

Community Economics

An RQ Theme section

Last Spring, we were tossing around ideas for the theme section of RQ#101. We talked about magical themes, about discussions of working in diverse traditions and with diverse pantheons, and more.

But we kept coming back to one topic that was foremost in people's minds: Economics.

At first sight, it might seem a stretch for "the magazine of witchcraft and magical activism" to tackle the dismal science. Sure, we've done articles and resource guides in the past. But devoting the heart of an issue to Economics?

Still, we recognize that our activism and magical work take place in a world fundamentally shaped by economic forces. When we seek to build a better world, we need not only to criticize existing institutions (something we are pretty good at), but to figure out how to recast our economic relations in a way that actually works for all of us.

The entire process of envisioning and producing this issue of Reclaiming Quarterly has taken place in the broader context of global, political-economic crises. In our early production meetings, we found ourselves passionately talking

about how we perceived these events, and about our lived experience trying to make it through these difficult machinations, many of which seemed beyond our control.



This energy carried us through the work to bring you a broad range of stories, analyses, and guides which we hope inspire you with hope and make a difference in your lives.

- Our first article is a personal story of survival on all levels, recasting the difficulties to allow greater reliance on inner and community resources. Luz writes from roots in organizational and depth psychology, brain science, Pagan

and Sufi spirituality, and the recognition that what we believe and practice has profound effects on the quality of our lives.

- Next we visit veteran progressive and humorous commentator Doug Hen-

wood, writing about the dreaded arena of money and high finance. Tongue-in-cheek quips alternate with astute translations of high-finance gobbledygook.

- Formerly an investment banker and government official, Catherine Austin Fitts left those worlds to build a progressive practice that offers financial expertise to the rest of us. In this distillation of portions of her work, she presents tools to rethink how we can navigate the current economic crises within the arms of family and community.

- Financial coach Briana Cavanaugh paints the story of how money came to occupy a position of centrality in our lives and how we can take back control. She blends spirituality, activism, and practical business skills to help people be more free, at ease, and enjoy lives of well-being.

- We close our Economics section with a discussion with Starhawk about economics and "changing consciousness at will." Culture, politics, and class are the lenses through which she presents her thinking on scarcity, abundance, and the role of magic as we work toward greater sustainability for all.

We're excited about this collection of articles. We hope you find them intriguing, relevant, and beneficial.

Reimagining: Life Beyond

Unemployment

By Luz

My breath stopped. Their stiff body language told me I had not misheard. At a hastily called meeting, two managers had just announced that my employment as an internal consultant would terminate in 30 days.

I work within the framework of organizational psychology – the science and art of how organizational and human systems interact. I attempt to understand system dynamics and help create sustainable change. My leaving this organization and the concurrent world economic debacle seemed to resonate, although at different levels. I encountered and ran afoul of systemic fault lines in my organization just as the world was brought to its knees for its unsustainable systemic practices.

It was late 2009. California and the rest of the world were in the midst of an economic melt-down and I sensed we had not yet hit bottom. I saw this crisis as the consequences of corporate and political activities pursued out of primary allegiance to profit, fostering wanton disregard for the needs of most people. A growing movement to embrace a triple bottom line – people, planet, and prosperity – excites me, but also gives me concern for our collective challenges ahead.

Sheltered from unemployment for nine months, I was now being cut loose from a good paycheck. But more painful had been the accumulation of betrayals by a few people with whom I worked in what had promised to be my dream

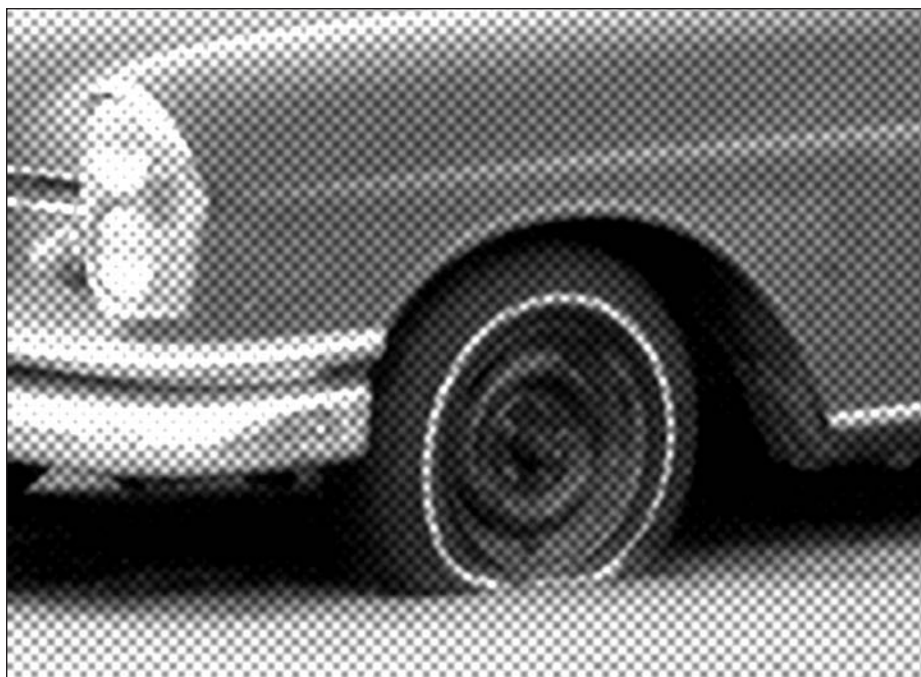
job. Two authentic interviews, great recruiter feedback, and two quick job offers led me to believe that everyone wanted all of what I offered. Even with further research, I unknowingly – and mistakenly – chose the most political, individualistic, and elitist of the two employers.

