet
- Poster paper or blank flipchart and easel and markers
- Copy of opening and closing readings (Attachment 1-1)
- Pre-made poster showing “Cultural Messages about the Economy” for Activity 2
- Copy of “Economic Growth in U.S., Though Still Modest, Speeds Up” (Attachment 1-2) for Activity 2, or select another current article about the economy to read together
- Pre-made poster showing flow of sessions, or hand out a few copies of Attachment 1-3

**Handouts**

- Optional – Copies of the “Economic Meltdown Funnies” for those wishing to learn more about the economic crisis of 2008. Download the Funnies at http://tinyurl.com/meltdownfunnies, or contact the Resilience Circle Network for paper copies at Info@LocalCircles.org.

**SUMMARY AGENDA - Session 1**

Opening (30)

Activity 1: Common Ground (10)

Activity 2: Old and New Stories about the Economy (30)

Activity 3: What Brought You Here Today? (35)

Upcoming Sessions (5)

Closing (10)
DETAILED AGENDA – Session 1

Opening (30)

See notes on openings on page 12.

1. Opening Reading – “Working Together to Create Common Security” by Chuck Collins (Attachment 1-1)

2. Go-Round – Please tell us your name and where you live.

3. Overview of Today’s Session

Overview and Agenda for Today’s Session

Read or summarize: Many or all of us are here because we’re concerned about the changes we see around us. Tonight we will talk about dominant cultural messages that keep us isolated and convince us we can’t change things. We’ll also share our reasons for coming tonight and our hopes for this group.

Following this overview, review today’s Summary Agenda (see above) with the group. Some facilitators pre-make a poster listing the summary agenda, and some distribute a printed copy for each participant. Alternatively, you might simply announce the agenda at this point.

Activity 1: Getting to Know Each Other - Common Ground Exercise (10)

Invite people to stand in a circle.

Read: In order to learn more about one another, I’m going to read some statements. If it’s true for you, move into the “common ground” at the center of the circle. If you prefer to not respond to any of the statements, just don’t move forward.

- You were born in this state/region.
- Grew up in this state/region.
- Were born outside of state/region (ask where).
- Were born outside the U.S. (ask where).
- You are a parent.
- Have kids at home or kids that are still dependent on you.
- Have a pet at home.
- Have any young people in your life for whom you have a special connection or concern.
- Have any older people in your life for whom you have a special connection or concern.
- Slept less than seven hours last night.
• Watch news on television.
• Are a grandparent.
• Have lived in this neighborhood for more than 10 years.
• Have a vegetable garden.
• Have a practical hobby (ask to mention some).
• Have an impractical hobby (mention some).
• I need people to talk to about the uncertainty I feel about our economic future.
• You like potlucks.
• You want to be part of shaping a more hopeful vision for our nation.

Add others if you wish.

Activity 2: Old and New Stories about the Economy (30)

To introduce this activity, read or summarize:

Many or all of us are here because we are concerned about the changes we see around us. We might be worried about our own financial security or the future we are creating for our children. One of the goals of Resilience Circles is to help create a new kind of economy that serves everyone in harmony with the planet. We’ll talk a lot about how we can do this in upcoming sessions.

Many of us might not have anyone to talk to about our frustrations with how things are going and our hopes for something new. Our Resilience Circle will hopefully be a place we can do that. To begin, we’ll consider the dominant cultural messages about our economy – messages that keep us isolated and inactive. We’ll work on identifying these so we can move past them and create a new story together.

A. Ground Rules (5)

Before continuing, the group should consider some “Ground Rules” for interaction. Below are rules that groups commonly adopt to create balanced participation and a safe environment for sharing. Read or post these and ask if the group would like to modify them. Invite them to suggest additional rules as well.

• Sharing is voluntary. You don’t have to share or personally disclose anything you don’t wish to share.
• Respect one another. We are creating a space of respect and personal safety.
• Confidentiality within the group is required. You should not share any information about anyone else outside the group.
• Step up, step back. Talkative people may want to hold back a little. People who tend to hold back should feel invited to open up more.

B. Old and New Stories about the Economy (25)
In this activity we will talk more about the dominant cultural story which keeps us isolated and convinces us to accept the way things are.

Post the pre-made poster listing these cultural messages:

<table>
<thead>
<tr>
<th>Cultural Messages about the Economy</th>
</tr>
</thead>
<tbody>
<tr>
<td>• You are on your own (YO-YO).</td>
</tr>
<tr>
<td>• “Recovery” might be slow, but it’s coming.</td>
</tr>
<tr>
<td>• This economic slump is just a bump in the road. Our economic system is basically okay.</td>
</tr>
<tr>
<td>• You need to figure this out alone. Economic struggles are a reason for personal shame.</td>
</tr>
<tr>
<td>• Don’t talk about your economic situation with anyone else – it is either shamefully bad, embarrassingly better or just terribly inappropriate and uncomfortable.</td>
</tr>
<tr>
<td>• Infinite growth and expansion is the sign of a healthy economy. Limits, conservation and frugality are for losers and occasional bad times.</td>
</tr>
</tbody>
</table>

Note: We will reuse this list in Session 2. If possible, keep it to re-post then.

Ask people if they have heard these messages in news about the economy.

Read or summarize: We can bundle these messages together and call them the old story about the economy. They contribute to keeping us isolated and alone. Next, we are going to practice identifying them in a newspaper article.

Ask a volunteer to read Attachment 1-2, which contains selections from “Economic Growth in U.S., Though Still Modest, Speeds Up,” a New York Times article published on October 27, 2011. Note: You could also select a more recent article about the economy to read for this activity.

After the volunteer has finished reading, pose these questions to the group. Allow no more than 2 or 3 minutes for each question.

Note: If you have a large group with participants at varying levels of economic literacy, you might break people in to small groups of 3 to 4 to address these questions. This will allow people who are less familiar with these topics to participate more easily. If there is time, pull the whole group back together at the end for any final comments.

- What is the article’s attitude toward economic growth? Toward consumer spending?
- What do these economists think is the relationship between jobs and economic growth?
o What other economic “indicators” does it mention? Which are most important to you? (i.e., real income level, unemployment, the stock market, consumer confidence)
o What are some reasons unemployment filings might have dropped, even while unemployment remains high?
o How has the environment impacted the economy, according to this article?

Activity 3: What Brought You Here Today? (35)

Read: We are now going to give folks a chance to talk about what brought them here today. What are your reasons for being here? What do you hope to gain by participating in this group?

Ask people to break into small groups of 3 or 4 and discuss these questions. Allow 15 minutes for small group discussions, then bring the whole group back together and ask if anyone would like to share. Note that people should share their own stories and concerns, not those of others in their group. Try to encourage participation from as many people as possible (for help, see the facilitation tips in the Introduction).

Note: This is an opportunity to gauge the group’s interests and passions. Are people motivated by environmental concerns? Economic concerns? Are they interested in social action? Are they already aware of the problems in our economic model?

To wrap up, thank the group for sharing, and read or summarize the following:

One of the main changes we need to make is to create stronger communities. A Duke University study found that one in four Americans said they had no one to confide in about personal troubles. Another one in four had only one person to talk to, usually a spouse.

Banding together is one of the best ways to increase our personal and collective security. By working together we can accomplish things that no one person or family can accomplish – like a barn-raising a century ago. This is a new story, a story about real security, that shows how inventive, creative and cooperative we can be, even during hard times.

To begin banding together, we need to begin talking and sharing with each other, as we just did. In our future Resilience Circle sessions we will have many more opportunities to share, and we’ll consider what kind of actions we can take together.

Upcoming Sessions (5)

Post the prepared chart showing the overview of upcoming sessions. See Attachment 1-3 for a model. Alternatively, you could pass out a few copies of Attachment 1-3 for
people to look over. Summarize the flow of upcoming sessions in your own words, and invite any questions.

Use this time to confirm the dates of your upcoming sessions, and discuss any other logistical issues.

**Closing (10)**

*See notes on closings on page 13.*

1. Evaluation

2. Remind everyone of the next meeting and assign the Homework:

   *All the homework is available online at [http://localcircles.org/homework](http://localcircles.org/homework).*

   A. For background information on the economic meltdown, read through the “Economic Meltdown Funnies.” Download at [http://tinyurl.com/meltdownfunnies](http://tinyurl.com/meltdownfunnies), or contact the Resilience Circle Network for paper copies at Info@LocalCircles.org.

   B. Before the next session, consider getting together at someone's home to watch “Inside Job,” an Academy Award winning documentary about the economic meltdown. You can rent the DVD or stream it online through Amazon.com.

3. Suggested Closing Reading – Selection from *Plenitude: The New Economics of True Wealth* by Juliet Schor (Attachment 1-1)
Suggested Opening Reading: “Working Together to Create Common Security” by Chuck Collins

I recently had coffee with a single friend who rents an apartment in my neighborhood. She was worried her job would be cut. I said, offhandedly, “You can come live with us.” “I can?” she said, and started to cry. “Of course. You will always have a place to live.” She began to sob. Then a thought crossed my mind, “as long as we have our house.” How quickly we go to our most vulnerable place.

In the coming year, I believe that personal economic security will further erode for millions of us. This economic crisis is not “out there.” It is real and present in our daily lives. Many people will face these challenges in isolation. Even those connected to religious congregations, unions, or civic groups may be embarrassed or ashamed to reach out for help.

My friend told me later that she burst into tears that day because she “felt held”—not physically, but emotionally, by her friends. In our most anxious moments we must hold one another, remind one another of what we have together.

We need to find those who are being left behind and hold them. We must build a solidarity economy that leaves no one behind. We should banish the myth of the autonomous individual and embrace the full reality of our covenantal existence: We are not alone. And we are nothing without each other.

Let us hold one another and move from autonomy and isolation to community and covenantal existence, from anxiety to divine abundance, from an economy of greed to one of neighborly generosity.

UU World, Spring 2009.

Suggested Closing Reading: Selection from Plenitude: The New Economics of True Wealth by Juliet Schor

There is a way forward, and I call it plenitude. The word calls attention to the inherent bounty of nature that we need to recover. It directs us to the chance to be rich in the things that matter to us most, and the wealth that is available in our relations with one another.

Plenitude… involves a way of life that will yield more well-being than sticking to business as usual, which has led both the natural and economic environments into decline…
Plenitude is also about transition. Change doesn’t happen overnight. Creating a sustainable economy will take decades, and this is a strategy for prospering during that shift. The beauty of the approach is that it is available right now.

Anyone can get started, and many are. It was the right way to go before the economic collapse, in part because it predicted a worsening landscape. It makes even more sense in a period of slow growth or stagnation.

As individuals take up the principles of plenitude, they are not merely adopting a private response to what is a collective problem. Rather they are pioneers of the micro (individual-level) activity that is necessary to create the macro (system-wide) equilibrium, to correct an economy that is badly out of balance.

*Penguin, 2010.*
Economic growth in the United States picked up in the third quarter [of 2011], the Commerce Department said Thursday, in an encouraging sign that the recovery, while still painfully slow, has not stalled.

“It ain’t brilliant, but at least it’s heading in the right direction,” said the chief United States economist for High Frequency Economics, a data analysis firm. “I want to see 4 percent, but given that people were talking about a new recession, I’ll take 2.5 or 3, thanks very much.”

The consensus forecast of economists shows continued growth at about a 2 percent rate for the rest of this year and all of 2012. That would be an improvement over the first half of this year, but a strong recovery would require a rate closer to 4 percent.

This economy is still a flurry of mixed signals. Real income has declined, but so has the number of people filing for unemployment.

The stock market has rallied but consumer confidence has plummeted to levels last seen in 2008.

The economy may be growing, but Americans cannot feel it.

“For most people, they’re unable to really make a distinction between a recession and just 2 percent growth, which means the economy is growing so weakly it can’t hire enough people to make a dent in unemployment,” said the chief economist for the Economic Outlook Group.

Thursday’s numbers showed a larger than expected increase in consumer spending, fueled by purchases of durable recreational goods like televisions. Personal spending increased by 2.4 percent, accounting for the lion’s share of the growth.

The growth that economists expected in the first part of the year was dampened by shocks like blizzards, a spike in gasoline prices and the earthquake in Japan, which disrupted the global supply chain. Those effects were fading away by the third quarter, economists said.

Resilience Circles: Progression of Sessions

Session 1: Our Resilience Circle
  (Strong Cultural Messages)

INDIVIDUAL (Old Story)
  ↓

ISOLATION
  ↓

POWERLESS
  ↓

RECOVERY/ FALSE SECURITY

Sessions 2 & 3: Change the Story
  (Weak Cultural Messages)

TOGETHER (New Story)

COMMUNITY
  ↓

EMPOWERMENT

Session 4 & 5: Strengthen Community

Session 6: Change the Rules

Session 7: What’s Next?

RESILIENCE/ REAL SECURITY

INDIVIDUAL (Old Story)
  ↓

ISOLATION
  ↓

POWERLESS
  ↓

RECOVERY/ FALSE SECURITY

INDIVIDUAL (Old Story)
  ↓

ISOLATION
  ↓

POWERLESS
  ↓

RECOVERY/ FALSE SECURITY

INDIVIDUAL (Old Story)
  ↓

ISOLATION
  ↓

POWERLESS
  ↓

RECOVERY/ FALSE SECURITY
Overview of Sessions

Session 1 – Security and Insecurity
In this session, participants share their reasons for wanting to join a Resilience Circle and consider how dominant cultural messages keep us isolated and convince us to accept things as they are.

Session 2 - Changing the Story: A New Vision
The old economy created huge inequalities between the very wealthy and everyone else. Debt on both personal and societal levels has fueled unsustainable growth and overconsumption of the earth’s resources. In this session, we consider that our security depends not on a “recovery” to the old ways, but on imagining something different.

Session 3 - Changing the Story: Breaking Isolation
The old story about the economy tells us that we shouldn’t talk about our economic situation: it is either shamefully bad or embarrassingly good. This session creates a space for people to begin to break the habit of silence.

Session 4 - Strengthening Community: Real Wealth and Security
In Sessions 4 and 5 we consider the vital role our communities will play in building the new economy. In Session 4 we’ll consider new concepts of community wealth and security, and introduce the idea of mutual aid.

Session 5 - Strengthening Community: Mutual Aid
In this session, we will explore the proposition that ecological changes will deeply alter our economic lives – and that there is no going back to the economy of the past. This session also includes the exchanging of gifts and needs – a tangible experience that shows how much we can help each other.

Session 6 - Changing the Rules
In this session, we will explore the proposition that large corporations exert too much influence over the “rules” that govern our society. With a vision of a new economy (Sessions 2 and 3) and strengthened community ties (Sessions 4 and 5), we are equipped to engage in social action to rewrite these rules. We discuss what types of action the group is interested in.

Session 7 - What’s Next
Session 7 reviews what we have learned together and our vision for a new economy. We explore how we can build resilience together and what our next steps as a group will be.
Session 2
Changing the Story: A New Vision

In today’s session, we consider the ways in which the old economy isn’t working. Debt on both personal and societal levels has fueled unsustainable economic “growth” and overconsumption of the earth’s resources. But the wealth from this growth has flowed to a small minority of people, fueling economic inequality.

Together, we consider that our security depends not on a reviving our broken economic system, but on imagining something different.

Participant Preparation

A. For more background information on the economic meltdown, participants may have through the “Economic Meltdown Funnies.”

B. Participants may have gotten together at someone’s home to watch “Inside Job,” an Academy Award winning documentary about the economic meltdown.

Objectives

• Learn more about large economic trends such as job insecurity, economic inequality, overconsumption, and borrowing. Consider how these impact our own stories.
• Be able to identify the old story messages about the economy in everyday life and begin to create a new story alternative.

