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Saturday, June 18, 2011

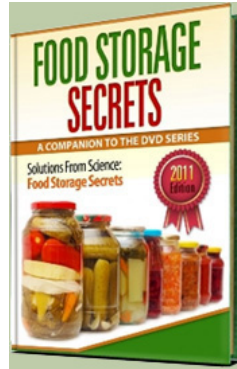
## 20 Tips For Surviving Economic Meltdown

Gaye Levy, *Contributing Writer*  
**Activist Post**

As difficult as it may be to fathom, the current lousy economy may not be the worst case scenario. All I have to do is look around and be observant to see that there is a strong likelihood that another, more significant economic meltdown is imminent.

Why? Here are some of the reasons:

- Continued lack of employment opportunities for those that are currently unemployed or underemployed
- Freakish storms and other natural disasters affecting the viability of farmland resulting in increased food prices
- Out of sight fuel costs affecting transportation and heating costs
- Rising costs of healthcare
- Devaluation of homes and real property
- An increase in crimes against persons (knifings, murders, even road rage) indicate a barometer of frustration and malcontent among the populace



These are just a few indicators that an economic meltdown of horrific proportions could be on its way. (And since I am an economics knucklehead, I won't get into the technical reasons having to do with the way monetary policies affect the economy. To me, the anecdotal and real-time experiences with real people are good enough).

Oh sure, there are pockets of economic growth here and there. But for the most part, I see and sense a feeling of helplessness and hopelessness when it comes to money and matters relating to the economy. As much as I hate to admit it, even I feel that the middle class life I have known most of my adult years will never be the same. Pretty depressing when you think about it.

### What to do?

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Prepping and learning to be self-sufficient are a good start. The problem, though, is that you can store water and food, stow away some cash or even gold, and insulate yourself from short-term off the grid situations. But what happens if the economic meltdown lasts longer than the six months or the year you have prepared for?

I feel that the only solution is to embrace a lifestyle where consumption is kept to a minimum. And to that end, here are some tips that I have been noodling around (in no particular order).

- 1. Reduce housing costs:** This may mean taking in boarders or sharing your home with extended family members. Are you renting a large home or large apartment? Take it down a notch.
- 2. Manage food costs:** Stock up when you see a great sale. For example, I just purchased 10 cake mixes for 89 cents each. I saved over a buck a piece. I know, \$10 may not seem like a lot but it adds up.
- 3. Create a mini-store in your own home and shop from your own supplies:** Your pantry will become your friend when money or supplies are short. Don't forget sundry items and personal items as well as food when it comes to stocking your home based mini-market.
- 4. Only purchase foods that you will eat:** This is related to #3 above. Don't purchase canned Spam if you will not eat it. That is just silly.
- 5. Limit eating out:** For years, eating out has been a special occasion for Survival Husband and myself. That has been a preference that has now become a necessity. Eating out, to me, is one of the biggest money rat holes out there.
- 6. Reduce the number of vehicles you own:** Do you really need a fleet with the associated costs of insurance and maintenance? Instead of an expensive vehicle, get yourself a scooter or motorcycle as a second vehicle and be smug at getting 60 mpg. Better yet, walk or bike instead of driving your car.
- 7. Purchase used goods:** You can find some steals on Craigslist or Ebay. Or, if that is not your thing, go to garage sales and thrift shops. I am not suggesting that you purchase everything used, but think about your purchases and when practical, buy used and pocket the change.
- 8. Become self-entertaining:** Read (use the library for heaven's sake), watch videos (same thing, use the library as a great source of DVDs), find some puzzles you enjoy, hike, bike, dance. There are many things you can do to entertain yourself while spending very little money.

What about that smartphone that is costing \$700 a month? Costs such as that – you can always add the extra services – and costs – back later if you simply have-to-have them.

10. **Earn extra income:** Sell your unused stuff on Ebay. Get a part time job if you have a skill. Flip burgers. Become a sales clerk or a barista. Anything to bring in a few extra bucks.

11. **Barter your time for goods or services:** Walk dogs, water plants, help out with someone's garden. Be creative.

12. **Grow food:** This does not take up a lot of space (as I have recently learned). Practice **Square Foot Gardening** and you will be amazed at how much you can grow in a tiny area.

13. **Use what you have:** Become Mr. Fix-it and make repairs instead of buying new. Find new uses for old things.

14. **Avoid debt:** If cash is short this week, wait until next week. Live within your means even it means that you will eat beans and rice for a few days. Put a moratorium on clothing purchases for one season.

15. **Secure the homestead:** Firearms, weapons, pepper spray or even a baseball bat. The choice is yours. Don't brag about what you have and do everything you can to make sure you and your supplies are safe.

16. **Have an escape plan:** I am a big believer in the concept of **shelter in place** but if you need to evacuate, be ready. Have a plan so all family members know how to communicate with each other and where to meet. Learn about escape routes in your area and practice getting out of dodge.

17. **Stay healthy:** Eat good food and not a lot of junk. Get physical exercise and try to maintain a decent weight. (I recently read that a good rule-of-thumb guideline is to take you height and divide it by two. Your waistline should be no larger than the resulting number.) Overweight? Try the **Dukan Diet** to quick start your long term weight loss plan.

19. **Recognize that frugal is not a dirty word:** It is a smart word. Frugal is not being cheap, it is being sensible. Being frugal now will allow you to get the most mileage out of your funds with something left over for a rainy day – or for the day when an economic meltdown occurs.

20. **Prepare your mindset:** If you plan for the worse and it never happens, be joyful. On the other hand, if you plan for the worse and you are prepared, you will reduce the possibility of panic in the short term and depression in the long term.

**Frugal as a Lifestyle Design**

So there you have it. This is the lifestyle design that I have currently embraced not so much because I am worried and afraid, but because I don't want to be worried and afraid. I want to be able to enjoy life and plan to do so by learning to do things not buy things, learning to smell the roses, and learning to enjoy the simple pleasures provided by a walk along the water with my husband and my dog.

Our world and our society is changing. Don't be left behind because you forgot to prepare for a time when frugality becomes the norm.

Enjoy your next adventure, wherever it takes you through common sense and thoughtful preparation! -- Gaye

*Gaye Levy, the **SurvivalWoman**, grew up and attended school in the Greater Seattle area. After spending many years as an executive in the software industry, she started a specialized accounting practice offering contract CFO work to emerging high tech and service industries. She has now abandoned city life and moved to a serenely beautiful rural area on an island in NW Washington State. She lives and teaches the principles of a sustainable, self-reliant and stylish lifestyle through emergency preparation and disaster planning through her website at **BackdoorSurvival.com**. SurvivalWoman speaks her mind and delivers her message with optimism and grace, regardless of mayhem swirling around us.*



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**7 comments:**

**FatNSassy said...**

Don't pay any attention to the weight loss advice. Health and fitness comes in all shapes and sizes. A fit fat person is in the best survival position, because your fat can help you survive lean times. We are here as a species because of fat, Mother Nature knows what she is doing when she created people in different shapes and sizes. There is no one correct weight for everyone, his formula is ridiculous. Sounds like he wants to plug a diet product!

June 18, 2011 7:45 PM

**Anonymous said...**

Absurd! This man seems to think that we all live in isolation. We don't! Well before 6 months goes by there will be lawlessness such as we have never experienced. Only those who are cold blooded realists, well armed and well organized will survive. It will not be about how much stuff you have but how well you are prepared to defend it.