Looking back on my layoff eight months later, it's frighteningly easy to imagine how I might have spun down into an angst-ridden pit filled with anger, fear, and resentment. That has sometimes been my unemployed experience. This time, when the system's negativity so nakedly revealed itself in that manager meeting, everything changed.

It was no longer about them and me; it now became about what was right for me. While still angry, I knew that dwelling on even righteous anger would keep me trapped in the past, consume and defeat me. Instead, I chose to learn from this extremely stressful experience and to refocus my energy toward what I wanted next. This instinctive inner listening softened my interpretation of the circumstances and opened the door toward a future that I resolved would be much healthier.

Sitting in that meeting, I had felt shock and yet also some emerging sense

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of completion. While a 30-day notice did not seem to qualify as a firing, I had reason to use the “f” word. Over many months I had witnessed the unhealthy dynamics of a huge system riddled with fear, distrust, and punitive scapegoating. I personally had fallen into a nasty political trap for reporting specific dysfunctional behavior that was too close to the bone for a couple of leaders. Already injurious, the situation was likely to escalate, adversely affecting the entire organization. While identifying issues was well within the scope of my role, the time-honored reactionary practice of “shoot the messenger” proved a more expedient fix. One leader dodged looking at the broader systemic conditions and my managers fell into line. Two people lied, projected their own bad feelings onto me, scapegoated me as the troublemaker, and I was almost let go three months into my role.

Whether by nature, training, or early survival skills, I perceive things in a system that others cannot see or choose not to acknowledge. When someone’s interests might be disadvantaged by the truth I reveal, their discomfort can become dangerous to me. Judged “guilty” by lies and false assumptions, I had tried to drop below the leadership radar and focus on my clients. Yet I found myself listening for the other shoe to drop. “They haven’t fired me yet,” became my rueful joke with two trusted colleagues. With the final reality of a forced exit, all the difficult feelings I had tried to suppress for months – simply to function and do the work – broke to the surface and threatened to drown me. The managers and I faced each other across a chasm.

Within the emotional churn, alongside the sense of emerging completion, another quieter feeling lurked below conscious naming. When

it finally broke clear I recognized it as intense relief. It’s over... I’m leaving. Thank Goddess! The deepest part of me that had struggled and twisted and compromised and sold part of my soul for the dream of good work and a steady paycheck now leaped in joy as it saw the door opening on its cage. Instantaneously, I was back, inhabiting my body and immediately grounded into an energy so large that nothing could injure that ferocity. Even management claims about my clients’ opinions of my work – heartbreaking as that was – could not dislodge the fresh scent of freedom and my reawakened power. I knew the truth of my client work from their frank feedback – verbal and somatic.

The next 30 days were transformational. I negotiated my needs with management and engaged their active support to help me fulfill my high expectations for completion and hand-off. For once they did not stint me. I was happier than I had felt in months and could not stop smiling. People said that I appeared more at ease and the difficult manager even remarked that she had never seen me show up so authentically. I wonder if she asked herself why. I created my own strategies for finalizing my client work, rating my teams as high as I could possibly justify, with less managerial interference. My joke morphed into, “So what are they going to do? Fire me?” The day I left, the difficult manager’s eyes welled up as she told me how impressed she’d been with my “grace and dignity” during this final period.

Two days before my exit, I set up an evening celebration with women friends at a suave bay bistro. The last thing I needed

after signing HR final paperwork would be to stumble home into unemployed status alone. Rather, I walked straight into their loving arms. I was feted and congratulated. We ate, drank, toasted, and blessed my transition into sanity and wholeness. We reminisced on our professional lives and what we still wanted to accomplish. That night stands as a testimonial to the need for closure, a casting of a sacred circle of support, a consciously created event to close one door and breathe into readiness for another to open.

I rested that entire month. I went to my paid retreat in Mexico, where the land and the people always nourish me. The Sufi dances blended with the sounds of the great ocean in my blood and limned my heart with joy. Deeply replenished, I returned home and my health crashed. I dragged myself through weeks and weeks of gloomy fatigue. I did what I had to do for unemployment benefits. I took a Reclaiming class and began to feel the inner stirrings of life beyond the muck. I chatted with colleagues about the work I thought I wanted. Another flare-up of a chronic condition threw me into physical pain and panic. My holistic practitioners shook their heads, murmuring about my extended healing crisis. Sometime during those three months of winter I

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finally understood that I was detoxing. They were right. Not only had the stress hormones crashed my immune system, but all of me had been wounded by that poisonous job in an utterly dysfunctional system. Acknowledging this truth allowed me to surrender and accept the necessity of rest.

I did what I could to do what I had to do, and left it at that. Life became simpler and easier. I accrued more debt due to the shortfall of money, but I kept myself fed, the mortgage and other bills paid. I chose to believe that this was a temporary difficulty. First I had to heal. My professional passions reignited as an inexpensive learning opportunity with the right teacher presented itself. I stepped forward and signed up. I expanded my networking efforts to find work. Another Reclaiming class perfectly aligned with my emerging needs and I signed up. My tax returns garnered a chunk of refund money. A somatic-based teleseminar helped me learn from the inside-out what types of environments I truly needed to give my best and keep my soul. An injury claim settled for more than my expenses. This intermittent influx of cash kept the bank account in a rolling cycle of black. Every iteration of “luck” reminded me that I live in a world of synchronistic possibilities, realized as our intentions and expectations are released into the universal field and returned to us as matched material-energy responses.