Things You’ll Need

• Poster paper or blank flipchart and easel and markers
• Copy of opening and closing readings. Note that there are several options for the closing reading (Attachment 2-1)
• Determine how you will screen “The Story of Stuff,” a 20 minute online video, for Activity 1. If you have a laptop and projector, you can stream the movie over the Internet at http://www.storyofstuff.org/movies-all/story-of-stuff. You can also download the movie at http://www.storyofstuff.org/downloads/movie-files-2. If you do not have a laptop and projector, you can order the DVD at http://www.storyofstuff.org/support-the-project/buy-a-dvd to show with a DVD player and TV.
• Copy of “Pass-Around Read-Aloud: Living in Borrowed Times” for Activity 2 (Attachment 2-2)
• One copy of each of the handouts for “The Economy and Our Security.” Note that due to length, these are found in Appendix A at the end of this Guide
• Pre-made poster from Session 1, “Cultural Messages about the Economy”
• Cut-up copy of “Skit Ideas: Old Story to New Story” (Attachment 2-3)

Handouts

• Homework Reading for Session 3, “Toward a Vision of Security,” by Portland facilitator Linda Schmoldt (Attachment 2-4)

SUMMARY AGENDA - Session 2

Opening (30)

Activity 1: The Story of Stuff (30)

Activity 2: Borrowed Times, Unequal Times (30)

Activity 3: Transforming the Story (20)

Closing (10)

DETAILED AGENDA – Session 2

Opening (30)

See notes on openings on page 12.

1. Suggested Opening Reading - “How the Stock Market Works” by auto mechanic Gunther Gaitlin as told to Joe Baegent (Attachment 2-1)

2. Go-Round: Please share something that brought you hope or joy in the past few weeks.

3. Review of Last Session and Overview of Today’s Session

Brief Review of First Session

Ask the group: What do you remember from our last session? What were we talking about last time we were together?

Consider adding the following points if they do not come up:

• We talked about our reasons for joining this Resilience Circle.
• We practiced identifying “old economy” messages and thought about how these keep us isolated and inactive.

**Overview and Agenda for Today’s Session**

*Today we will talk about some of the national trends behind our individual stories, such as job insecurity, inequality, debt and overconsumption. We will explore ways we can replace our national story about the economy with a new vision of a better life together.*

Following this overview, review today’s **Summary Agenda** with the group.

**Activity 1: The Story of Stuff (30)**

*Read or summarize: We are going to watch a 20-minute video called “The Story of Stuff.” Millions of people have watched this video which exposes some of the problems in our economic model.*

Using a laptop and projector or a DVD player, watch the video together.

After watching the video, ask:

- **What are your reactions to this video?**
- **How is your life part of the “Story of Stuff”?**

**Activity 2: Borrowed Times, Unequal Times (30)**

*Next the group will pass-around and read-aloud Attachment 2-2, “Living in Borrowed Times.” Each person will read one paragraph before handing it to their neighbor.*

Explain that this reading will return to some of the themes we saw in the “Story of Stuff,” as well as introduce some new ones. Be sure to say, “If you don’t want to read a paragraph, just pass it on to your neighbor.”

After the reading has been completed, explain that we will have time to discuss it after learning a bit more about the big economic picture, and especially growing economic inequality.

Give each participant one of the “The Economy and Our Security” handouts from Appendix A at the end of this Guide. Each participant will have a different handout. The topics of the handouts are:

1. Distribution of US Wealth
2. Distribution of US Stock Market Wealth
3. Median Net Worth by Race
4. Average After Tax Income by Income Group
5. Top 1% Share of Total Pre-Tax Income
6. CEO Pay vs. Average Worker Pay
7. Change in Real Family Income by Income Group
8. Global Inequality
9. Average Hourly Wages
10. Real Median National Income
11. National Savings Rate
12. Credit Card & Student Loan Debt
13. Credit Card Solicitations
14. National Debt
15. Unemployment

In this activity, participants will be asked to walk around the room and talk to one another about the information on their handouts. This way, they have a chance to hear the information on all the handouts.

Read or summarize: Each of you has a different handout with information related to the economy. We’re going to walk around the room and share with each other what’s on our handouts. Make sure you talk to everyone else about your handout, and find out what is on theirs. Some handouts just have a chart, while others provide additional background information. If you don’t entirely understand your handout, that’s okay; just do your best to figure it out in your conversations.

For now, I am going to model how this happens with [the co-facilitator or a member of the group].

Stand up and explain your handout to the co-facilitator or another member of the group. Have that person explain his or her handout as well. After you have finished, tell everyone to take a moment to read over their handout. When everyone seems ready, indicate that folks can start walking around and exchanging information.

Note: There are fifteen different handouts. Based on the size of your group, you might need to give some participants the same handout, or skip some. If you have fewer than fifteen participants, you and your co-facilitator might walk around with different handouts than the ones you used above.

After about seven minutes, tell people that we are half way through the exchange, and remind them that they should speak with every other person.

After about fifteen minutes total, bring the group back together. Ask for their reactions to this exercise. You might ask:

- Did any of this information surprise you?
- Was there anything missing that should have been on one of the handouts?
- How do you see your own story in the midst of the trends we’ve talked about today?
Conclude with this question:

*Given what we have learned today about the troubled nature of our economy, what do we think about the prospects for a “recovery”? Should we go back to the way things were before the meltdown of 2008?*

**Activity 3: Transforming the Story (20)**

*Read: Today we’ve learned why the current economy isn’t working. As we noted in Session 1, our culture has told us many old stories that affect the way we think and act. These kinds of messages insist that we should try to go back to the way things were instead of creating something new.*

Post the following list of **old story messages** from Session 1:

### Cultural Messages about the Economy

- You are on your own (YO-YO).
- “Recovery” might be slow, but it’s coming.
- This economic slump is just a bump in the road, and our economic system is basically okay.
- You need to figure this out alone. Economic struggles are a reason for personal shame.
- Don’t talk about your economic reality with anyone else – it is either shamefully bad, embarrassingly better or just terribly inappropriate and uncomfortable.
- Infinite growth and expansion is the sign of a healthy economy. Limits, conservation and frugality are for losers and occasional bad times.

*Read: Now, we are going to practice identifying and transforming old messages like these into something new.*

Ask participants to break into small groups. Distribute one of the slips of paper from Attachment 2-3 to each group. Each slip contains an “old story” message on it, such as “If you lose your job it’s your own fault.”

Ask participants to create a pair of minute-long skits. One will exemplify the old message, and one will transform it into something new.

After watching the skits, other participants will be asked to guess what the old and new messages are.
Conclude by noting that our homework reading is one person’s vision of what her neighborhood will look like in the new economy.

**Closing (10)**

*See notes on closings on page 13.*

1. Evaluation

2. Remind everyone of the next meeting and assign the Homework:

*All the homework is available online at [http://localcircles.org/homework](http://localcircles.org/homework).*

A. Consider doing a **Potluck and Recipe Swap** at the next meeting. If your group wants to go this route, ask group members to bring a simple affordable dish to share along with copies of the recipe.

B. Read “Toward a Vision of Security” by Portland facilitator Linda Schmoldt (Attachment 2-4)

3. Closing Reading Options - Prayers Related to Debt (Attachment 2-1)
Suggested Opening Reading: “How the Stock Market Works” by auto mechanic Gunther Gaitlin as told to Joe Baegant

I'll tell ya what the stock market game is all about. Used to be that a guy would pick a stock based on the facts. After a while, it got so that people looked around to see what other people's average opinion was, and they bet on that. Nowadays you look around and try to guess what the average opinion of the average opinion is. If you can guess enough other people's guesses about other people's guesses, then you bet on that and you make money. Don't #@!#@ matter if the stock is a dog.

The stock market now runs the whole damned economy based on what fools believe other fools believe other fools believe. Run by a bunch of economists who figure that if they make enough fools believe the stock market is OK, then the economy will be OK.

What if I ran my business that way? What if all I had to do was make people believe their cars were fixed? I'd go broke.


Closing Reading Options: Prayers Related to Debt

**HUMOR: SHOPPING ADDICT PRAYER**
God, grant me the serenity to accept the things I cannot afford and not try to buy them anyway; [the] courage to change my mind about something I don't really like and just take it back or leave it in the store to begin with; and [the] wisdom to know the difference between items that are worth the expense and items that should only ever be bought out of season, on super sale or at Target. *Amen.*

**A PRAYER SEEKING GUIDANCE**
Lord God, your will is to bring hope and a future to all your people.
Trust in your steadfast love,
we ask your guidance as we work out a household budget.
Help us to learn to let no debt remain outstanding,
except the debt to love one another,
through Jesus Christ our Lord. *Amen.*

**A PRAYER FOR WISE FINANCIAL STEWARDSHIP**
Lord Jesus Christ,
by taking human flesh you sanctified material things
to be a means of your grace;
grant us wisdom in our attitude to money,
and a generous heart in the use of the resources entrusted to us,
that by faithful stewardship we may glorify you. *Amen.*
We are living in borrowed times. Our future depends upon our ability to shift gears and live within our means and within the earth’s capacity. It depends upon our ability to create an economy that isn’t propped up by credit, or reliant on endless growth.

For the last thirty years, real wages (after inflation) have remained flat or actually fallen for the majority of people in the U.S. To fill the gaps, many of us are working long hours, driving long commutes, and sacrificing the things that make us happy – like time with family and friends.

Some of us have bought stuff that maybe we didn’t need. Some have used credit to live beyond our means.

When people hear about consumer debt, they sometimes rush to judgment. They either blame irresponsible individuals for borrowing too much, or predatory lenders for pushing easy credit and unreachable dreams. The reality is that both things are true.

For many, borrowing is an economic necessity because of lost jobs, medical costs, broken-down cars, long commutes, or caring for needy family members. The number one cause of bankruptcy in the U.S. is unexpected medical costs.

Meanwhile, the richest people and corporations are wealthier than ever.

Economists say that the economy is full of “mixed signals.” Official unemployment rates are sky high, even without taking into account the under-employed and anxiously employed. Foreclosures continue to force families out of their homes. The racial wealth divide is as wide as it has ever been since the days of slavery.

The federal government has taken on record levels of debt, even while cutting funds for education and services for a public facing unemployment, lost savings, and rising costs.

But the stock market has rallied and corporate profits are at record highs.

Since 2008, consumers have slowed their borrowing and consuming. The national savings rate has started to go back up again, after falling to zero. Credit card borrowing is down, though student loan borrowing continues to grow.

Individuals are responsible for their borrowing and consumption choices. Many are learning the true costs of overconsumption. Many don’t want to return to an era of debt-fueled economic growth. Many know we are not going back to an era of endlessly cheap energy. But there is enormous pressure for consumers to maintain our borrowing ways.
Handout: Skit Ideas: Old Story to New Story

Cut these into separate strips of paper to distribute to small groups during the session.

Everyone has to have their own…. (fill in the blank: car / ladder / snow-blower / computer)

If you lose your job it’s your fault.

Success is a reflection of wealth and status.

“Even Steven” -- You do something for me, I need to pay you back in kind.

The health of our economy depends on our spending and buying.
Homework Reading: Inspired by “Toward a Vision of Security” by Linda Schmoldt

You wake up in the morning and you’re not worried. There is no fear or anxiety clenching any part of your body.

Your house or apartment is appropriately warm or cool. You can turn on the heat or air conditioning because you know you can afford it - and that the earth can afford it since it is powered by a renewable source of energy. Plus your home’s super-insulation means you use a lot less energy.

You get your kids moving and get ready to go to your job, but you don’t feel rushed because you have a flexible schedule. Your extended family and neighbors produce a lot of your own necessities and care for one another, so you don’t need to work as many hours as you once did.

You pull lunches from the freezer that you made last week with your neighborhood meal-cooking group. Instead of everyone cooking in their own kitchen, one fun social gathering per week creates many of your main meals and kids’ snacks.

Your spouse is taking your youngest child who has a little cough to a drop-in clinic in your neighborhood. You’re not worried about bothering them with a little concern, because their focus is on preventative medicine and catching things early.

Okay, you have to break up a fight between your kids. They’re fighting over who gets to play with the toy truck, modeled after the one that collects all the recycling and waste. Some of the neighborhood kids want to be “resource managers” when they grow up.

You walk to take the kids to the neighborhood school that has great after-school programs, a gym and a small farm where the help grow the food. The teachers share their love of learning with the students – and there is no great disparity in quality between your school and the school in the next community. Then, you get on the convenient bus that will zip you to work.

After work, you head to the home of one of your Resilience Circle members for dinner. It’s a lovely evening and lots of kids are playing in the street that was blocked off a few years ago as a play space.

Your partner is talking to your teenage neighbor. She is graduating and is excited about her two-year “selective service assignment.” She got her top choice placement working in a research lab. She knows that when she finishes, she will be able to apply her selective service stipend toward her reasonable college tuition. Most teenagers have learned a practical trade and skills that mean they’ll contribute to society’s real needs.

On the way home, you stop and talk to a group who are painting a neighbor’s house.
Last year you were part of a team that kept the property from foreclosure. Now it will be a home for an expanding family.

When you arrive home, you see that one of your neighbors is replacing your broken window. You give her some tomatoes from your garden. You’re thankful for the skills exchange in the neighborhood.

_Linda Schmoldt is a Resilience Circle facilitator in Portland, OR._
Session 3
Changing the Story: Breaking Isolation

The old story about the economy tells us that we shouldn’t talk about our economic situation: it is either shamefully bad or embarrassingly good. This session creates a space for people to begin to break the habit of silence.

As a facilitator, you should prepare to hear people’s stories. If people open up, thank them for their bravery. Remember, your role as facilitator is not to solve their problems. The key is to hold a relaxed, accepting space for people to share.

**Participant Preparation**

A. **Potluck and Recipe Swap** - Participants may have prepared a simple affordable dish to share.

B. Participants will have read “Toward a Vision of Security” by Portland facilitator Linda Schmoldt (Attachment 2-4).

**Objectives**

- Hear each others’ stories, and share our reasons for joining this Resilience Circle.

**Things You’ll Need**

- Copy of the opening and closing readings (Attachment 3-1)
- Optional - Wristwatch or “talking stick” for Activity 2
- Determine how you will assign Homework Part B, where participants will gather ideas for mutual aid

**Handouts**


**SUMMARY AGENDA - Session 3**

Opening (30)
Activity 1: Common Ground (10)

Activity 2: Getting to Know Each Other (70)

Closing (10)

DETAILED AGENDA – Session 3

**Opening (30)**

See notes on openings on page 12.


2. Go-Round – If you are doing a potluck and recipe swap, tell us about your recipe. If not, tell us about a savings tip for grocery shopping or other necessities.

3. Review and Overview

**Brief Review of Second Session**

Ask the group: *What do you remember from our last session? What were we talking about last time we were together?*

Consider adding the following points if they do not come up:

- We learned that our lives are part of the larger trends in our society toward economic inequality, job insecurity, overconsumption and debt.
- We cannot return to the old model of economic growth for both social and environmental reasons.
- We need to create new stories that do not limit and isolate us, and we practiced doing that with the skits.

**Focus of Today’s Session**

Today we are going to focus on getting to know each other by finding out more about why each of us joined this Resilience Circle. We’ll also touch briefly on the theme of “Living in Borrowed Times.”

Following this overview, review today’s **Summary Agenda** with the group.

**Activity 1: Common Ground (10)**
Tell participants that we are going to do another common ground, similar to what we did in the first session. Invite participants to stand up in a circle.

Read or summarize: I’m going to read a statement. If it’s true for you, take a step or two into the “common ground” in the middle. For instance, if you have a pet at home, step forward. Some of these questions are more personal. If you’d prefer to keep your privacy about any of them, that’s fine, just don’t step forward. You can also call out your own questions; just be sure to ask questions that are true for you.