Money has not usually been easy for me, yet somehow I’ve always managed. I remember 13 months of homelessness, unable to work because of a medical

condition that invariably sent me to the ER whenever I made the attempt, yet I was denied Medi-Cal. I remember returning to work after an industrial injury and tasked with untenable speed-up demands that again put me at risk. Given the previous hellish experiences, I resigned, although I had no notion how to pay my bills in another few months without a job – fast. Two months later I flew out-of-state to my father’s hospital bed. Four days later my beloved dad died. His accident was his ticket out of suffering, having told loved ones that he was ready to go. It also gifted me with his accidental death insurance benefits and a small inheritance, my first taste of financial security. Most of that money is now gone, but it provided a down payment for my first home, help to finish grad school, and living expenses as I recovered from grief and completed executor duties for my dad’s estate.

And now, I’m faced with unemployment benefits ending, no work, and tapping into the last of my funds. I am optimistic. I am still transforming my relationship with money. However its effect on me is less powerful than it once was.

Recalling specific steps that led me through such challenging trials is less significant than treasuring the attitudes

that I came to embrace while living them. In the midst of the journeys, I could feel some great rhythm holding me, unfolding in its own unknowable time. I knew something immeasurably rich was happening to my life, repatterning my cells, and bringing intense human discomfort. I had only to surrender into the mystery and say yes to the immram – the heroine’s journey of destiny. To navigate the fear as my body or spirit slowly healed, I focused on sensing into what might emerge next and on shaping my life with gratitude for small daily things of beauty. I remember the precious taste on my tongue of just-grilled salmon, the flare of sunset through a car window, the gift of another house-sit a couple days before I needed it, the tender smile in someone’s kind eyes, a golden orb of moon kissing the horizon as it flies high. I was in the flow of something bigger than myself, requiring my presence.

All of that is also relevant in my current situation, if I but choose to pay attention, to listen and feel for the waves of the newly emerging rhythm. It’s a realm far beyond unemployment or lack of a paycheck or the next job or a friend or lack of a partner. It’s a sacred gate, and in some ways it doesn’t really matter how I came to the gate.

All of this experience is a gift. It’s a place of re-choosing, reimagining my life, of surrender into the path of the underworld, trusting [most hours] that a new Self will emerge above ground when it is time. And I will treasure her beyond the horizon’s dreaming.

“Luz” lives in the SF Bay area. She passionately pursues travel in Mexico, sci-fi writing and reading, gardening, home repair, deepening her significant relationships, and all good things of beauty, love, spirit, and sustainability.



Gloomy, With a Chance of Depression

by Doug Henwood, editor of
Left Business Observer

When things get slow here at RQ, we like to pull out our monthly copy of Left Business Observer and take turns doing dramatic readings, savoring the 8-page newsletter's pithy, incisive analysis of the global economy.

No one is better at making Economics accessible than LBO editor Doug Henwood, who also has a popular show on public radio.

This article was written in late 2008, at the height of the recent financial crisis. Henwood weaves the collapse and subsequent bailout into a cautiously optimistic vision of a more equitable future.

See end of article for more on Left Business Observer.

I have often described the U.S. economy by invoking the old Timex watch slogan from the 1950s, "Takes a licking and keeps on ticking." Crash follows upon panic follows upon bust, and yet the thing keeps getting up again to binge some more.

These remarkable feats of renewal, though, have always come with big help from the U.S. government, either multibillion dollar bailouts or long rounds of indulgent monetary policy from the Federal Reserve. But revive it always has, despite the forecasts from

the hard left and the hard right that this time it was different and the medicine just won't work.

Will it work again? Will the megadoses of stimulus do the trick?

Or is the jig up? Will what's widely touted as the greatest financial crisis since the 1930s be a prelude to Great Depression II?

BACKSTORY

Before proceeding, a little reminder of how we got to this sorry pass. People borrowed gobs of money to buy houses they couldn't afford, and then borrowed additional gobs against the rising value of those houses. All that borrowing was the result of a toxic mix of misplaced optimism, outright fraud, and quotidian necessity.

But that's not all. Wall Street, which can never let well enough alone, enabled all this mad borrowing in at least two ways. The first was securitization — packaging multiple mortgages into bonds, which were then sold to institutional investors, thereby bringing forth a cornucopia of funds for further lending.

Second, they also packaged mortgages, from solid to rocky, into a raft of synthetic securities that hid the full extent of the risks from people who should have known better — the professional money managers who bought all those wacky derivatives that have now blown

up. And a lot of those money managers were operating with borrowed money, often large quantities of it.

The last two paragraphs make an essential economic point. Some progressive pundits and politicians have argued that any government bailout should be aimed at debtors, not banks.

It would be nice if we had that choice. But sadly, the history of financial crises shows that speed of response is crucial, and since it will take a long time to sift through several million upside-down mortgages, the wobbly financial superstructure has to take precedence — in time, not importance.

THE OFFICIAL RESPONSE TO CRISIS

Two International Monetary Fund (IMF) economists, Luc Laevan and Fabian Valencia, [in] a historical database of 124 banking crises around the world since 1970, show that some sort of systemic restructuring is a key component of almost every banking crisis, meaning forced closures, mergers, and nationalizations.

Shareholders frequently lose money in systemic restructuring, often lots of it, and are even forced to inject fresh capital.

The creation of management vehicles to buy up and eventually sell distressed assets (either financial assets

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like loans or real ones like strip malls or housing tracts) is a frequent feature of restructurings, but such schemes do not appear to be terribly successful.

More successful are recapitalizations using public money — meaning that the government injects funds into the banks in exchange for stock. Such stock is usually sold off, often at a profit, when the banks return to health, though of course a government with socialization on its mind could keep it.

Laevan and Valencia also find that relief for troubled debtors [such as those with distressed mortgages] also helps an economy get out of a financial crisis. This is a nice coincidence of economic efficiency and social justice.

Those who don't want to spend taxpayer money should consider this: Laevan and Valencia suggest that what you save on bailout expenditures you more than lose in a deeper recession.

BAILOUT POLITICS

The original bailout proposal was ludicrous — all 840 words of it. But the House initially rejected their own improved product. Most of the opposition came from the Republican right, though some of the more leftist Democrats helped out.

Republican complaints were delusional. One of the leaders of the

right flank of the anti-bailout camp, Jeb Hensarling of Texas, said that the rescue plan would lead the U.S. down “the road to socialism.”

If only.

If the right opposition was delusional, the left opposition flirted with the juvenile. There were some hyperradicals who wanted no bailout because they want the whole system to come crashing down. That's not politics—that's nihilism.



But less exuberant sorts also said some troublesome things. “We” shouldn't be handing money over to Wall Street — instead we should be spending it on schools and green jobs.

Yes, it would be lovely to spend lots

of money on schools and green jobs. But it wouldn't address the financial crisis. A busted credit system is a very serious problem for everyone, not just the bourgeoisie.

It is absolutely essential that this not happen. One of the things that made the Depression of the 1930s so bad was the collapse of 10,000 banks between 1929 and 1932. Savings were wiped out, and the machinery of credit creation, which provides an essential nutrient for the real economy (it's not all “speculation,” though it may look that way sometimes), seized up.

Fed chair Ben Bernanke has been extremely active in trying to prevent a rerun [including lowering basic interest rates to nearly zero, where they remain in mid-2010].

But the Fed can't do it alone; saving the banks requires the expenditure of real money.

No banks, no economy.

DEBT RELIEF AND REGULATION

But the solution — the “bailout” — has been far from perfect.

Let's look at how we might do better — first in the “realistic” sense, fully aware of the constraints of American politics, and then in a more fanciful sense, of what we might do to make this a better world.

Debtors must be relieved. This isn't only a matter of social justice, it's good orthodox economics. With all the complexities of securitization, this is easier said than done, but that's no excuse for not doing it.

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And finance must be re-regulated. It's reasonable that it wasn't considered in the bailout. Figuring out how to regulate this massively complicated financial system is no easy matter. But it's got to be done.

Finance has gotten so complex and internationalized that it would take lots of time and negotiation even to get a start on things. The old Bretton Woods system, established at the end of World War II, was based on a world of fixed exchange rates, tight capital controls, and unchallenged U.S. dominance.

Now exchange rates float, capital moves more freely than people, and the U.S., while mighty, is hardly unrivalled.

That rivalry is no longer just about Western Europe and Japan — there are also what Wall Street calls the BRICs: Brazil, Russia, India, China. Just for starters. It's difficult to see how a group of countries with different systems and interests can allow regulation to work.

TROUBLING QUESTIONS

What kind of regulation should the global Left call for? Is the point to make the system work better, in the sense of being less crisis-prone and more humane?

Or is the point to renovate the whole thing? Could a wholesale renovation happen without the existing order collapsing or being torn down? Would we want to throw several hundred million out of work with the vague hope of making things better?

Just who is this Left anyway, and what power do we have? Is our constituency the poorest of the world, to whom the financial system means next to nothing, or the middle ranks who have something but are always at risk of losing it, or the more enlightened elements of the bourgeoisie? All three?

Or is it just idle wankery to dream that “we” have any influence, or that such a “we” even exists?

Waxing more utopian, you can take that further and say that banking



is rather like an old-style utility — something so essential to all of us that it should be regulated like electricity used to be before the preposterous experiment with utility deregulation.

If the government is bailing out and nationalizing banks and other financial

intermediaries, why not keep some of them in the public sector [ie, retain government ownership “for the common good”]?

Why not use [these institutions] to fund real economic development in neighborhoods starved for capital? Why not extend low-cost financial services to poor people who are now fleeced by check-cashing services and payday lenders?

We can dream, can't we?

CONTRADICTIONS

It must be admitted that the [Obama] stimulus program looks half decent in both size and content. Infrastructure spending, green energy, and aid to state and local governments are all good things, and will have a salutary economic effect, too.

But there are some contradictions to consider.

One is financing. Almost everyone assumes that the U.S. will have little trouble raising hundreds of billions for its bailout and stimulus schemes. What if it finds selling all those bonds a little rough? Could the U.S. someday be perceived as a credit risk [such as Greece in 2010], only much bigger?

But there are deeper contradictions. Much of the restoration in corporate profitability from the early 1980s through the late 1990s — a trend that sagged in the early 2000s, then returned, though not as magnificently as before — came from squeezing labor — wage cutting, union busting, outsourcing, and the rest of the familiar story.

What wage incomes couldn't support got a lift from borrowing — credit cards first, then mortgages. The credit outlet is now shut, and will be for quite a while, forcing consumption

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to depend on wage income, which is shrinking. Capital will want to squeeze labor harder to restore profitability, but consumption won't have credit to help it out.

You could argue that this is exactly what the U.S. needs in orthodox terms: to invest more and consume less. Investing more means directing more cash into things and certain kinds of people (engineers rather than brand consultants) and less into Wall Street's pockets (which ultimately means the American rich).

This is a very different economic model from what we've been used to. It's probably not what a working class that has experienced 35 years of flat-to-declining real wages wants to hear.