**Step into the circle if you…**

- Have debt.
- I am worried about my source of income.
- I wish I could work more.
- I wish I could work less.
- Someone I know has lost their job since 2008.
- I have lost my job.
- I have more than two credit cards.
- I have no credit cards.
- I have a car loan.
- I have gotten a “payday loan” or advance on a paycheck.
- My bank has charged me overdraft fees.
- For homeowners: The bank owns my house. (humor)
- Homeowner: I have a mortgage on my house.
- Homeowner: I might owe more than my house is worth.
- Homeowner: I’ve borrowed against the value of my house – a second mortgage.
- Some months I don’t pay off the balance of my credit card.
- I know people who’ve gone to “Debtors Anonymous.”
- I know people in foreclosure or eviction.
- I buy stuff I don’t need.
- I shop when I’m sad or lonely.
- My family expects expensive gifts as a sign of love.
- My kids want expensive things.
- I’ve learned new savings tricks over the past few years.
- I would like to change my spending habits for environmental reasons.
- I would like to change my spending habits for any reason.
- I would like support from others to help me make changes.

**Activity 2: Getting to Know Each Other (70)**

This activity is designed to give participants an open space to talk about why they joined the Resilience Circle.
A. Pair Sharing

Ask participants to pair up with someone near them. Tell them that in this activity, we will be sharing why we joined this circle. When listening to others, our role is to be respectful and accepting, without giving advice or trying to solve people’s problems.

Ask people to address the following questions with their partner:

*Why did you join this Resilience Circle? What is one specific thing you want others in the group to know about you?*

B. Full Group Sharing

After about ten minutes, bring everyone’s attention back to the full group. Explain that we will be doing an extended “go-round,” the practice we used at the beginning of this and the previous two sessions. In this go-round, participants will have about five minutes each to share with the group their thoughts on the above questions. Anyone can pass if they like, and everyone should only share what they are comfortable with.

**Facilitator Tips:**

It will be important for people to achieve closure in their remarks before moving to the next person. One way to hold a comfortable boundary on the time each person takes is to arrange for a wristwatch to be passed around, travelling behind the person who is speaking. Let’s say you are the speaker: the person next to you holds a watch, and when five minutes have passed, quietly slips you the watch as a non-verbal cue that you should wrap up your sharing. You close your thoughts, and then start timing for the next person.

Another possibility is to pass a “talking stick,” which symbolizes who has the floor and makes people aware of the timing of their remarks.

If it seems someone isn’t sure how to wind down, you might ask, “Is there anything else you would like to share with us?” If it seems appropriate, you might thank individual people for sharing once they are done. In many cases, it takes courage to share our struggles. If a participant becomes very emotional and is not able to continue with the group, ask if someone would be able to leave the group with him or her until they feel ready to rejoin. Remember that your role as facilitator is to stay relaxed and accepting.

**Explain:**

*Please take about five minutes to tell us why you joined this Resilience Circle, and tell us one specific thing you want others in the group to know about you.*

*Remember that this is not a time for us to try and solve each others’ problems or offer advice. Try to listen and understand the range of experiences in our group.*
Once the last participant has shared her or his story, thank the group.

Closing thoughts to read or summarize: At the beginning of each session, we will have a similar go-round to check in with each other. It will be much shorter, but as a group we can always decide to shift focus and address things that may come up. This is our way of getting to know each other, building trust, and creating a support network.

**Closing (10)**

See notes on closings on page 13.

1. Evaluation

2. Remind everyone on the next meeting and assign the Homework:

   All the homework is available online at [http://localcircles.org/homework](http://localcircles.org/homework).

   A. If you have lived through tough economic times, such as the Great Depression, think about sharing some of your survival strategies with the group next time. Or, talk to a grandparent, another elder, or someone you know who has survived tough times.

   B. Participants should gather ideas for mutual aid projects through one of three ways. You might choose just one of these for everyone, or ask different people to read different pieces.

   - Visit the web page [http://shareable.net/how-to-share](http://shareable.net/how-to-share) and browse the many ideas for “sharing” things, time, skills and more. Take note of any that interest you to share with the group.
   - Read over Attachment 3-2, “Action Ideas: Budgeting & Debt Reduction.” Again, take note of any that interest you.

3. Suggested Closing Reading – “Connections” by Marge Piercy (Attachment 3-1)
Suggested Opening Reading: “The Ancient Redwood Trees of Northern California” (Anonymous)

The ancient redwood trees of Northern California,
Huge as they are,
Have very shallow root systems.
Yet they cannot be blown over by the strongest wind.
The secret of their stability is
The interweaving of each tree’s roots with
Those that stand by it.
Thus, a vast network of support is formed
Just beneath the surface.
In the wildest storms,
These trees hold each other up.

Suggested Closing Reading: “Connections” by Marge Piercy

Connections are made slowly, sometimes they grow underground.
*You cannot always tell by looking at what is happening*
More than half a tree is spread out in the soil under your feet.
*Penetrate quietly as the earthworm that blows no trumpet.*
Fight persistently as the creeper that brings down the tree.
*Spread like the squash plant that overruns the garden*
Gnaw in the dark, and use the sun to make sugar.
*Weave real connections, create real nodes, build real houses.*
Live a life you can endure: make life that is loving.
*Keep tangling and interweaving and taking more in, a thicket and bramble wilderness to the outside but to us it is interconnected with rabbit runs and burrows and lairs.*
This is how we are going to live for a long time: not always.
For every gardener knows that after the digging, after the planting, after the long season of tending and growth, the harvest comes.
Homework for Session 4: Action Ideas: Budgeting & Reducing Debt

Resilience Circles can be a place where we support one another to get our personal financial situations in better shape. Below are some of the activities that clubs have done to support one another.

1. Assess Your Debt
Take an inventory of your debt. Is it a serious issue? Take this confidential Debtor’s Anonymous quiz to assess your situation:

2. Create a Budget and Keep Track
Even for those of us who feel we “live within a budget,” it’s always a good idea to once a year actually develop a budget. Sometimes tracking expenses for a month in a small notebook helps us remember all the hidden expenses and fees we don’t include in a budget. The National Foundation for Credit Counseling has this nifty budget worksheet in English and Spanish:

3. Budget Makeovers
Many ongoing circles do problem solving and budget brainstorming for their members. One common approach is humorously called a “budget makeover” (feel free to call it something different). A circle member volunteers to share information about her/his personal financial circumstances. S/he prepares a budget that includes income, major expenses, and debts. S/he can pass out this confidential budget as part of the discussion – and collect the copies at the end to protect confidentiality. Together, the group brainstorms ways the person can reduce costs and save money. Great ideas and a sense of support can come out of such a session.

4. Renegotiate with the Big Boys – Together
Many people are paying high credit card fees and rates. Sometimes a late payment might trigger a higher interest rate, etc. But there is important room for negotiation with credit card providers. Call and press them to cancel or reduce fees. Even better, schedule a meeting where a few members of your circle make these calls together. This can turn a dreaded chore into a social occasion!

5. Know Your Credit Report and Score
A poor credit rating makes it difficult and expensive to borrow for necessary items like a car or home. There are things we can do to repair credit ratings and correct mistaken information.

Listen to this wonderful episode of Fresh Air with Terry Gross interviewing Elizabeth Warren about Credit Reports and Credit Rating Agencies:
6. Set Goals and Make a Pact
Based on looking at your own budget and talking with other circle members, you might want to set some personal goals. These could include:

- Set budget goals and track expenses.
- Pay off existing credit cards.
- Stop carrying a monthly balance on your credit card.
- Cut up some or all of your cards.
- Attend a meeting of Debtor’s Anonymous.
- Use cash more for purchases.

Whatever goals you set, you can state them publicly and use the circle’s “go-round” time to report on how things are going. Others in your circle may wish to make similar goals so that you can hold each other accountable.

7. Get More Help: Debtors Anonymous
It may be that you need more help than your Resilience Circle can provide. But your circle can support you to get that help. Debtors Anonymous is a national network built on the voluntary and free peer assistance model of Alcoholics Anonymous. From their web site you can view tools and find local meetings: http://www.debtorsanonymous.org.

8. Take Social Action for Consumer Protections
The financial services industry has used their considerable political clout to stack the deck against consumers. We still need greater consumer protections and regulation of the financial sector. Organizations like Americans for Financial Reform (http://ourfinancialsecurity.org) can keep you posted on timely actions we can take.

9. Your Money or Your Life
The Resilience Circle Network has developed a special session for clubs that taps into the marvelous book and curriculum called Your Money or Your Life. The 9-Step program supports you to:

- Explore your relationship with money.
- Understand better the relationship between money and values.
- Begin to discover what is “enough” for you.
- Change habits and initiate major life changes.

Read more and download the session here: http://localcircles.org/2009/12/01/your-money-or-your-life.
Session 4  
Strengthening Community: Real Wealth and Security

In Sessions 2 and 3, we talked about writing a new economic story. In the next two sessions we will consider the vital role our communities will play in building something new. Today we’ll consider new concepts of community wealth and security, and introduce the idea of mutual aid.

One important thing for facilitators to notice during the session is what knowledge of mutual aid already exists in the group. For instance, Mormon, African American and recent immigrant communities often already have strong mutual aid traditions, and elders may remember surviving tough times like the Great Depression. If there are elders or others with special knowledge in your group, make sure to honor their wisdom.

Participant Preparation

A. If participants have lived through tough economic times, such as the Great Depression, they have thought about sharing some survival strategies with the group. Or, they have talked to a grandparent, another elder, or someone who has survived tough times.

B. Participants have gathered ideas for mutual aid projects through one of three ways. You might have chosen just one of these for everyone, or asked different people to read different pieces.

- Visit the web page [http://shareable.net/how-to-share](http://shareable.net/how-to-share) and browse the many ideas for “sharing” things, time, skills and more. Take note of any that interest you to share with the group.
- Read over Attachment 3-2, “Action Ideas: Budgeting & Debt Reduction.” Again, take note of any that interest you.

Objectives

- Deepen our understanding of the roots of real security and wealth.
- Recognize our capacity to enhance our common security through community activities, especially mutual aid.
- Begin thinking about what the group might do once the initial seven sessions are finished.
Things You’ll Need

- Poster paper or blank flipchart and easel and markers
- Copy of opening and closing readings (Attachment 4-1)
- Pre-made poster showing the Security Tree for Activity 1
- Pens for Activity 1
- Copy of “Good News about Your Net Worth” by Jay Walljasper (Attachment 4-3)

Handouts

- Real Security Tree (Attachment 4-2)
- Things We Can Do Together: 6 Ideas (Attachment 4-4)

SUMMARY AGENDA - Session 4

Opening (30)

Activity 1: The Real Security Tree (45)

Activity 2: Mutual Aid (35)

Closing (10)

DETAILED AGENDA – Session 4

Opening (30)

See notes on openings on page 12.

1. Suggested Opening Reading – “We Need One Another” by George Odell (Attachment 4-1)

2. Go-Round: If you have lived through tough times before, share some of the wisdom you have from this experience. Or, if you spoke with an elder after our last session, share what you heard from them about surviving in tough times.

3. Review of Last Session and Overview of Today’s Session

Brief Review of Third Session

Ask the group: What do you remember from our last session? What were we talking about last time we were together?
Consider adding the following if it does not come up:

- In our last session we had a chance to hear from each other about why we joined this Resilience Circle.

**Focus of Today’s Session**

Today we’re going to talk about the nature of real security and see that it is based in real wealth. We’ll also talk about how we can strengthen our communities and mutual aid efforts.

Following this overview, review today’s Summary Agenda with the group.

**Activity 1: Our Security Trees (45)**

**A. Introducing The Real Security Tree**

Introduce this activity with the following talking points:

- We’ve been told that our security is material – and rooted in accumulating material wealth.
- There is no question that there is a material basis to security: food, shelter, money to live on in old age.
- But there are lots of things that make us secure beyond material forms of security. This activity will examine the whole range of things that make us secure.
- We have a lot to learn from elders and others who have lived through tough times.

Display the poster-sized drawing of a Real Security Tree that you prepared:

- This is a Real Security Tree. Each of us is like a tree, with roots that give us our stability, and branches, leaves and fruit that are the way we offer back.
• Let’s start with the roots - those things from which we draw stability and security.

Ask:

What are the most important sources of your economic security and stability?

Get a few answers and write these answers up close to the base of the tree. (For example: job, income, immediate family, pension.)

• This is the core of our security, but there is much more. Our security and stability also comes from other sources.

Read each category below, offer one example yourself, and then ask for one or two more examples. Leave it at that. People will come up with more on their own when they develop their personal security trees. With each new category write the examples on the roots, getting further out from the base of the tree. Keep the activity moving along briskly.

• Relationships (e.g. extended family, friends, neighbors, teachers, co-workers, etc.). The roots near the surface are the people that help make us secure.

• Our membership in a specific community, organization or institution (e.g. faith community, union, local community organization).

• Participation in services, programs and institutions managed by our local, state and federal government (e.g. libraries, community colleges, schools, parks, fire department, social security, health centers, transit, etc.).

• Environment/ecosystem - The security roots take sustenance from healthy soil and clean water and air, and can only survive in a relatively stable and healthy climate.

Now let’s look at the branches, leaves, seeds and fruits of the tree. These are all the things we offer back - our skills, talents, and gifts that we contribute as a family member, friend, co-worker, volunteer, community member, citizen, artist, etc. This includes everything from parental love all the way to paying your taxes!

Ask for four to six examples, and write them in the appropriate place on the Real Security Tree.

B. Individual Tree Drawing

Pass out a copies Attachment 4-2 and invite participants to take ten minutes to draw and personalize their own Real Security Tree.

The Roots: Ask them to think about their own security, considering all the categories.

Write or draw who and what gives you your security and stability.
Notice where you have lots to put down and notice where you find gaps.

The Top of the Tree:
Now add the branches, leaves and fruits - your gifts and contributions.
Again notice all the ways, large and small, that you contribute to the security of the community.

C. Paired Sharing

Invite participants to share their personal Real Security Tree with a partner.

- Where are your roots strong?
- Where do you wish your roots of security were stronger; what could you do to increase your security?
- What contributions do you make and which are you proudest of?

After five minutes, remind partners to switch in order to review the second person’s Real Security Tree.

D. Large Group Discussion

Ask:

What additional sources of security did you identify in your personal trees?

What about gifts and contributions – what additions did you come up with?

Keep it moving while trying to hear examples from as many people as possible. Be sure to include some of the big-picture but less visible social roots and branches, such as health care, public education, social security, and democratic systems. Remind participants to think of both the formal and informal, and the tangible and intangible aspects of your community.

Talking point: Many of the sources of our security are things we hold in common, like public education, clean air, and our democratic systems. These things are part of the Commons.

Ask: What else on our tree is part of the commons?

Solicit quick answers from the group, then ask for a volunteer to read the short reading in Attachment 4-3, “Good News About Your Net Worth,” by Jay Walljasper. Or, ask participants to each read a paragraph and then pass it to their neighbor.

Invite a few quick comments before moving on to the next section. Note that further study of The Commons might be an activity your group pursues when done with the curriculum.
Activity 2: Mutual Aid (35)

A. Introduction

Read or summarize: Think back to our branches and leaves, or the gifts we can share. In this activity, we will think about some very concrete things we might do together to increase our security by sharing our gifts. This is called “mutual aid.”

B. Small Group Discussions

Divide participants into small groups of three to four people and distribute the handout, Attachment 4-4, “Things We Can Do Together: 6 Ideas.”

Invite the groups to look over this short list of ideas and to recall the ideas they read for homework. Explain that this list and the homework can inspire them to think of their own ideas. Have each group discuss these questions:

Looking at the list, do any of these ideas interest you?

Did any ideas from the homework interest you?

What other ideas do you have?

Ask someone in each small group to take notes. Explain that after talking in small groups for 10 minutes, we will reassemble to hear from each group.

C. Closing Large Group Discussion

Bring the small group discussions to a close and reassemble everyone into a single large group. Tell the participants that we would like to hear each group’s suggestions, ideas and reflections.

As described in the box, assign a scribe to capture all the ideas, making careful notes and indicating where there is particular energy and interest.

One way to allow equitable sharing time is to ask each group to share no more than three ideas or comments. After hearing three ideas from each group, if there is enough time, you can go around to hear from each group again.