A more humane way to go about reducing consumption would be taxing rich people, who still have lots of money. Some of it could be given to the less rich, and other of it to funding the bailout and stimulus programs.

That's not in our present politics, but politics could change.

POLITICAL SEQUELAE

There's a lot of talk about how this crisis marks the end of the neoliberal era, which it may be, and also portends the return of the state, which is a little more complicated.

Neoliberalism, a word that's more popular in the outside world than in the U.S., took hold in the early 1980s. Its most prominent feature is an almost religious faith in the efficiency of unregulated markets. The ideal is — was? — to make the real world resemble the financial markets as much as possible, with continuous trading at constantly updated prices, with allegedly

self-regulating markets determining the allocation of both money and stuff. To do that requires the commodification of everything, including water and air. Much of that agenda was successfully accomplished.

Though it fantasizes itself to be antistatist, neoliberalism was nonetheless accomplished only with a heavy hand of the state. It could not have happened had the Federal Reserve [around 1980] not raised



interest rates towards 20%, producing a savage recession that scared labor into submission and drove the world's debtor countries into the arms of the IMF.

It could not have happened if the IMF hadn't forcibly supervised the innumerable rounds of austerity, privatization, and market openings that were the "solution" to the debt crisis. It couldn't have survived without the repeated state bailouts that rescued the financial system whenever it hit a wall.

Now the financial system has hit a giant wall. While the world's states will probably succeed in preventing total

disaster, there looks to be something end-of-the-lineish about this wall. Even very conventional people on Wall Street are talking about "the crisis of an economic paradigm," and the dawn of a "new Democratic era."

But these Democrats — who are basically what David Smeck calls "hedge fund Democrats" — don't have anything matching the transformative agenda that Reagan (a real movement conservative) did.

From that, it's possible to see a new Progressivism that would owe as much to Teddy Roosevelt as Franklin. But both those Roosevelt eras were shaped by radical agitation as much as elite reconstitution. We have little of that now.

Many people who voted [in 2008] for "Change!" are instead getting a slicked up version of the status quo. That's likely to lead to some disappointment — a potentially productive disappointment. The sense of possibility that Barack Obama has awakened is a very dangerous thing.

Back in the [1980s], the anti-communist Right loved to quote Tocqueville, saying that the riskiest time for a bad regime is when it starts to reform itself.

That's where our regime is right now, and it's a good time for us, whoever we are exactly, to go out and make it riskier.

It's going to get easier to win recruits as the ranks of the disappointed swell.

Doug Henwood is editor of Left Business Observer, an extraordinary 8-page newsletter published about ten times per year. Subscriptions are \$22 per year.

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Coming Clean

Taking action individually and with our families, communities, and networks of trust

By Catherine Austin Fitts and the Solari Staff

Catherine Austin Fitts tells the story of one of her partners, Ozzie Blake, an entrepreneur who grew up on a small island. He once explained why small islands produce a much higher percentage of people who are good at starting and building successful businesses. He said that it was because someone who grows up on a small island sees how everything is connected. So it is much easier for that person to learn how to take responsibility for the whole — to see how all time and energy is precious and to never waste anything. People who grow up on small islands, he said, understand that “a penny saved is a penny earned.”

Ozzie had been taught from the time he was a small child to connect the behavior of individual people with how everything works around him. He said that he had learned to adjust his behavior so that it contributed to the system working in the way he hoped it would. His family, his school, and his church all encouraged him to take responsibility for the whole in practical, concrete ways. People who grow up on small islands, he said, understand that “what goes around comes around.”

Ozzie said that America is just a very big island, but most Americans do not know this — nor do they understand

that the planet is just an even bigger island. They cannot connect how the system works — particularly the aspects of the system they do not like — with their own choices and actions. They do not have even simple maps of how



things connect. They do not understand their own power to vote with their prayers, their thoughts, their choice of friends and spouse, their actions, and how they spend their money every day. People who grow up on small islands, he said, “see the world whole.”

Many of us look at our situation only from our own point of view. From every degree of the circle, there is a different definition of what ails us, of why our system isn’t working, and

what the solutions are. Often, what we perceive as our own individual problems are really just the symptoms that each person experiences of the deeper problems we all share. Many times, we think that the solution is to

blame or attack someone, or to propose that more government or private capital be spent in a (futile) attempt to keep the wolf from the door. Without a simple map of where we are, of The Tapeworm that we are feeding, and of how to withdraw and shift our energy, we have forgotten that we are all in this together, and that at the simplest level, you simply can’t eat what you don’t grow.

Our society has encouraged and participated in tremendous speculative financial activity at the expense of the concrete productive sector of our economy. The impact on our economic productivity has been predictable. The deterioration of our living equity — our neighborhoods, infrastructure, and environmental resources — can be seen in every place and it touches everyone, rich and poor alike. The dumping down of the workforce grows as daily television consumption, which teaches counterproductive behavior, reaches frightening levels. What is happening

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in our neighborhood parallels what is happening around the world.

The folks who feel that their biggest problem is their financial equity — falling yields on their investment portfolios—have yet to see that they cannot enjoy capital gains unless their living equity is preserved. That is, our neighborhoods and children need to be kept safe, and we need to understand that the very things that will contribute to their safety — an increase in real human productivity, honest feedback systems, and a restoration of personal accountability — will also lead to huge increases in collective investment capital in the economy. The folks who

feel that their greatest problem is living equity — that they and their children are not safe and our environment is being destroyed, or that we are committing genocide in other parts of the world (or down the block) — have yet to see what the real issue is. We cannot achieve personal safety when yields for both



retail and institutional investors are dependent on profits from organized crime, trickery of the investing public, and government guarantees that promote unproductive investment and personal behavior. Only when we achieve real economic growth based upon concrete increases in productivity, accounted for and disclosed on an honest basis, can we be both safe and wealthy.

Coming clean is about reconciling these different points of view and creating a new energizing unity of people, places, and money. Coming clean begins one person at a time. As the lotus blossom blossoms out of the mud, coming clean begins with you and me — from the inside out.

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Kick Start Your Personal Wealth

1. Start praying or meditating! Ask God or the Universe daily for abundance, protection, guidance, inspiration, and creative energy; envision a new world and act as if it were so.

2. Switch media. Turn off your TV and disconnect from all corporate media.

3. Assess your finances. Look at how your money is supporting The Tapeworm and how you are being drained; check your “sustainability ratio” and start to shift your transactions:

- Can you lower your expenses/overhead so you can survive with less cash and save/invest more?
- Can you make a plan for getting out of debt? Talk to others who have done it or can help, then make a plan and begin, taking it step by step.
- Switch banks and credit card companies, keeping enough cash in the bank for unexpected and lump payments (taxes, insurance bills, car repairs, unemployment, and so on).
- Look into switching investments away from The Tapeworm.
- Can you invest in upgrading home self-sufficiency: water, solar, vegetable garden?

4. Assess your health. Need more exercise? Better eating habits? Help for depression? Pick one or two things that would give you the most energy and start doing them.

5. Build your affinity group. Strengthen relationships with family, friends, neighbors.

Coming Clean

Ways to Kick-Start Our Coming Clean

By Catherine Austin Fitts and the Solari Staff

OPTIMIZE OUR TIME

“Your problem is you think you have time.”

—The Buddha

Many people understand the value of doing a budget for their financial resources. It is relatively rare for people to do an annual budget that mathematically analyzes how we spend our time — or how we want to invest it going forward. One year, Catherine’s senior management team finished working on their company business plan, and all were satisfied that the plan was complete. At the last minute, however, a decision was made to estimate the individual, team, and collective time investment for the coming year. Lo and behold, the group discovered that they had allocated 700% of their time. Their annual goals were overly ambitious. As a result, they had made promises they would not have been able to keep. They were saved by the time budget.

- Your time is precious.
- Your time can be valued more by you and those around you.
- Do a time budget.
- Study who and what you are investing your time in.
- Identify who and what wastes your time.
- Look for opportunities to achieve more

A number of us at Solari found these “emergency measures” to be very energizing entry points for Coming Clean. Especially after another suspicious election in 2004, many people felt off balance and more urgent about securing their family’s safety net, in addition to worrying about shifting the balance of power away from The Tapeworm and back to our communities. Taking these measures is akin to putting your own oxygen mask on first and then tending to others — or to triage, which stabilizes the most serious conditions first. Start with a quick pass — whatever you can do in the next two or three weeks — and then see where you want to go from there.

energy for yourself with your time.

- Look for opportunities in collaboration with other members of your family.

CREATE A BEAUTIFUL HOME

Where do you want to live? Are you living there? Where are you surrounded by people you love and trust? Where do you have access to the air, land, food, and water that will nurture you and your family?

A beautiful home gives you energy. This means that it does not drain you of time and resources. Are you a slave to a house that is big and expensive and filled with lots of possessions that take time to maintain? Move out of your field

anything that is not beautiful, life- and energy-giving, and useful. We find de-cluttering by yourself hard to do. Team up with friends to help de-clutter and reorganize one another’s home and office. There is a myth that beauty is expensive — that we cannot create beautiful homes within our means. Another myth tries to convince us that beauty in a home has to be complex. Not so. Beauty just takes time and attention — and it is something that we can all have. A home that is in alignment and harmony with the land and environment around you is the most beautiful — and powerful — of all.

- We deserve a beautiful and safe home.
- We can create a beautiful and safe home no matter what our circumstances.
- Our ability to create a beautiful and safe home depends on our ability to understand how we can honor others’ ability to do the same.
- Invite friends to help you with a spring cleaning.
- As you clean, de-clutter your house.
- Decorate your house with things made by, or which remind you of, the people you love.
- Learn feng shui principles and apply

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them to your home.

- Identify all the ways to lower your energy, utility, and home insurance bills that improve your quality of life.
- Test your water quality and make sure you have excellent filters if needed.

STRENGTHEN OUR RELATIONSHIPS

Who are the people in your life, your family, and your community that you love? Are they getting your admiration, time, and energy? Are your time and energy going instead to the people whom you are afraid of, who have power over you, or who demand your attention in negative ways? Do you hunger for association with people who — after you study their work and how they make money — are contributing to the drain on you, your family, and your community?

Take a look at your schedule. Have you planned ahead to make time available for strategic thinking, conversation, and whatever else you need to do so that you can live in alignment with and care for the people you love? Be there for the people whom you would like to be there for you. One of the advantages of forgiving people who have harmed you or done you wrong is that it frees up an enormous amount of time and energy that you can then invest in the people who are doing you right.

Giving priority and investing in people we love and who love us is the most important investment we will ever make.

In a healthy culture, men and women build up each other's power and security.

In a healthy culture, members of a family think and act opportunistically on each other's behalf.

In a healthy culture, members honor those among them who practice their values and lead toward the world they envision.

- Make a list of the people you love.

- Pray for them; plan and invest strategically in your relationship with them; be a blessing to one another; remember birthdays and other important dates.
- Identify the leaders who are building the world you want, particularly in your immediate area and life.
- Find energizing ways to support them.
- Withdraw your support from the leaders and the people in your life who are draining you.
- Save time and energy by practicing forgiveness.