Keeping An “Ideas List”

During this discussion, be sure to designate someone to keep notes and start a list of project and activity ideas that generate a lot of enthusiasm in your group. This volunteer will be responsible for adding to this list in future sessions, and bringing it to Session 7.
Thank the group for sharing their ideas. Let participants know that at the seventh meeting we will discuss projects to undertake and these ideas will be among the possibilities.

Conclude this conversation with the following question:

_How has this exercise changed your notion of wealth? What do you think might be implied by the term real wealth?_

Talking points to read or summarize (you could also ask a volunteer to read these):

- Real wealth has intrinsic, as contrasted to exchange, value.
- Life, not money, is the measure of real-wealth value. Some of the most important forms of real wealth are beyond price and are unavailable for market purchase (e.g., beautiful environment, caring communities). Other forms of real wealth may or may not have a market price such as: food, fertile land, pure water, clean air, education, health care, etc.
- Real wealth is contrasted with _phantom wealth_, which relates to money created by accounting entries or the inflation of asset bubbles unrelated to the creation of anything of real value or utility.
- It is also contrasted to _symbolic wealth_, which is based on symbols (such as brands) that signify wealth or power rather than things of real utility or value.

_Closing (10)_

See notes on closings on page 13.

1. Evaluation

2. Remind everyone of the next meeting and assign the Homework:

_All the homework is available online at http://localcircles.org/homework._

A. For the next session, bring in a list of _Gifts_ (skills, time, tools, equipment, etc.) that you could make available to other group members, and _Needs_ they would like to receive help with. _At the end of Session 4, decide with your circle if you will bring in lists, or write up gifts and needs on separate note cards._ During Session 5, we will share these offerings and needs with one another.


3. Suggested Closing Reading – “The Larger Circle” by Wendell Berry (Attachment 4-1)
Suggested Opening Reading: “We Need One Another” by George Odell

We need one another when we mourn and would be comforted… when we are in trouble and afraid… when we despair, in temptation, and need to be recalled to our best selves again.

We need one another when we would accomplish some great purpose, and cannot do it alone… in the hour of our successes, when we look for someone to share our triumphs [and] in the hour of our defeat when with encouragement we might endure and stand again.

We need one another when we come to die, and would have gentle hands prepare us for the journey. All our lives we are in need, and others are in need of us.

Suggested Closing Reading: “The Larger Circle” by Wendell Berry

We clasp the hands of those that go before us,
And the hands of those who come after us.
We enter the little circle of each other’s arms
And the larger circle of lovers,
Whose hands are joined in a dance
And the larger circle of all creatures
Passing in and out of life
Who move also in a dance
To a music so subtle and vast that no ear hears it
Except in fragments.
Handout: The Real Security Tree

**Branches, leaves, seeds and fruits**

These are all the things we offer back - our skills, talents, and gifts that we contribute as a family member, friend, co-worker, volunteer, community member, citizen, artist, etc.

**The Roots**

Write or draw who and what gives you your security and stability.
Read Aloud: “Good News About Your Net Worth” by Jay Walljasper

What you possess individually accounts for only part of your true net worth. Each of us also owns a stake in some extremely valuable assets: clean air, fresh water, national forests, the Internet, public universities, libraries, blood banks, rich cultural traditions and more.

All these things are part of what is now being called "the commons," and they are more important than ever.

The things we all share enhance our lives in countless ways - the roads we travel, parks where we gather, publicly funded medical and scientific breakthroughs we take advantage of, the accumulated human knowledge we use for free many times each day. In fact, without these commonly held resources, our modern society and market economy would never have gotten off the ground.

The commons is becoming a model for thinking differently about how we make decisions, manage resources and think about responsibilities. Some people now envision a commons-based society where shared wealth compounds our individual assets in "the pursuit of happiness."
Handout: Things We Can Do Together: 6 Ideas

1. **Action Ideas: Budgeting & Debt Reduction**
The Resilience Circle Network has compiled nine ideas for budgeting and debt reduction, such as making pacts with circle members to get out of debt, offering “budget makeovers,” and getting together to call your credit card companies and ask for rate reductions. For details, see “Action Ideas: Budgeting & Debt Reduction” available at [http://localcircles.org/2011/05/20/action-ideas-beyond-debt](http://localcircles.org/2011/05/20/action-ideas-beyond-debt) and in Attachment 3-2.

2. **“Re-skilling” Community Workshops**
People in your circle probably have skills you’d like to learn – i.e. sewing, canning, first aid. Hold a series of workshops to learn these skills from one another. Consider inviting the wider community.

3. **Support the Unemployed**
An isolated unemployed person may lack the resources or energy to navigate the unemployment system, especially since many employers violate the law to avoid paying benefits and last paychecks. Your group can provide moral and technical support to unemployed people in your circle or community. Download the Tool Kit developed by Faith Advocates for Jobs and consider spending a session learning about workers’ rights and your state’s unemployment system. For details, download a PDF copy of the Tool Kit, available at [http://localcircles.org/wp-content/uploads/2011/11/toolkitfinaldanny.pdf](http://localcircles.org/wp-content/uploads/2011/11/toolkitfinaldanny.pdf).

4. **Weatherization Round Robins**
Five or six circle members help button-up each others’ homes for winter. Each “host” buys materials to caulk windows, seal doors, and put up plastic around leaky windows. With a team working a couple of hours on a weekend, each household saves potentially hundreds of dollars on heating costs.

5. **Dinner Circles and Cooking Exchanges**
A once-a-week frozen entrée or soup exchange is very easy to organize among committed neighbors or friends. A record-keeping system equalizes the financial costs and benefits.

6. **Start a Bulk Buying Group**
It’s cheaper to buy in bulk, but where do you store all that extra toilet paper? Before your next run to the bulk store, take orders from others in your circle, collect the money, and buy everyone’s supplies at the same time.
Session 5
Strengthening Community: Mutual Aid

In this session, we will explore the proposition that ecological changes will deeply alter our economic lives – and that there is no going back to the economy of the past. Participants will be invited to assess their own reaction to the threats of “peak oil” and climate change, and consider how their communities will fare in the face of these changes.

The session also includes the exchanging of gifts and needs - a tangible experience which shows how much we can help each other. This exchange can help participants see that community wealth and mutual aid are reliable sources of security even as we face deep ecological and economic shifts.

**Participant Preparation**

A. Participants will bring a list of **Gifts** (skills, time, tools, equipment, etc.) and **Needs**.


**Objectives**

- Deepen our understanding of ecological crises, especially “peak oil” and climate change, and how they affect the future.
- Acknowledge that this information can be overwhelming and provide a framework for our reactions.
- Recognize mutual aid and community wealth as fundamental to our security.
- Think more about how the group might continue to engage in mutual aid after the seven sessions.

**Things You’ll Need**

See notes on preparing for sessions on page 14.

- Poster paper or blank flipchart and easel and markers
- Copy of opening and closing readings (Attachment 5-1)
- One copy of each of the “Ecology and Our Security” handouts. Note that due to length, these are found in Appendix B at the end of this Guide.
• Optional – Pre-made chart showing the “Four Mindsets” (see Attachment 5-2 as a model)
• Optional – Two baskets for the exchanging of gifts and needs, if your club wrote them on note cards

Handouts

• Four Mindsets You Might Recognize (Attachment 5-2)
• Homework Readings (Attachment 5-3)

SUMMARY AGENDA - Session 5

Opening (30)

Activity 1: Ecology and Our Security (40)
  A. Learning from Each Other
  B. Checkpoint: The Quadrant Exercise

Activity 2: Offerings of Gifts and Needs (40)
  A. Offering
  B. Continuing Mutual Aid: Reflection and Discussion

Closing (10)

DETAILED AGENDA – Session 5

Opening (30)

See notes on openings on page 12.

1. Suggested Opening Reading – Quote by Wayne B. Arnason (Attachment 5-1)

2. Go-Round – Invite participants to simply give a one to two minute update on their lives since the last meeting.

3. Review of Last Session and Overview of Today’s Session

  Brief Review of Fourth Session

  Ask the group: What do you remember from our last session? What were we talking about last time we were together?

  Consider adding the following if it does not come up:
In the last session, we talked about the nature of real security, “real wealth” and the importance of mutual aid.

Focus of Today’s Session

When we watched “The Story of Stuff” in Session 2, we got a picture of how the planet cannot sustain our economic activity. Today we will talk more about ecological threats to our security. We will introduce the idea of “peak oil” and consider the threats of climate change. These are further reasons why we need a new kind of economy. Mutual aid is a great way to start building that economy, and we'll start doing just that when we exchange our gifts and needs.

Following this overview, review today’s Summary Agenda with the group.

Activity 1: Ecology and Our Security (40)

Note: The materials and concepts in this activity are adapted from the Transition movement. The Transition Handbook by Rob Hopkins and the Transition US website (http://transitionUS.org) are excellent resources for learning about ecological threats to our security and for finding ideas to develop community resilience.

In this activity, participants will have the chance to discuss and absorb information about our planet that greatly impacts our security.

A. Learning from Each Other (25)

This activity is similar to the one in Session 2 where participants exchanged information about the economy. In this activity, we will focus on the environment.

Give each participant one of the “Ecology and Our Security” handouts from Appendix B at the end of this Guide. There are thirteen different handouts, each of which has a front and back side. (Be sure you print the handouts back-to-back.) On the front is one or more photos, and on the back is information about them. Each participant will have a different handout. The topics of the handouts are:

1. What is Oil?
2. Why Is Oil So Important?
3. What Do We Use Oil For?
4. Peak Oil: Rising Oil Prices (1)
5. Peak Oil: Rising Oil Prices (2)
6. The Floating Plastic Island
7. Six Earths
8. Climate Change and Peak Oil
9. Climate Change and Peak Oil: Food
10. Climate Change
11. Climate Change: CO2 Levels
12. Climate Change: Extreme Weather Events
13. Climate Change: Spread of Disease

Read: Each of you has a different handout with information related to the planet and our security. Take a moment to look at the photos on the front and the information on the back. As we did in Session 2, we’re going to walk around the room and tell each other what’s on our handouts. Make sure you talk to everyone else about your handout, and find out what is on theirs. Once again, it’s okay if you don’t understand everything, just do your best to figure things out in your conversations.

For now, I am going to model how this happens with [the co-facilitator or a member of the group].

At this point, you and another person explain the first two handouts to each other (“What Is Oil” and “Why Is Oil So Important”). This will model the activity to everyone, and also convey some of the most basic information.

Read: Take a moment to read over your handout. In a moment, we’ll begin walking around and sharing with each other.

When everyone seems ready, indicate that folks can start walking around and exchanging information.

Note: In total, there are thirteen different handouts. Based on the size of your group, you might need to give some participants the same handout, or skip some of the latter handouts. If you have fewer than thirteen participants, you and your co-facilitator might walk around with two other handouts after explaining “What Is Oil” and “Why Is Oil So Important.”

B. Checkpoint: The Quadrant Exercise (15)

Bring the full group back together.

Read: We have just encountered a lot of potentially overwhelming information, and we will have a chance to discuss it as a group in just a moment. Now, consider that there are at least four mind-sets that we are inclined to adopt as we hear information about the future, especially about climate change and the end of cheap, plentiful oil.

Note: Consider posting the handout as an Optional Chart.

Distribute Four Mindsets handout (Attachment 5-2).

- Denial, or “Business As Usual” – We’ll just keep going as we always have.
- Magic Thinking – We’ll find a new technology that will replace cheap oil and address the climate crisis. Therefore, we can continue “business as usual.”
• **Collapse** - Things are so bad that there is little we can do. We need to find individual ways to protect ourselves.

• **Transition** – We need to plan, learn new skills, and deploy new technologies to build resilience, while realizing we can’t go back to business as usual. We need to prepare ourselves and our communities for fundamental changes.

*Read:* From time to time, we can probably identify all four of these mindsets within ourselves. Let’s take a minute to look at how this model might apply for us. *Today, right now, how much of you do you feel is located in each mindset?* On the back of your sheet, write down what percentage of your mindset is in each quadrant.

*Note:* You might prepare a sample to make it clear to people what you are asking them to do, as in the image at right.

After everyone has filled out their quadrants, discuss the handouts and the quadrant exercise with the full group.

You might ask:

The purpose of our Resilience Circle is to face reality and help one another adapt to new realities. After exchanging the information in the handouts, what quadrant is dominant for you?

What factors strengthen or weaken your dominant mindset?

Was any information missing from the handouts that should have been there?

*Read or summarize:* One of the best ways we can transition to a new world is by creating stronger communities. In our next exercise, we’ll start exploring how we can strengthen our own community through the practice of mutual aid.

**Activity 2: Offerings of Gifts and Needs (40)**

**A. Offering**

The circle’s homework for this session included making lists or cards of “gifts you have to offer” and “things you need.” Explain that we will go around and have people briefly offer up their Gifts and Needs in turn.
Open this section by noting that one of the things that can get distorted in times of scarcity and hardship is our sense of ourselves as having something to give as well as needing to receive. Sometimes we forget we have anything to offer when we have many needs. Sometimes we fear needing something from others because this makes us feel vulnerable.

This activity is about restoring balance between offering and receiving. Reciprocity is a critical ingredient in common security; it is harder than just giving or just receiving, but it is ultimately more rewarding and builds deeper connections that create needed security. Today we practice valuing ourselves and each other through reciprocity.

Have participants go around one by one and explain briefly what they’re offering and what they need. If participants brought their gifts and needs on separate cards, invite them to place their cards in appropriately-labeled baskets; if participants brought lists, record these on blank flip chart or poster paper as participants share. Divide the paper into two columns, one for Gifts, and the other for Needs.

Comment on the variety and richness of the offerings. Make connections where you see a match between gifts and needs. Encourage people to start exchanging!

**B. Continuing Mutual Aid: Reflection and Discussion**

Consider ways the group might systematically match gifts and needs to continue mutual aid within the circle, and note that we will return to this conversation in Session 7. For example,

- Use a spreadsheet to create a small “time bank”
- Join a larger time bank in your community
- Identify a few particular items the group can share (a lawnmower or sewing machine); consider storing these in a church or other common place
- Use email or a “Google Group” to make requests and offerings
- Integrate new gifts and offerings into future go-rounds
- Use ideas from the “6 Ideas” list we read in the previous session, or from Shareable.net to share and exchange gifts

**Keeping An “Ideas List”**

During this discussion, be sure to designate someone to keep notes and add to your ongoing list of potential project and activity ideas.

**Closing (10)**

See notes on closings on page 13.

1. Evaluation

2. Remind everyone of the next meeting and assign the Homework:
All the homework is available online at http://localcircles.org/homework.

Readings: 1. Selection from Agenda for a New Economy by David Korten; 2. Selection from Plenitude: The New Economics of True Wealth by Juliet Schor (Attachment 5-3)

3. Suggested Closing Reading – Selection from Animal, Vegetable, Miracle by Barbara Kingsolver (Attachment 5-1)
Suggested Opening Reading by Wayne B. Arnason

Take courage friends.

The way is often hard, the path is never clear, and the stakes are very high.

Take courage.

For deep down, there is another truth: you are not alone.

Suggested Closing Reading: Selection from Animal, Vegetable, Miracle by Barbara Kingsolver

…I share with every adult I know this crazy quilt of optimism and worries, feeling locked into certain habits but keen to change them in the right direction. And the tendency to feel like a jerk for falling short of absolute conversion. I’m not sure why. If a friend had a coronary scare and finally started exercising three days a week, who would hound him about the other four days?

It’s the worst of bad manners – and self-protection, I think, in a nervously cynical society – to ridicule the small gesture. These earnest efforts might just get us past the train-wreck of the daily news, or the anguish of standing behind a child, looking with her at the road ahead, searching out redemption where we can find it: recycling or carpooling or growing a garden or saving a species or something. Small, stepwise changes in personal habits aren’t trivial. Ultimately they will, or won’t, add up to having been the thing that mattered.
Handout: Four Mindsets You Might Recognize

The Quadrants

How we react to economic and ecological change -- here are four mindsets that might appear in us from time to time.

<table>
<thead>
<tr>
<th>Business As Usual</th>
<th>Collapse</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BUSINESS AS USUAL or DENIAL:</strong></td>
<td><strong>COLLAPSE:</strong></td>
</tr>
<tr>
<td>“The future will be like the past, just a bit different.” “Business as usual.”</td>
<td>“We’re doomed. It’s already too late to save humanity/the planet/the economy.” “We’re heading towards a terrible collapse.”</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Magic Thinking</th>
<th>Transition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MAGIC THINKING or MAGIC TECHNOLOGY BULLET:</strong></td>
<td><strong>PLANNING FOR TRANSITION:</strong></td>
</tr>
<tr>
<td>“Even if we run out of oil and coal, technology will create a new source of energy to replace it.” “I’m sure science will find a way to stop climate change.”</td>
<td>“Proactively working toward a future of thriving, local economies that don’t rely on constant growth is possible. We’ve lived this way before, and we can do it again.”</td>
</tr>
</tbody>
</table>
How Does Your Mind Line Up Today?

<table>
<thead>
<tr>
<th>Business As Usual/ Denial</th>
<th>Collapse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Magic Thinking</td>
<td>Transition</td>
</tr>
</tbody>
</table>
Homework Reading: “No More Band-Aid Solutions to the Financial Crisis: We Need to Build an Economy that Works” by David Korten

Excerpt from *Agenda for a New Economy: From Phantom Wealth to Real Wealth, 2nd Edition*, 2010

Treat the System, Not the Symptom

As a student in business school, I learned a basic rule of effective problem solving that has shaped much of my professional life. Our professors constantly admonished us to "look at the big picture." Treat the visible problem -- a defective product or an underperforming employee -- as the symptom of a deeper system failure. "Look upstream to find the root cause. Find the systemic cause and fix the system so the problem will not recur." That is one of the most important things I learned in more than twenty-six years of formal education.

Many years after I left academia, an observation by a wise Canadian friend and colleague, Tim Brodhead, reminded me of this lesson when he explained why most efforts fail to end poverty. "They stop at treating the symptoms of poverty, such as hunger and poor health, with food programs and clinics, without ever asking the obvious question: Why do a few people enjoy effortless abundance while billions of others who work far harder experience extreme deprivation?" He summed it up with this simple statement: "If you act to correct a problem without a theory about its cause, you inevitably treat only the symptoms." It is the same lesson my business professors were drumming into my brain many years earlier.

I was trained to apply this lesson within the confines of the business enterprise. Tim's observation made me realize that I had been applying it in my work as a development professional in Africa, Asia, and Latin America. For years I had been asking the question: What is the underlying cause of persistent poverty? Eventually, I came to realize that poverty is not the only significant unsolved human problem, and I enlarged the question to ask: Why is our economic system consigning billions of people to degrading poverty, destroying Earth's ecosystem, and tearing up the social fabric of civilized community? What must change if we are to have a world that works for all people and the whole of life?

Pleading with people to do the right thing is not going to get us where we need to go so long as we have a culture that celebrates the destructive behaviors we must now put behind us and as long as our institutions reward those behaviors. It is so much more sensible to direct our attention to making the right thing easy and pleasurable by working together to create a culture that celebrates positive values and to foster institutions that reward positive behavior.

Worse Than No Theory
What my wise colleague did not mention is that placing too much faith in a "bad" theory or story, one that offers incorrect explanations, may be even worse than acting with no theory at all. A bad theory can lead us to false solutions that amplify the actions that caused the problem in the first place. Indeed, a bad theory or story can lead whole societies to persist in self-destructive behavior to the point of self-extinction.

The cultural historian Jared Diamond tells of the Viking colony on the coast of Greenland that perished of hunger next to waters abundant with fish; it had a cultural theory, or story, that eating fish was not "civilized." On a much larger scale, the human future is now in question and the cause can be traced, in part, to economic theories that serve the narrow interests of a few and result in devastating consequences for all.

As we are perplexed by the behavior of the Vikings who perished because of their unwillingness to give up an obviously foolish theory, so future generations may be perplexed by our foolish embrace of some absurd theories of our own, including the theory that financial speculation and the inflation of financial bubbles create real wealth and make us richer. No need to be concerned that we are trashing Earth's life support system and destroying the social bonds of family and community, because eventually, or so the theory goes, we will have enough money to heal the environment and end poverty.

This theory led to economic policies that for decades served to create a mirage of phantom wealth that vanished before our eyes as the subprime mortgage crisis unfolded. Even with this dramatic demonstration that we were chasing a phantom, most observers have yet to acknowledge that the financial speculation was not creating wealth at all. Rather, it was merely increasing the claims of financial speculators on the shrinking pool of everyone else's real wealth.

**A New Story for a New Economy**

A theory, of course, is nothing more than a fancy name for a story that presumes to explain how things work. It is now commonly acknowledged that we humans are on a course to self-destruction. Climate chaos, the end of cheap oil, collapsing fisheries, dead rivers, falling water tables, terrorism, genocidal wars, financial collapse, species extinction, thirty thousand child deaths daily from poverty--and in the richest country in the world, millions squeezed out of the middle class--are all evidence of the monumental failure of our existing cultural stories and the institutions to which they give rise. We have good reason to fear for our future.

At first, each of the many disasters that confront us appears distinct. In fact, they all have a common origin that our feeble "solutions" fail to address for lack of an adequate theory. We do, in fact, have the means to create an economic system that takes life as its defining value and fulfills six criteria of true economic health. Such an economy would:

1. provide every person with the opportunity for a healthy, dignified, and fulfilling life;
2. restore and maintain the vitality of the Earth’s natural systems;
3. nurture the relationships of strong, caring communities;
4. encourage economic cooperation in service to the public interest and democratically determined priorities;
5. allocate resources equitably to socially and environmentally beneficial uses; and
6. root economic power in people- and place-based communities to support the democratic ideal of one-person, one-vote citizen sovereignty.

Plenitude is about transition. Change doesn’t happen overnight. Creating a sustainable economy will take decades, and this is a strategy for prospering during that shift. The beauty of the approach is that it is available right now.”
- Juliet Schor

I. THE ECONOMIC CHALLENGES WE FACE

Juliet Schor argues in her book Plenitude that a continuation of the “business as usual” (BAU) economy—the current economic rules, practices, growth trajectory, and ecological consequences of production and consumption—is no longer a viable option during this time of economic and ecological challenge.

THE ECONOMY WILL BE LESS LUCRATIVE OVER THE NEXT DECADE: Schor predicts that the “Business As Usual” (BAU) economy will yield less income, jobs, cheap goods, return on assets and life satisfaction and be more unstable for ordinary individuals over the next decade. Why? Added to conventional economic reasons (the nation’s declining position in the world economy, long swings in economic activity, inability to create adequate numbers of jobs), we can expect mounting ecological degradation (climate change in particular) which creates scarcities and raises the costs of production.

UNEMPLOYMENT WILL NOT BE GOING AWAY: The US economy has lost 8 million jobs, and we will need about 500,000 new jobs every month for 2 years to get back to pre-recession levels. That’s simply an unrealistic number. The old way to generate jobs—growth in overall GNP—is less effective now because jobs are moving overseas and information technology is replacing labor. We need new approaches to employment, in particular small-scale, community-based jobs and livelihoods.

BUSINESS-AS-USUAL GROWTH IS DESTROYING THE PLANET: The climate and ecological crises mean we can’t just grow our way out of problems in the usual way. Higher GNP yields higher carbon emissions. We need to rapidly reduce carbon pollution by shifting to lower impact activities and pinpoint economic practices that will reverse the dangerous damage we’ve already done to the atmosphere and the planet.

II. THE PLENITUDE SOLUTION

Through a major shift to new sources of wealth, green technologies, and different ways of living, individuals and the country as a whole can be better off and more economically secure. Schor draws on recent developments in economic theory, social analysis, and ecological design to map out a path to a healthier environment and a higher quality of life.
SHIFT OUT OF THE WORK-AND-SPEND-CYCLE: Schor, who pioneered the concept of the work-and-spend-cycle, finds that households are less attracted to the high-spending lifestyles of the past, and that jobs have become more demanding, less secure, and less lucrative. She argues that the savvy response to this new situation is for households to begin a shift out of the BAU market and into undervalued sources of wealth: time, creativity (especially ecological knowledge) and social relationships.

DIVERSIFY: A key economic principle is to not rely on a single source of income, such as the labor market. Households should diversify their sources of income and ways of meeting their consumption needs, by reducing time spent in the BAU economy. New ways to provide livelihood include self-reliance (making and doing for yourself), small businesses, sharing assets, and trading services within communities. These trends are already emerging around the country.

SMALL SCALE: Innovation, dynamism, and employment are being generated by the small-scale sector. The vibrancy in our economy is now in small businesses and self-employment. Information technologies and on-line networking have eroded many of the advantages of big firms. Schor calls for a small-scale, de-centralized, ecologically-oriented sector of entrepreneurial individuals and households.

III. IDENTIFYING ALTERNATIVE SOURCES OF WEALTH: PLENITUDE’S FOUR PillARS

Humans are degrading the planet far faster than they are regenerating it. Food, energy, transport, and consumer goods are becoming increasingly scarce and over the long term will be more expensive. The economic downturn that has accompanied the ecological decline has led to another type of scarcity: incomes, jobs, and credit. We can start addressing both economic and ecological deficits by tapping into neglected assets.

TIME: For decades Americans have been devoting more and more time to the labor market. Plenitude practitioners reverse that trend, using their newfound time affluence to invest in other sources of wealth. They make, rather than buy; share, rather than spend; and build social relationships. These individual solutions also create balance in the labor market: hours of work in jobs fall, which allows companies to hire more employees. Right now, productivity is growing too rapidly and hours per job are too high to absorb all the people who need work.

HIGH-TECH SELF-PROVISIONING: We can reduce reliance on the market by meeting basic needs (income, food, housing, consumer goods, energy) through a series of creative, smart, high productivity technologies: growing food (using permaculture and vertical gardens); creating energy on a small scale (convert a Prius to a plug-in and double the gas mileage); building homes with free labor and local, natural materials, and new Fab-Lab technologies (small, smart machines that make almost anything). Schor
looks at examples of people already practicing self-provisioning and converting their skills into money-making ventures.

CONSUMING DIFFERENTLY: Plenitude is a strategy for living that affords people more time, more creativity, and more social connection, while lowering their ecological footprint and avoiding consumer debt. It yields a high-satisfaction style of life, though not necessarily a high-spending lifestyle. So how does it meet our desires to shop, buy, and enjoy the fruits of a consumer society? Through a combination of accessing “new-to-you” products, sharing expensive items such as cars and appliances, and making careful purchases of long-lasting goods.

CONNECTION: As more and more labor time went into the market, time for community disappeared. Social ties frayed and neighborhoods hollowed out. But social relationships are a potent form of economic wealth, which people can turn to during financial instability or adverse climate events. People who have strong social connections, or what’s called social capital, fare much better when times get rough. Plenitude involves re-building local economic interdependence by trading services, sharing assets, and relying on each other in good as well as hard times.


Also see a video of Juliet Schor’s talk, A New Understanding of True Wealth, Seattle Town Hall, May 24, 2010; http://vimeo.com/12034640/.
Session 6
Changing the Rules

In this session we will explore the proposition that large corporations exert too much influence over the “rules” that govern our society, and that they have caused “risks” to shift from the broader society onto the backs of individuals. With a vision of a new economy (Sessions 2 and 3) and strengthened community ties (Sessions 4 and 5), we are equipped to engage in social action to rewrite these rules. We’ll discuss what types of action this group is interested in.

Looking ahead, Session 7 will lead us to a discussion about whether and how we will continue to meet and work together.

**Participant Preparation**

Participants will have read: 1. Selection from *Agenda for a New Economy* by David Korten; 2. Selection from *Plenitude: The New Economics of True Wealth* by Juliet Schor (Attachment 5-3)

**Objectives**

- Understand that a “risk shift” has moved economic security from government onto the backs of American families, and that this shift has been significantly influenced by large corporations.
- Identify possibilities for social action.

**Things You’ll Need**

*See notes on preparing for sessions on page 14.*

- Poster paper or blank flipchart and easel and markers
- Copy of opening and closing readings (Attachment 6-1)
- Pre-made poster displaying “Risk Shifts” for Activity 1
- Signs reading “Completely Agree” and “Completely Disagree” for Activity 2
- Optional – Read over “Background Information for Facilitators” about the Risk Shift and Corporate Power for Activities 1 and 2 (AttachmentS 6-2 and 6-3)
- A few copies of the homework for Session 7, the “Resilience Quiz,” for those without Internet access, available at [http://tinyurl.com/resilientquiz](http://tinyurl.com/resilientquiz)

**Handouts**
• Homework Reading: What’s Next? Note that due to length, this is found in Appendix C at the end of this Guide.

SUMMARY AGENDA - Session 6

Opening (30)

Activity 1: The Risk Shift (15)

Activity 2: The Power of Large Corporations (20)
   A. Introduction
   B. Small Group Discussion
   C. Large Group Discussion

Activity 3: Social Action to Rewrite the Rules (40)
   A. Where Do We Stand?
   B. Our Experiences
   C. Possibilities for Social Action

Preparing for Session 7 (5)

Closing (10)

DETAILED AGENDA – Session 6

Opening (30)

See notes on openings on page 12.

1. Suggested Opening Reading – Selection from Eearth: Making Life on a Tough New Planet by Bill McKibben (Attachment 6-1)

2. Go-Round: As you did last time, invite participants to simply give an update on their lives since the last meeting.

3. Review of Last Session and Overview of Today’s Session

   Brief Review of Fifth Session

   Ask the group: What do you remember from our last session? What were we talking about last time we were together?

   Consider adding the following points if they do not come up:
In our fifth session we exchanged gifts and needs and discussed how we might continue the practice of mutual aid within our group.
We also talked more about the ecological threats to our security, and how these threats require us to build a new kind of economy.
Mutual Aid is one of the building blocks of this new economy.

**Overview of Today’s Session**

- Today, we’ll talk about a “risk shift” that has moved economic security from the government onto the backs of American families.
- This shift and the other problems we face as a society have been significantly influenced by large corporations.
- We will talk about how social action can change the “rules” that have been written by these powerful corporations.

Following this overview, review today’s *Summary Agenda* with the group.

**Activity 1: The Risk Shift (15)**

Display a pre-made easel sheet on *Risk Shifts*, listing the following:

<table>
<thead>
<tr>
<th>RISK SHIFTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
</tr>
<tr>
<td>Job Security</td>
</tr>
<tr>
<td>Health Care</td>
</tr>
<tr>
<td>Retirement</td>
</tr>
<tr>
<td>Higher Education</td>
</tr>
<tr>
<td>Housing</td>
</tr>
</tbody>
</table>

*Read or summarize: In the last forty years, many of the common security institutions that previous generations created have been dismantled. Large corporations used their power to weaken employee protections, cut taxes, shift costs and reduce employee benefits. These things have slowly chipped away at our economic security. Jacob Hacker calls this the Great Risk Shift, as risk has shifted more and more onto individuals.*

As the facilitator, select one of the areas and give an example of how risks have been shifted and security has been lost. For talking points, see “Background Information for Facilitators: The Risk Shift” (Attachment 6-2).
Then, lead a discussion on risk shifts in some of the other areas on the easel sheet using the following questions:

*What risk shifts do you see in other of these areas? Are there other areas that might be added to the list?*

*Do you see risk shifts in any of these areas in your own life?*

*What if you go back one or two generations? How do the risks you face differ from the risks in your parents’ generation?*

Note: Keep this discussion moving along by drawing out short examples from a mix of participants. The experience of “risk shift” varies depending on age, race and culture. Younger workers – those under 35 – and some newer immigrants may feel that they have always been “on their own.” The idea of shared security will likely be more common to older workers who may have had an employer-sponsored pension fund or health insurance. The key here is to underscore the changes that have happened. For most people, things have not gotten more secure.