RAISE OUR LEARNING METABOLISM

As we manage increasing levels of complexity in our lives due to new technology and globalization, we are also dealing with rising levels of political and economic uncertainty. In this environment, thinking strategically about what we need to know, how to access and acquire that knowledge, and how to build collaborative networks to help us do so, can provide a steady flow of new energy. There is a reason why nations have intelligence agencies and why companies have lifelong learning programs and investigative firms. When you look back through history, how did our ancestors deal with periods of high spiritual and financial stress? What worked? Surely nothing that we are dealing with today is tougher than what Native Americans, slaves, or immigrants and settlers dealt with during the past 300 years.

Some cultures have evolved a high degree of knowledge as well as proto-



cols for surviving great levels of stress. We can identify and learn from those who have this knowledge.

We use only a tiny portion of the knowledge and learning capacity available to us.

Develop a learning plan for your life: What could you learn that would give you the most energy for achieving your vision?

Identify the people who teach you the most: What can you do to give them energy?

Identify the people who teach you the least. What can you do to transform that learning and teaching drain? If that is not possible, consider removing yourself from their life.

Identify who knows about things that you need help with, particularly in your neighborhood.

LEARN “HOW THE MONEY WORKS” AROUND YOU

Most people do not learn economics and finance in school. However, it is never too late to start to learn. In addition, a lot of effort has been made to suppress information about government finances and the covert economy. However, if you dig and make an effort, much useful information can be found.

We can understand the economics of our household, family, and neighborhood, as well as the organizations, businesses, and governments in the areas in which we vote for political and judicial representation.

We can understand money tools — accounting and currency — and financial instruments — stocks and bonds.

We can understand the economics of various industries such as energy, food, and water, as well as banking systems and markets — commodity and financial — and the laws that govern them.

We can understand covert economics.

We can build and maintain useful “money maps” and use these to oppor-

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tunistically shift resources to ourselves and those we trust, both locally and globally.

- Develop a framework for all the financial and economic knowledge that could be useful to you.
- Develop a learning plan to acquire that knowledge.
- Acquire and use a good dictionary of financial and economic terms.
- Keep a journal to track your learning journey and to write down the meaning of any word you read that you do not understand.
- Learn how to use Solari Analytics when mapping out the risks and incentives related to events in your world, and to ask and answer the question, “Cui bono?” (Who benefits?).

INVEST IN PEOPLE AND ASSETS YOU KNOW AND TRUST

Sound money, financial transparency, and equity financing are the basis of a healthy economy.

We can generate living and financial wealth by investing in opportunities not controlled by large corporations and investors.

- Learn about precious metals and digital gold, and explore investment opportunities in precious metals and related stocks.
- Learn about alternative currency, community currency, and barter systems.
- Explore opportunities to diversify offshore.
- Explore opportunities to invest locally or in close family and friend networks, with people you know and trust.
- See also Catherine Austin Fitts’s blog, posted at www.solari.com

INTEGRATE YOUR TIME AND MONEY

In one of the earlier steps, we prepared a budget for our time. Now let’s do a budget for our financial resources. As you do this, compare the various trade-offs in your life between time and money. For example, what is the cost of private schools for your children versus the benefits of working less and doing home schooling? After looking at the health impacts and costs of working and living in an urban environment, what are the integrated benefits of moving to a low-cost rural area?

Are you working long hours and then paying more per hour for people to do household chores for you that you could do for yourself? Does it pay to learn plumbing, electrical repair, auto mechanics? What about your children? Have you taught them how to respect their time and your time? What do your budgets teach you about habits that save time? What do they teach you about the cost of unethical or incompetent people in your life? How much is interest on debt costing you in terms of the time it takes to pay it off?

Your time is precious. So are your financial resources. How can the two give each other energy? Expressing time and money mathematically will illuminate opportunities for these to work together.

- Do an annual financial budget.
- Estimate the value of your time in terms of after-tax income.



- Explore opportunities for getting more for less.
- Make a list of the ten people, habits, events, or other things that wasted the most money over the last year. What can you learn from this list?

BOOKS

Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money — That the Poor and Middle Class Do Not! by Robert Kiyosaki and Sharon Lechter

Law for Dummies, by John Ventura

Accounting for Dummies, by John A. Tracey

Investing for Dummies and *Personal Financial for Dummies*, both by Eric Tyson

Organized Crime and American Power: A History, by Michael Woodiwiss

The Seven Habits of Highly Effective Teens: The Ultimate Teenage Success Guide, by Sean Covey

The Greater Good: How Philanthropy Drives the American Economy and Can Save Capitalism, by Claire Gaudiani

ARTICLES/AUDIO

“Economics for Dummies,” by Catherine Austin Fitts

“Solari Audio Seminars” — visit www.solari.com

FILMS

Shut Up and Sing

America: Freedom to Facism

The Take

MORE RESOURCES

Many more articles, books, and other resources, including podcasts and Catherine Austin Fitts’ blog, can be found at the Solari website. Visit www.solari.com

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Money Magic

by Briana Cavanaugh

In our community we talk about money magic a lot. What we don't talk about is what money is and what we do with it. We get specific about sex, gender, gardening, permaculture, activism, and action. But we don't talk about money. If we're going to truly create change, we need to look at this.

Money started out as people trading things (goods) or activities (services) with other people in their communities. Later someone got the idea of being able to trade a thing for a token so that you didn't have to carry half a cow with you in order to get a place to sleep away from home. Convenient!