**Activity 2: The Power of Large Corporations (20)**

**A. Introduction**

Read: How would you respond to someone who said:

“Many corporations are so large and powerful today that they control just about everything in life – government, elected officials, the mainstream media, food, energy, water, health care, pharmaceuticals, communications, national security, education, and transportation. In fact, at the heart of every major problem we face in the world, there are large private corporations that have a vested interest in solving our problems by making a huge profit – or making a huge profit by not solving our problems.”

Solicit a few responses from the group without spending too much time on this.

**B. Small Group Discussion**

Read or summarize: Now, we’re going to focus on a few of the industries with the most power and learn from each other about them.

Break participants into small groups and explain that they will each talk about how a specific industry relates to this statement. Randomly assign one of these industries to each group: health (health insurance and pharmaceuticals), energy, food, or Wall Street. (See Attachment 6-3 for talking points on these four industries.) Feel free to assign other industries if you prefer.
Ask each group to have a discussion about how their industry relates the statement that was read:

*How does this industry profit by solving problems?*

*How does it profit by not solving our problems?*

*How does it profit by creating new problems?*

**C. Large Group Discussion**

Bring people back together and have them report briefly on their small group discussions. Discuss how various industries have caused the risk shift, economic inequality, and ecological crises, and protected an economic system that is fundamentally flawed. Use “Background Information for Facilitators: Corporate Power” (Attachment 6-3) if necessary.

**Activity 3: Social Action to Rewrite the Rules (40)**

**A. Where Do We Stand?**

Place signs (“Completely Agree” and “Completely Disagree”) on opposite ends of the room. Then say:

*This is an activity that will open up our discussion about our experiences and feelings about taking social action and government.*

*On this end of the room, I have put a sign that says “Completely Agree,” and on the other end of the room a sign that says “Completely Disagree.” Imagine that there is a line between the two signs.*

*I am going to read a statement. If you “Completely Disagree,” go toward that sign. If you strongly agree, go toward the other sign. If you are in between, stand along the imaginary line to show where you stand in terms of your views and feelings. Anyone can choose not to participate for any of the statements.*

**Statements to Read Aloud:**

- *I am overwhelmed by all the possibilities for social action.*
- *Big money interests always block any meaningful change from happening.*
- *It doesn’t do any good to send emails or make phone calls to elected officials.*
- *Government has an important role in fixing the economy and helping with the transition to the future.*
- *We should not depend the state or federal government to get us out of this economic crisis.*
• These times open up new possibilities for positive change.
• I would be interested in lobbying and pressing for change if I was part of a small group committed to acting together.

Feel free to add other statements that might draw out people’s feelings about social action, or ask participants to provide a statement.

**B. Experiences with Social Action**

Ask participants to break into pairs and to address these two questions.

Where and when in your life have you taken action to influence something outside of your immediate family? Don’t just think “politics”: have you tried to make changes at your child’s school? Helped organize an improvement to a public space?

What helps you believe that social change is possible?

Bring the whole group back together and ask people to briefly share their reflections.

**C. Possibilities for Social Action**

Discuss taking social action together as a group. You might ask:

What do you think of the readings we did for homework for this session? Do they give us a vision for social action?

What social issues are you working on? What issues are you passionate about? What would you work on, given no constraints?

Could a circle like this one have an impact on the issues that interest you?

Tell the group that in the next session we will have the opportunity to embark on projects together, and we will revisit the ideas we discussed today.

**Preparing for Session 7 (5)**

Session 7 is the last planned session in the curriculum, and it allots half an hour to discuss what your group might do next. To get people thinking about the future, read or summarize the following:

Our next session is the last planned session in the curriculum. As you know, we have been keeping an “Ideas List” with activities and projects we might embark upon together.
after Session 7, and we’ll read even more ideas for homework. Hopefully, our group will continue into the future.

Before the next session, consider if you’d like to take on some leadership to help our group during this transitional time. We will need new leaders to step forward. And of course, be sure to bring in any ideas you have for what we might do together.

Note: The next session requires special preparation by the facilitator. Remind the “Keeper of the Ideas List” that he or she will be asked to read the list during Session 7. He or she may want to organize or edit the list in preparation. See Session 7 for more details on special preparation.

Closing (10)

See notes on closings on page 13.

1. Evaluation

2. Remind everyone of the next meeting and assign the Homework:

All the homework is available online at http://localcircles.org/homework.

A. Take the online Resilience Quiz at YES! Magazine: http://tinyurl.com/resilientquiz. Be sure to remember your score!

B. Reading: “What’s Next?” (Appendix C at the end of the Guide)

C. Optional: Fill out the online evaluation to let the Resilience Circle Network know your thoughts about this experience: http://localcircles.org/?p=4254.

3. Suggested Closing Reading - “To Be Of Use” by Marge Piercy (Attachment 6-1)
Suggested Opening Reading: Selection from *Eaarth: Making Life on a Tough New Planet* by Bill McKibben

**From Racehorse to Workhorse**

Here’s a better metaphor: the economy that has defined our Western world is like a racehorse, fleet and showy. It’s bred for speed, with narrow, tapered legs; tap it on the haunch, and it accelerates down the backstretch. But don’t put it on a track where the rain has turned things muddy; know that even a small bump in its path will break its stride and quite likely snap that thin and speedy leg. The thoroughbred, like our economy, has been optimized for one thing only: pure burning swiftness.

What we need to do, even while we’re in the saddle, is transform our racehorse into a workhorse—into something dependable, even-tempered, long-lasting, uncomplaining. Won’t go fast, will go long; won’t win the laurel, will carry the day. The high praise for a workhorse—for a Shire or a Belgian or a Percheron—is “she’s steady.” “She can pull.” We’re talking walk or trot or jog, not canter or gallop.

Suggested Closing Reading: “To Be Of Use” by Marge Piercy

The work of the world is common as mud.
Botched, it smears the hands, crumbles to dust.
But the thing worth doing well done
has a shape that satisfies, clean and evident.
Greek amphoras for wine or oil,
Hopi vases that held corn, are put in museums
but you know they were made to be used.
The pitcher cries for water to carry
and a person for work that is real.
Background Information for Facilitators: The Risk Shift

The political scientist Jacob S. Hacker writes that a Great Risk Shift has moved economic security “from the broad shoulders of government onto the fragile backs of American families.” In the thirty years after World War II (1947 to 1977), economic security increased for many (but not all) people. The social safety net was strengthened, even as our economy was dynamic and growing.

**Income Insecurity**

- With wages stagnant and falling, many households have had to involuntarily work more hours—and have more members of the family enter the paid labor force.

- More women entered the paid workforce, which is a good thing in terms of choice and options. But having multiple income earners masked how bad the economy really was.

- The meaning of a “steady job” has shifted. For many households, there have been enormous income swings from year to year, creating instability.

- Personal bankruptcy – once a rare occurrence – is now more routine.

**Job Insecurity**

- Most workers don’t know where they will be working in five years or three years—much less stability compared to a generation ago. Many more workers feel the sands shifting below their feet.

- Fewer workers have “long term employment” and more are working as “temp” or contract workers or other forms of part-time or contingent labor. Frequently, there are no benefits attached to these types of jobs.

- A higher percentage of workers are involuntarily underemployed, working part-time, when they need full-time jobs.

- Reported unemployment rates would be much higher if we counted discouraged workers (those who have given up looking for work) and involuntarily part-time workers.

**Health Insecurity**

- More and more Americans are “on their own” in terms of health insurance. The percentage of jobs with health insurance as a benefit has declined.

- Statistics: 48 million Americans lack health insurance, up from around 24 million
in 1980. All of the decline in health coverage is due to a drop in the scope and generosity of employer-provided health coverage. In 1980, the majority of employers at medium-to-large companies paid 100 percent of the premium for family health coverage. Today, fewer than a quarter do.

• Over a two-year period, more than 80 million adults and kids – one out of three nonelderly Americans – spend some time without health insurance and the protection it provides against ruinous health care costs. More than 50 million are uninsured for more than six months.

• One out of six working-age adults carry medical debt, and unexpected medical costs are the leading cause of personal bankruptcy.

Retirement Insecurity

• More and more families are “on their own” to figure out their retirements, with the decline of employer-based pension plans and the expansion of individualized plans such as 401(k) plans and IRAs.

• Statistics: In 1980, more than 80 percent of large and medium-sized corporations offered traditional “defined-benefit” pensions that provide a predetermined monthly benefit for the remainder of a worker’s life. Today, less than a third do. Instead, companies that provide plans now offer “defined-contribution” plans, such as the 401(k), in which returns are neither predictable nor assured.
Background Information for Facilitators: Corporate Power

General

- Eighty-five percent of Americans agree that corporations have too much power.
- The vast majority of Americans want good jobs, safe products, health care, responsible government, and clean air and water. By pressuring the government in various ways, powerful corporations have blocked these things.
- Public corporations are bound by law to maximize profits for their shareholders. They cannot choose to pay workers a living wage, produce safe products, or use sustainable practices if it affects their bottom line negatively.
- Ever since the “Citizens United” decision by the Supreme Court in January of 2010, corporations can spend as much money as they want to influence elections.
- Industries like agribusiness and oil receive huge subsidies to do business.
- Many corporations employ thousands of people in their tax departments and use special tricks and offshore loopholes to avoid paying taxes. GE, Verizon, and Bank of America are among those who didn’t pay any corporate taxes in 2009.
- Overall, general corporate tax breaks will cost U.S. taxpayers $448.5 billion over the next five years, on top of the $54.2 billion U.S. companies will be reaping in industry-specific tax breaks. The combined taxpayer outlay going to private corporations from these two revenue streams: over $100 billion a year.


Banking

- Many people are familiar with the $700 billion bailout that Congress approved to rescue Wall Street in the fall of 2008. But the Federal Reserve and other agencies also used taxpayer money to keep Wall Street from failing. The estimated total amount of taxpayer money spent to save Wall Street is $4.74 trillion.
- In the wake of the meltdown of 2008, Americans have lost trillions in wealth, retirement savings, and home equity, and more than 13 million people are out of work.
- Executive pay and profits at big Wall Street banks are back at record levels. At the largest 25 banks, total 2010 compensation and benefits hit a record of $135 billion.
• As financial reform was being debated in Congress in 2010, Wall Street spent $4 million every day to weaken it.


Food

• Today’s farming practices depend upon enormous amounts of pesticides, chemicals, and fossil-fuel based fertilizer. The average American calorie is shipped 1500 miles from farm to plate.
• The U.S. pays about $20 billion per year in farm subsidies to agribusinesses. Nearly three quarters of subsidy money goes to only 10% of the recipients.
• Over 90% of farm subsidies go to staple crops of corn, wheat, soybeans, and rice, while growers of most other crops get no subsidies at all. Subsidized crops like corn and soy are the basis of most processed foods, and also feed the animals we eat, such as chicken and cattle.


Health

• The U.S. spends twice as much as other industrialized nations on health care, $8,160 per capita. Yet our system performs poorly in comparison based on measures like life expectancy and infant mortality. It also leaves 50.7 million without health coverage and millions more inadequately covered.
• Thirty-one percent of Americans’ health dollars are not spent on health care. In our patchwork system of mostly for-profit insurers, this money is instead diverted to things like hospital bureaucracy, billing, and marketing departments - as well as huge profits and exorbitant executive pay.
• The pharmaceutical industry spends twice as much on advertising as it does on research.
• It also spent $900 million on lobbying between 1998 and 2005, more than any other industry. During the same period, it donated $89.9 million to federal candidates and political parties. The industry has 1,274 registered lobbyists in Washington D.C.
• Sixty-one percent of Medicare spending on prescription drugs is direct profit for pharmaceutical companies.

Energy

- The fossil fuel lobby has blocked development of clean energy alternatives like wind or solar.
- Meanwhile, $5.8 billion in tax breaks are set to go to oil and gas corporations over the next five years. Estimates of the value of U.S. federal subsidies to the domestic oil industry alone (not coal) range from roughly $6 billion to $39 billion annually.
- A 2010 poll by Stanford University found public support for government action to increase clean energy and energy efficiency. The poll found that 84% are in favor of giving companies tax breaks to produce more electricity from water, wind and solar power; 81% want more fuel efficient cars that use less gasoline; 80% want more appliances that use less electricity; and 80% want more home and office buildings that require less energy to heat and cool.

Session 7
What’s Next?

A Message for Facilitators

Dear facilitator,

Congratulations on making it to the final session of the curriculum! We are grateful to you for experimenting with this form of building community, and we very much want to get your feedback on the experience.

Please contact us to set up a “Check-In and Feedback Conversation” at 617.477.8630 x307 or Info@LocalCircles.org.

You may already be connected to our facilitator network, and if not, now is a great time to get connected and hear how other groups have managed the “transitional phase” following the completion of the curriculum. Moreover, we are eager to hear your impressions of the curriculum, and how you found it useful (or not!) as a tool. What was your favorite session or activity? Were there places you changed or adapted the materials to make them more appropriate for your group?

We’d also love to hear your circle’s stories - any interesting anecdotes about the people in your group, what they were facing when they came in, and if the Resilience Circle helped them. All such information will be kept confidential unless you give us explicit permission to share it.

Please email us at Info@LocalCircles.org to schedule a conversation. We look forward to hearing about your experience.

Best wishes,
The Resilience Circle Network

Special Preparation for Session 7

This session requires special preparation since it is the last planned session in the curriculum. Before the meeting, make sure the “Keeper of the Ideas List” or another volunteer organizes or edits the list so it can be read during the Session.

Also, talk to everyone one-on-one before the meeting to get a sense of their interests and whether they would like to continue. Determine who is interested in taking on more leadership during this “transitional phase.” Ideally, new folks will step forward to be
transitional leaders. The group’s original organizers and facilitators should consider themselves as coaches or consultants to these new folks, helping out as needed, but letting others take the reins.

Transitional leaders:

- Facilitate the conversation about next steps in Activity 3
- Determine the activities the group is most interested in pursuing
- Take responsibility for the group’s calendar, ideally scheduling events for the next 3 – 6 months

Planning meetings/activities for the next 3 – 6 months ensures that you don’t spend future meetings simply planning other meetings, and gives participants a greater sense of security that the group will continue.

In Activity 3, you will have half an hour to discuss what’s next. **Be sure that whoever is running this section reads the detailed agenda below in advance**, and makes the necessary decisions and preparations.

Activity 3 may not provide enough time to determine your group’s next steps, so you may need to schedule another meeting to finish the conversation. The transitional leaders should schedule and run this meeting.

It’s important to note that not every group decides to continue. If your group decides to wind down, you should reserve the right to reconvene and check in with each other in the case of future economic or environmental shocks. People’s relationships may prove essential in such a situation.

**Participant Preparation**

A. Participants will have taken the online Resilience Quiz at YES! Magazine: [http://tinyurl.com/resilientquiz](http://tinyurl.com/resilientquiz)

B. Participants will have read “What’s Next?” (Appendix C at the end of the Guide)

C. Participants may have filled out the online evaluation for the Resilience Circle Network: [http://localcircles.org/?p=4254](http://localcircles.org/?p=4254)

**Things You’ll Need**

- Poster paper or blank flipchart and easel and markers
- Copy of opening and closing readings (Attachment 7-1)
- Two signs, one showing the number “20” and one showing “80” for Activity 2
- An edited or organized copy of the “Ideas List” the group has generated
- Pre-made poster with three columns for Activity 3
- Stickers for Activity 3
• A few copies of Appendix C, “What’s Next?”

Handouts
There are no handouts for this session.

SUMMARY AGENDA - Session 7

Opening (30)

Activity 1: Review and Visualization (20)
   A. Review
   B. Visualization

Activity 2: Next Steps Toward Resilience (30)
   A. Common Ground
   B. Community Mapping

Activity 3: What’s Next? (30)

Closing (10)

DETAILED AGENDA – Session 7

Opening (30)

See notes on openings on page 12.

1. Suggested Opening Reading – Selection from “Personal Preparation” by Chris Martenson (Attachment 7-1)

2. Go-Round: Again, invite participants to share anything they like.

3. Review

Brief Review of Sixth Session

Ask the group: What do you remember from our last session? What were we talking about last time we were together?

Consider adding the following points if they do not come up:

• In our last session we talked about how large corporations write the rules which govern our lives, and have created a “risk shift” for American families.
• We also talked about how social action can change this situation, and how mutual aid and community efforts alone will not effectively combat corporate power.

Following this discussion, review today’s **Summary Agenda** with the group.

**Activity 1: Review and Visualization (20)**

**A. Review of Our Time Together**

*Read:* Today’s meeting is both an ending – of our planned sessions – and a beginning. We embarked on a path from “you are on your own” to “we are in it together.” We combined learning together, mutual aid and taking action. We have had some shared glimpses of things we might be able to do together.

*Ask:*

> We have spoken a few times about building a new economy. What do you think are some of the key characteristics of that new economy?

Some to add if not mentioned:

- Locally focused
- Vibrant, connected communities
- In harmony with the earth
- Equitable and efficient distribution of resources
- Democratic rule-making

*What other ideas have we talked about that are important to you?*

Some to add if not mentioned:

- **No more “Business As Usual.”** We are not going back to an economy built on overconsumption driven by debt and cheap energy that ignores environment.
- **We are collectively facing a “Fork in the Road.”** We can contract into isolation, fear, hunkering down, and withdrawal; or move toward community resilience, engagement, connection.
- **Taking responsibility.** We can’t wait for someone else to figure it all out. We need to be part of the solution by engaging in mutual aid, preparing our communities, and taking social action.
- **Tough times lie ahead.** We should prepare for continued economic shocks and environmental degradation.

**B. Visualization**
Read: We are going to leap ahead into the future and see where this work on the new economy might take us. Will we decline or prosper? Will we deplete our environment or learn how to live within its limits? Will we grow more unequal or share prosperity? Where we land in 2040 will depend on what we do starting now.

Read the following “2040 Visualization,” with appropriate pauses.

It’s 2040 in the United States, and the changes over the past 30 years have been dramatic.

Things began to unravel in 2008, when the US economy took a first hard hit, followed by the economies of much of the developed world. After a bumpy ride through the next decade, it became clear that peak oil—the end of cheap and easily available fossil fuels—began in 2008, and the economy as we knew it would never be the same.

We invite you now to picture yourself in this future time, in your own neighborhood. Use your imagination to call up a vision of the future that seems real to you or the next generation.

*********

You get up in the morning and set about your day. What are your meals going to look like? Most of your neighbors now have kitchen-gardens, planting all available space around their homes with food crops. Community garden space has also expanded, as have small farms in both cities and rural areas. What are your local foods, and where are they coming from?

[Pause…]

In 2015 gas prices rose to $10/gallon. Politicians and academics alike were shocked to find how quickly Americans reduced their fuel consumption and adapted to new energy routines. People developed new transportation systems without dependence on fossil fuels. Now visualize your life. How are you getting around?

[Pause…]

Much of our existing homes and buildings of the 20th century required massive retrofitting, insulation and adaptation. They were built in the era of cheap energy. Our homes are very different now. Remember when people paid hundred of dollars a month to heat or cool their houses, depending on where they lived? Now visualize where you are living. How does your living space look different? How does your community look different?

[Pause…]

Back 30 years ago, we had huge medical complexes with hospitals and emergency wards and amazing and expensive wonder drugs and medical procedures. What was strange was, we were living longer but our health was poorer. We began to understand how our industrial food system, transportation, pollution, and intense stress were making us sick. We still have many of these technological advances, but we’re healthier and happier now. Much of what ensures our wellness happens outside those big medical centers — in our communities and daily practices. Imagine your health
routines. How do you stay healthy? Imagine you are getting sick and what the new health system looks like. Who is caring for you? How does it feel? What about care for the elderly and infirmed? How does the system look now?

[Pause…]

We were very busy thirty years ago, rushing around between home and work, spending long hours commuting. A lot of our toil didn't necessarily contribute to our happiness and daily needs or to real economic health. We spent a lot of time earning money so we could pay money for our basic needs. Now we spend more time taking care of these essentials ourselves; more time growing, processing and preparing food, taking care of elders and children. We’ve got some nifty technologies that still save us time, but we also toil a lot less. Visualize your life in 2040 with a very different daily rhythm and timing. How do you spend your days?

[Pause…]

They say we’ll never go back to the standard of living of the late 20th century, but the oldest members of our communities often assert that we’d never want to. Visualize your family and community. Who are you spending time with in 2040? Where are your family and friends? What are the activities in your community?

[Pause…]

Closing thoughts: When you’re ready, open your eyes and come back to the present moment. [Pause.] Hold on to your vision. We are now going to turn to the Resilience Assessment we did for homework, and consider our present circumstances. This is the first step in moving towards our vision for the future.

**Activity 2: Next Steps Toward Resilience (30)**

**A. Spectrum Exercise**

Explain that our next activity is a way for people to share how they did on the homework, the “Resilience Quiz” from YES! Magazine.

Hang up the signs you prepared reading “20” and “80” at opposite ends of the room. Explain that there is an imaginary line between these two signs. Ask everyone to line up along the line according to their “score” on the Resilience Quiz, which falls somewhere between 20 and 80.

After folks have settled into the line, go down the line and ask each person to briefly respond to the following question. Emphasize that you are looking for very brief, popcorn style responses.

*What is the one thing you are most interested in doing to raise your score?*

Examples might include: learn to garden, move my money to a local bank, get to know my neighbors better.
Once everyone has answered, ask everyone to take a seat.

**B. Community Mapping**

*Read: Resilience is a community endeavor. Let’s turn this on its head and find out what it means about our community.*

Use the flipchart to take notes during this activity.

Ask people to name the topics the quiz addresses (food, water, energy, locally based livelihoods, local banks, etc.), and write these topics on the flipchart. Ask:

*How is our community doing in these areas?*  
*What resources do we have?*

Write resources people mention near the appropriate words (i.e. “Farmers Market” near “food”). Ask:

*Which topics do people want to discuss further? How can we take action in a couple of these areas to increase our community’s resilience?*

*Note:* You might try to encourage interest in food, as this is a good place for many communities to start building resilience.

Break people into small groups to talk about two or three of the items – you might have one group talking about food, and one about energy, for example. Groups should address resources that exist and steps that can be taken to fill gaps.

After about 10 minutes, have groups report back. Ask them what resources and possible projects they talked about.

*Closing talking point:* We are now going to have a conversation about next steps for our group. The Resilience Quiz can help us think about this. *What can we do so that if we re-take the Resilience Quiz in six months, our average score would improve?*

**Activity 3: What’s Next? (30)**

This is your opportunity to facilitate a conversation about what the group will do now that you have finished the curriculum. See the notes above in “Special Preparation.” **Be sure to leave the final**

**Keeping An “Ideas List”**

During this discussion, be sure to designate someone to keep notes and add to your ongoing list of potential project and activity ideas.

Pull out your List and see what the group would like to do next!
five minutes of this activity to schedule your next meeting!

Begin with the following summary:

This is our chance to talk about what we might do next as a group. The Resilience Quiz we just discussed may have given us some ideas. We also have our “Ideas List” with notes from previous sessions, and we read the “What’s Next” documents for homework with even more ideas.

1. **Read:** Many groups schedule one activity day per month, and have a second group meeting and discussion over a potluck. How does this approach sound to everyone?

   Allow feedback on this proposal, and tell the group we will come back to this question at the end of the discussion.

2. Ask a volunteer to read aloud the organized version of the “Ideas List.” Then, ask everyone to take a moment and think about the homework reading and the list, and consider what their favorite choices are.

3. Hang up the prepared poster paper with three columns labeled “What,” “Who,” and “When.” Ask people to call out their favorite choices, and write them on the poster paper under “What.” **Tip:** to be clear which idea is which, write the choices in alternating colors. Be sure to leave space for the stickers to the left of each idea.

4. Once you have generated a list of choices under “What,” distribute three to five stickers to each participant. **Tip:** A rule of thumb is to divide the number of choices by three, and distribute this number of stickers to each participant.

5. Ask people to vote on their favorite ideas with their stickers. **Before the meeting**, determine if you will allow participants to spend multiple stickers voting for just one idea, or if participants should use each sticker on a different idea.

6. More importantly, ask people to write their names under the “Who” column if they are willing to help lead that activity or discussion.

7. After the voting, identify where the most enthusiasm lies, and what kinds of activities members are willing to lead. Note that even if there is a lot of enthusiasm for an idea, if no one is willing to take leadership, it may not be practical to pursue it! Choose some activities to pursue over the next 3 – 6 months.

8. The next task is to fill out the “When” column, creating a calendar of activities and/or meetings which will last for 3 – 6 months. Remind participants that many groups have one activity and one discussion per month, and see if this kind of
schedule is feasible. The main job of the transitional leaders is to manage this calendar, making sure leaders are prepared and everyone is aware of what is going on.

9. At a minimum, be sure to determine the date, time, and location of your next meeting before wrapping up!

**Closing (10)**

See notes on closings on page 13.

1. Evaluation

2. Suggested Closing Reading – “Go In Peace” by Mark Belletini (Attachment 7-1)
Suggested Opening Reading: Selection from “Personal Preparation” by Chris Martenson

One of my core values is this: I have no interest in living in fear, and my plan is to live through whatever comes next with a positive attitude and with as much satisfaction and fun as I can possibly muster. So it has always been important to me to be in community with others who share this outlook. And even now that I’ve experienced the pleasures (and joys and frustrations) of working in a group setting on matters of preparation, I would still immediately join or start another one if I happened to move away.

I am only as secure as my neighbor is, and we are only as secure as our town, and our town is only as secure as the next town over. But it all begins at the center, like a fractal pattern, with resilient households determining how the future unfolds.

Suggested Closing Reading: “Go In Peace” by Mark L. Belletini

Go in peace. Live simply, gently, at home in yourselves.  
Act justly.  
Speak justly.  
Remember the depth of your own compassion.  
Forget not your power in the days of your powerlessness.

Do not desire to be wealthier than your peers  
And stint not your hand of charity.  
Practice forbearance.  
Speak the truth, or speak not.  
Take care of yourselves as bodies,  
For you are a good gift.

Crave peace for all people in the world,  
Beginning with yourselves  
And go as you go with the dream  
Of that peace alive in your heart.
APPENDIX A

THE ECONOMY AND OUR SECURITY

Session 2, Activity 2
U.S. Wealth Distribution

### Distribution of U.S. Wealth, 2009

- **Bottom 80%**
  - 12.8%

- **Top 1%**
  - 35.6%

- **80-95 Percentile**
  - 23.7%

- **95-99 Percentile**
  - 27.9%

---

**Background Info: Income vs. Wealth**

- **Income** - Your income is how much money you take in during a given time. Income includes things like wages, salaries, interest on savings accounts, dividends from shares of stock, and profits from selling something for more than you paid for it.

- **Wealth** - Your wealth is your “net worth,” the sum total of your assets minus your liabilities. Examples of assets: checking and savings accounts, vehicles, a home that you own, mutual funds, stocks and bonds, real estate, and retirement accounts. Examples of liabilities: a car loan, credit card balance, student loan, personal loan, mortgage, and other bills you need to pay.

- In the United States, wealth inequality is more pronounced than income inequality.
Distribution of U.S. Stock Market Wealth

Distribution of U.S. Stock Market Wealth, 2007

- Top 1%: 38.2%
- 90-99 Percentile: 43.0%
- 80-90 Percentile: 9.9%
- 60-80 Percentile: 6.4%
- Bottom 60%: 2.5%

All information from Inequality.org unless otherwise noted.
Median Net Worth by Race

Median Net Worth by Race, 2007

<table>
<thead>
<tr>
<th>Race</th>
<th>Median Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>$143,800</td>
</tr>
<tr>
<td>African American</td>
<td>$9,300</td>
</tr>
<tr>
<td>Hispanic</td>
<td>$9,100</td>
</tr>
</tbody>
</table>
Average After Tax Income by Income Group, 1979 - 2007

Percentage Increases

Increase in After-Tax Income by Income Group, 1979-2007
(in 2007 dollars)

All information from Inequality.org unless otherwise noted.
Top 1% Share of Total Pre-Tax Income, 1918 - 2008

Background Info: Income vs. Wealth

- **Income** - Your income is how much money you take in during a given time. Income includes things like wages, salaries, interest on savings accounts, dividends from shares of stock, and profits from selling something for more than you paid for it.

- **Wealth** - Your wealth is your “net worth,” the sum total of your assets minus your liabilities. Examples of assets: checking and savings accounts, vehicles, a home that you own, mutual funds, stocks and bonds, real estate, and retirement accounts. Examples of liabilities: a car loan, credit card balance, student loan, personal loan, mortgage, and other bills you need to pay.

- In the United States, wealth inequality is more pronounced than income inequality.
Average CEO Pay Compared to Average Worker Pay

Change in Real Family Income

1947 – 1979

Change in Real Family Income by Quintile and Top 5%, 1947-1979

<table>
<thead>
<tr>
<th>Quintile</th>
<th>Change in Real Family Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bottom 20%</td>
<td>+116%</td>
</tr>
<tr>
<td>Second 20%</td>
<td>+100%</td>
</tr>
<tr>
<td>Middle 20%</td>
<td>+111%</td>
</tr>
<tr>
<td>Fourth 20%</td>
<td>+114%</td>
</tr>
<tr>
<td>Top 20%</td>
<td>+99%</td>
</tr>
<tr>
<td>Top 5%</td>
<td>+86%</td>
</tr>
</tbody>
</table>

1979 – 2009

Change in Real Family Income by Quintile and Top 5%, 1979-2009

<table>
<thead>
<tr>
<th>Quintile</th>
<th>Change in Real Family Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bottom 20% Less than $26,934</td>
<td>-7.4%</td>
</tr>
<tr>
<td>Second 20% $26,934 - $47,914</td>
<td>+3.8%</td>
</tr>
<tr>
<td>Middle 20% $47,914 - $73,338</td>
<td>+11.3%</td>
</tr>
<tr>
<td>Fourth 20% $73,338 - $112,540</td>
<td>+22.7%</td>
</tr>
<tr>
<td>Top 20% Top 5% $112,540 and up</td>
<td>+49.0%</td>
</tr>
<tr>
<td>Top 5% $200,000 and up</td>
<td>+72.7%</td>
</tr>
</tbody>
</table>

All information from Inequality.org unless otherwise noted.
Global Inequality

Global Population and Wealth Shares for Adults at Various Levels of Net Worth, 2010

- Top 0.5%
- Next 7.5%
- Next 23.5%
- Bottom 68.4%

Share of Global Population vs. Share of Global Wealth

- Net Worth over $1 million
- Net Worth of $100,000 to $1 million
- Net Worth of $10,000 to $100,000
- Net Worth under $10,000

All information from Inequality.org unless otherwise noted.
Average Hourly Wages 1947-2009
(in 2009 dollars)

1947: $10.18
1972: $17.88
2009: $18.63

All information from Inequality.org unless otherwise noted.
Real Median Household Income

Real Median Household Income, 1967-2009
(in 2009 dollars)

1967: $40,108
1999: $52,388
2009: $49,777

All information from Inequality.org unless otherwise noted.
National Savings Rate

Personal savings rate as a share of disposable personal income, 1929-2009

Credit Card and Student Loan Debt

As of June 2010, total student loan debt passed total credit card debt for the first time. According to the Federal Reserve, credit card debt totaled $826.5 billion as of June 2010. Student loan debt outstanding totaled at least $830 billion as of June 2010.

Credit Card Solicitations

- This graph tracks the number of credit card offers sent to consumers.
- Credit card solicitations peaked at over 6 billion in 2005.
- In 2008, over 4 billion were sent.

- The gross national debt exceeds $14 trillion.
- The debt is not the same as the federal deficit, which was $1.1 trillion in FY2011. For more, see National Priorities Project.

Unemployment Rate

What is Oil?

![Diagram showing layers of the Earth with labels for mud, decaying organic matter, rock, and rock layers.](image-url)
What is Oil?

The oil that we use today formed millions of years ago when plants and animals died and were buried.

It is the result of millions of years of decay, intense pressure, and heat. The picture shows one of the phases in this process. The “organic matter” layer will become oil.

Organisms trap sunlight to create energy, turning it into carbon (among other things). As the organisms decay and turn into oil, the carbon remains and becomes highly condensed and extremely flammable. This is why oil provides so much energy.

Coal and natural gas are also “fossil” fuels which are the result of this type of process.
Why Is Oil So Important?
How many people does it take to push a car?
Why Is Oil So Important?
The phenomenal energy in oil

One tank of gas is equivalent to 8,000 human hours work! That’s 3 years of work, if you worked 8 hours/day, every day for a full year.

Most of us take for granted the amount of energy we have at our disposal instantly, every day. No human society has ever had anything near the amount of energy before the discovery of fossil fuels.
What Do We Use Oil For?
What Do We Use Oil For?

Transportation and home heating are only the beginning of our oil use.

Many products are derived from, or use oil or gas as their raw material. Plastics, synthetic fibers such as nylon and polyester, drugs, laminates, paints, ink, and many more things use oil.

Modern agriculture depends on oil. Fertilizers and pesticides are made from oil and natural gas, tractors and machinery use it, and irrigation requires huge amounts of energy.

The average American calorie travels 1500 miles from farm to plate, using oil. Processing, storing, cooking, packaging and retailing food also require energy.
Peak Oil: Rising Oil Prices

![Graph showing annual oil production over years](image.png)

![Gas station price sign](image.jpg)
Peak Oil: Rising Oil Prices

Peak oil is the point at which roughly half of the world’s oil has been extracted - it is not when the oil runs out.

As we reach the peak in oil production, oil prices will become very unstable, but will rise overall. This is because demand will rise as supplies fall.

There is a difference between discovering oil and getting it out of the ground (i.e., “producing” it). There is usually 25 – 40 years between a peak in discovery and a peak in production.
Peak Oil: Rising Oil Prices

![Diagram of oil production and discovery]

Past discovery based on ExxonMobil (2002)
Revisions backdated
Rounded with a 3yr moving average
Peak Oil: Rising Oil Prices

There is a difference between *discovering* oil and getting it out of the ground (i.e., “*producing*” it).

As represented in this figure, global oil *discovery* peaked in the late 1960s. Every year since then, we have discovered less oil.

Many analysts think that we reached the global peak in oil *production* around 2010.

Reaching the global peak in oil production (when we have produced about half of the earth’s oil) means we will see erratic but increasing oil prices.

Former Shell president John Hofmeister predicts that gasoline prices could hit $5/gallon in 2012.

The Floating Plastic Island

[Diagram of the floating plastic island with arrows indicating currents and labels for different areas such as the Alaskan Current and the North Equatorial Current.]

[Photo of a man in a canoe paddling through a vast array of garbage.]
The Floating Plastic Island

The Pacific ocean contains an island of floating plastic garbage the size of Texas.

SOURCE: http://www.mindfully.org/Plastic/Ocean/Moore-Trashed-PacificNov03.htm
Six Earths

Scientists estimate that it would take six Earths to provide the resources for everyone on the planet to live like middle-class Americans.

Climate Change and Peak Oil
Climate Change and Peak Oil

There isn’t much “downside” to reducing carbon emissions and using less oil.
Climate Change and Peak Oil: Food
Climate Change and Peak Oil: Food

As the climate changes, some species will not be able to adapt. We could lose the crops we eat and the animals that pollinate them, such as the bees shown here.

Already, one third of commercial bee-colonies did not survive the winter of 2010.

As oil prices rise due to peak oil, so do food prices.

Modern agriculture depends on oil. Fertilizers and pesticides are made from oil and natural gas, tractors and machinery use it, and irrigation requires huge amounts of energy. The average American calorie travels 1500 miles from farm to plate, using oil. Processing, storing, cooking, packaging and retailing food also require energy.
Climate Change
Climate Change

Scientists agree that because we’ve emitted so much carbon into the atmosphere by burning fossil fuels, the earth will warm by 3 – 7 degrees Fahrenheit over the next century.

If we burn fewer fossil fuels like oil and gas to reduce carbon emissions, we’ll warm the planet less.

Background: Climate changes has been confirmed by scientists, including the International Panel for Climate Change (IPCC), a worldwide group of scientists who have reviewed all available scientific research. Their report published in 2007, which won the Nobel Peace Prize, states that “Warming of the climate system is unequivocal,” and, “Most of the observed increase in globally averaged temperatures since the mid-20th century is very likely (confidence level >90%) due to the observed increase in human greenhouse gas concentrations.”

This study was the most comprehensive study of peer reviewed climate research ever undertaken, and one of the most comprehensive studies of any scientific question ever. Its conclusions are that there is no more debate, the science is clear. The only question is how fast can we act to create real reductions in atmospheric CO2.
Climate Change: CO$_2$ Levels

391 ppm
2011
Climate Change: CO2 Levels

This graph shows carbon levels over the past 60,000 years based on ice core data.

The 2011 carbon level is 391 parts per million.

Carbon we have already emitted has not yet made its full impact on the climate.

“If humanity wishes to preserve a planet similar the that on which civilization developed and to which life on earth is adapted, CO2 will need to be reduced from its current levels to at most 350 ppm.”
- James Hansen, NASA Climatologist

Additional points: Once global temperatures rise to certain levels, “positive feedback loops” will cause further releases of greenhouse gases, leading to runaway climate change. For example if the arctic tundra melts it will emit so much methane, a powerful greenhouse gas, that it will dwarf human CO2 emissions.
Climate Change: Extreme Weather Events

[Image of flooded houses]

[Image of dry, barren landscape]
Climate Change:
Extreme Weather Events

As the climate changes, severe “one in a hundred year” weather events – such as the flood and drought shown – will become more common.

In addition to being devastating for persons involved, extreme weather events place huge strains on public resources. An entire town’s budget can be wiped out by the costs of cleaning up after a tornado or other event.

Background: This handout shows a picture of the Australian Murray River system, which has faced an extreme multi year drought. The government has had to allocate water to the cities rather than allow farmers to irrigate their crops. This has led to a decrease in the Australian wheat harvest of 35%, driving up prices worldwide. Australia is one of the bread baskets of the world.
Climate Change: Spread of Disease
Climate Change: Spread of Disease

In general, warmer temperatures and greater moisture favor organisms that carry diseases, such as mosquitoes, other insects, rodents, and snails. This leads to an expansion of areas affected by diseases such as malaria, dengue fever, and yellow fever.

http://www.scienceline.org/2009/05/05/bio-rettner-malaria-climate-change/
APPENDIX C

WHAT'S NEXT?
Resilience Circles: What’s Next?

Ways to continue learning, mutual aid, and social action

You finished the curriculum - congratulations! Your circle is now poised to embark upon the next phase of its journey together as a self-organizing, self-facilitating team. We hope you’re excited to get started.

This document is designed to give you a sense of what you can continue to do as a group. It’s only a guide – your own ideas and passions are the true determinants of your group’s future.

Here are some quick points to consider:

**Keep the Go-Round:** For groups that continue meeting in any form, starting each meeting with a go-round becomes a valued ritual. The go-round, which can last 45 minutes or an hour, is how you’ll stay plugged into each others’ lives and gather new ideas for learning, mutual aid, and social action.

**Blended Approach:** Some groups continue to meet twice per month, where one meeting is a potluck and discussion and the other is an “Activity Day.” For example, during an Activity Day you might hold a workshop to learn a new skill such as sewing or canning, or a join an activity that is part of a social action campaign such as an eviction vigil or town meeting.

The following pages provide ideas for continued meetings, projects, and activities. Contact the Resilience Circle Network if you have feedback about this list, or ideas we should include!

For updated lists of ideas, including suggestions from other facilitators, visit: [http://localcircles.org/?p=3810](http://localcircles.org/?p=3810).
RESILIENCE CIRCLES: WHAT’S NEXT?
SHEET A: RESOURCES FOR CONTINUED MEETINGS

1. ADDITIONAL SESSIONS - The Resilience Circle Network has developed guides for these additional sessions for your group. Read and download the details at http://localcircles.org/?p=3810.

A. Your Money or Your Life – This excellent tool has been used widely as a way for people to put their financial lives in the service of their true values. Try this session, and then consider reading the full book together with your group.

B. Time Banking - In this session you’ll consider how to set up a time bank, a tool that is increasingly being used to promote local economies and stronger communities. Time Banks are easy to set up and can be expanded gradually.

C. Supporting the Unemployed - An isolated unemployed person may lack the resources or energy to navigate the unemployment system, especially since many employers violate the law to avoid paying benefits and last paychecks. Your group can provide moral and technical support to unemployed people in your circle or community. Download the Tool Kit developed by Faith Advocates for Jobs and spend a session learning about workers’ rights and your state’s unemployment system.

D. Budgeting & Debt Reduction - The Resilience Circle Network has compiled nine ideas for budgeting and debt reduction, such as making a pact with other circle members to get out of debt, conducting “budget makeovers,” and getting together to call your credit card companies and ask for rate reductions. For details, see “Action Ideas: Budgeting & Debt Reduction.”

E. Transition 101 - “Transition” is an international movement of connected communities who are working to prepare for the impacts of climate change and “peak oil” (a.k.a., less plentiful and more expensive oil). In this 90-minute session you’ll learn about this movement and how you can help your community make the transition. Coming soon!

F. Exposing Classism - This workshop, developed by our sister organization Class Action, helps people learn about the impact of class and classism on their individual lives, communities, workplaces, and organizing efforts. It can help a group get to know each other further and enhance common endeavors. Coming soon!

G. Community Mapping & Emergency Preparedness - Coming soon!

2. BOOK CLUBS - Dig into a topic of interest by reading a book together. Discuss the whole thing at once, or over several sessions. You might also circulate and discuss shorter readings such as articles or essays. Some of our favorite books are:
3. **Film Discussions** - Watch a movie with your circle or host a larger screening for the wider community. Some possibilities are:

   A. Inside Job  
   B. Food, Inc.  
   C. The Economics of Happiness  
   D. Maxed Out, and  
   E. The Flaw

4. **Small Group Curricula** - Here is a sample list of curricula for small groups developed by a variety of organizations. These will provide a guide for your group to meet over several sessions. Read and download the details at [http://localcircles.org/?p=3810](http://localcircles.org/?p=3810).

   A. **Personal Safety Nets** - This book and workbook will help you create a web of plans, resources and people to give meaning, support, ease, safety and security to your life, no matter what the future may hold.

   B. **Northwest Earth Institute** - The Northwest Earth Institute (NWEI) is a national leader in the development of innovative programs that empower individuals and organizations to transform culture toward a sustainable and enriching future.

   D. **Make > Shift: From Finding a Job to Crafting a Livelihood** - Make > Shift shifts attention to the abundance of possibilities for meaningful work, even during a time of high unemployment. Participants brainstorm ideas for products and services stemming from current demographic and market trends.

   C. **JustFaith Ministries** - JustFaith Ministries offers extended programs that provide opportunities for individuals to study and be formed by the justice tradition articulated by the Scriptures, the Church’s historical witness, theological inquiry and Church social teaching.
RESILIENCE CIRCLES: WHAT’S NEXT?
SHEET B: 15 IDEAS FOR PROJECTS AND ACTIVITIES

1. “Re-skilling” Community Workshops - Remember the Gifts & Needs exercise where you figured out that someone in your group knows how to can food? Or to sew? Or garden? Or repair leaky faucets? Hold a series of workshops to learn these skills from one another. Consider inviting the wider community. Visit http://transitionUS.org for guidance on “re-skilling.”

2. Spring: Garden Prep Round Robins – A few circle members each agree to spend one weekend at one another’s homes helping to ready their respective gardens for planting. Each “host” buys the needed materials and plans how to best use the crew. The team works for a couple of hours at each home, then moves on to the next. People share gardening knowledge along the way, seeds might get shared, and more work is accomplished overall.

3. Winter: Weatherization Round Robins - In winter or fall, circle members help button-up each others’ homes for winter. Each “host” buys materials to caulk windows, seal doors, and put up plastic around leaky windows. With a team working a couple of hours on a weekend, each household saves potentially hundreds of dollars on heating costs.

4. Community Gardens and Community Supported Agriculture - If there’s open land in your community, organize your neighbors to create a community garden. Many areas have state or local agencies that support community gardening. Another way to improve access to high-quality produce and meats is by pooling resources with local farmers through a Community Supported Agriculture (CSA) program.

5. Share! - Visit http://shareable.net/how-to-share for a list of ideas to set up systems for sharing food, tools, chores, time, cars, child care, and MUCH more. For example:

   Dinner Circles and Cooking Exchanges: A once-a-week frozen entrée or soup exchange is very easy to organize among committed neighbors or friends. A record-keeping system equalizes the financial costs and benefits. Carpools and Ride-Shares: Solo commuting by car is costly and frustrating. Many communities have established carpool and ride-share networking systems to help people find others who drive a similar route.

6. Keep People in Their Homes: Rent Parties and Eviction Vigils - Popular in other times of economic stress, a rent party is a fun way to say, hey, we’re all in this together. Those who can spare some cash leave what they can in the money jar for those who are having a difficult time making the rent. Eviction vigils and blockages are another way of saying we have the power to stop banks and lawyers from putting our friends or neighbors out on the street.
7. **Reduce, Reuse, Re-purpose, and Recycle** - Why waste money on a new computer, textbook or blender, when there’s a good chance that someone has just posted a notice for a free or nearly-free one on Craig’s List or Freecycle? Make a pact with a few circle members to acquire your next few purchases at a used store or through one of these online services.

8. **Start a Bulk Buying Group** - It’s cheaper to buy in bulk, but where do you store all that extra toilet paper? Before your next run to the bulk store, take orders from people in your circle, collect the money, and buy everyone’s supplies at the same time. This way, you keep the cost savings and eliminate the storage problem.

9. **Basement Cleans** - Like the round-robin garden prep, get together with others to help clean out your basements and/or attics. Freecycle what’s left after your co-cleaners sort through what you’re ready to say good-bye to. Cleaning out old clutter makes way for new ideas, and sometimes you’ll find useful things you’ve forgotten about.

10. **Throw a Block Party** - Many people don’t even know the names of the people living next door. Get everyone together for a potluck or barbeque.

11. **Hold a Community Forum** - Forums are free and public venues for conversations on the great issues shaping your neighborhood and our planet. Invite a speaker, a panel of speakers, or show a movie on a topic that’s important to you. Visit [http://forumorganizing.org](http://forumorganizing.org) for tips on how to hold a Forum in your community.

12. **“Get Out of Debt” Pacts** - Meet with others to strategize about reducing or eliminating debt. How can you rely less on credit cards and other borrowing? Make a pact to take debt-reduction steps together. Consider calling your credit card companies together to request a reduction in your rates or fees. Mention the possibility that you’ll cut up your card and they may be quicker to lower your rate! (See “Action Ideas: Budgeting & Reducing Debt” for additional ideas, Attachment 3-2.)

13. **Move Your Money** - People everywhere are moving their bank accounts from the big Wall Street banks to community-minded institutions. Make a pact with one or two people in your circle to do the same. Then, think even bigger: where does your church have its bank account? What about your city or state? People in New Mexico convinced their state government to move all of its money to a local bank! Visit [http://moveyourmoneyproject.org](http://moveyourmoneyproject.org) for more info.

14. **Budget Makeovers** - A circle member volunteers to share information about her or his personal financial circumstances. S/he prepares a budget that includes income, major expenses, and debts. S/he passes out this confidential budget and the group brainstorms ideas to save money. At the end of the session, the person collects the copies to protect their confidentiality.

15. **Social Action Campaigns** – Get involved with an ongoing campaign. See our website for some up-to-date possibilities ([http://localcircles.org/?p=3810](http://localcircles.org/?p=3810)).