As far as I can tell, money is the idea, or the spirit, of community exchange. Money is inherently about people — we created it. Unlike trees or animals or oceans, this thing is of our doing. Money does not exist in nature outside of us. Most other creatures use themselves and their environment directly to get what they need.

The upside is that money is one place where as human beings we are totally and completely at cause — completely able to create and destroy this thing at will. At whose will? The will of the people in the community.

The downside is that we put a thing between us and what we desire. And then we gave it energy. That thing has taken on a life of its own — a life that

we give it. Money is a social contract. An agreement. We agree that if we take paper, metal, or plastic to a place we can exchange it for a thing. We sometimes give our money to other people to hold on to for long periods of time and they give us back more than we gave them — well, sometimes.

We give money life. We give it our hopes and dreams. We say things like, "If only I had money, I'd..." or "I need money so that I can..." We give it our ideas about the future: "Maybe I can

save up and..." We blame our worst fears and nightmares on it in the form of housing foreclosures, investments tanking, over-spending, and not having enough. We use money to take out our aggressions: "I hate paying taxes," and "The government totally rips us off!" or to play out our emotional insecurities — retail therapy anyone?

We make money into the Boogie Man. No one talks about it or looks

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directly at it. We don't teach the subject in school. In fact, we don't teach kids about it at all except through second hand ideas, or watching adults. We don't really teach adults about it either except in specialized classes, like accounting or "money management."

Consider our stories and fairy tales. What story do you tell that talks about dollars and cents? How about the Three Little Pigs, where having more resources equates to not being eaten by the wolf. Or the stories where we send our young (usually) men out on a quest and give them our young (usually) women when they return. This makes the young women the currency of the kingdom.

When was the last time you talked directly about money with someone? For many people it's never, or only with a spouse and often only in a crisis. We as a community don't talk about money or teach about money. We wish and hope and we do magic, but fail to act directly. Let's talk in direct terms. What can we do to manifest our truth and our desires? I've put together a list of the ten things that I think are most important to getting straight with ourselves about money.

First and foremost, tell the truth.

What is the truth about your money? How much do you have? How much do you spend? Where do you spend it and when do you spend it? Where do you get money from? Knowing your truth and speaking it is the first step on the path.

Acknowledge choice. A common way we give away choice is asking others for permission to do things that are about you. Our fears of looking ridiculous or being different keep us from telling the truth and acting in alignment with that truth. Even, and sometimes especially, in communities

that are not mainstream. If these people don't love us, who will? You will. It is your job to love you.

Be accountable for your actions.

Don't over-commit; show up for your commitments or get help to meet them. When you're not accountable, you're eroding your truth and your integrity. It doesn't matter if no one notices — you know. You have to live with yourself no matter what, so make it count.

Know that you are always doing the best you can. This is what we do all day long — we make our best possible choices. This is instinctual programming and all animals do it. But we seem to add an additional piece. We look back at our choices and berate ourselves for the choices that led here, even though in the moment we made the best possible choice with the available information. All we can ever do is make the best choice we can in the moment. So stop knocking yourself around for things that you can't change.

Shore up those energy leaks.

Otherwise you are diverting energy from

action, self-care, and what you really want. If every act is a magical act, then your worrying is just as powerful as your ritual. What do you suppose the outcome will be if you spend ten times as much energy worrying as acting or doing magic?

Take action. Don't just be at choice, be at cause. I watch people work at jobs they hate in order to get money, spend three hours a few times a year doing money magic — and then wonder why they're miserable. What would your world look like if you used your life's energy to do what you love?

Trust wisely — and then act.

Otherwise known as, follow your intuition. I don't trust that I can walk into a store and spend \$5 for all the groceries that I need for my family for the week. But I do trust that I am taken care of and that my son and I will have all we truly need. I pray to have what I need, I get information, do the best I can, trust wisely, act, and then do my best not worry about it.

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Money Magic

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Love. Try an experiment. Act from love, then act from fear. You tell me where you want to be. The bonus of acting from love is a change in brain chemistry. When we experience kindness we get a shot of serotonin which regulates mood. It's nature's happy pill. And it's not just the person receiving the kindness that gets the good drugs. The person acting and anyone watching is also chemically affected by the kindness. Nature has wired us to be love. I say we take advantage of it!

Examine your assumptions; explore your choices. Do you assume that you must have money to have a thing or experience? If you want a thing, can you barter, trade, or work for it? Does someone else have it and are they willing to share? Can you go together and reduce the cost? What is it you're really looking for? What do you assume has to happen? Are there other ways to do that?

Practice integrity and self-care — the biggest piece of this puzzle. Of all the things that you can do to create change about your financial situation, taking care of yourself is the most critical thing you can do. That's what this list is about. When you use money, what you are exchanging with people is your life's energy. Remember: we exchange energy or work for money, and money for goods and services. It all comes from you and your energy — all of it.

Self-care creates money in a very clear, tangible way. Good boundaries create abundance. Integrity creates prosperity.

Briana Cavanaugh is a Financial Coach and Reclaiming Witch. Her path is integrating her practical business skills with activism and spirituality to inspire liberation and self-love. You can find her at www.infinitelypossible.net

Sufficiency vs Abundance

by Briana Cavanaugh

People talk about abundance, but it's generally portrayed as excess, as "extremely wealthy." "Abundance" is primarily a way to re-package rampant consumerism.

"Sufficiency" is the idea that there is enough. That you are enough and have enough and all is well.

Yet there aren't endless resources. If we put sustainability next to abundance and prosperity, I see the solution in sufficiency.

If some use a lot of resources, others have none. Resources are finite. If some people pollute, others are sick. If some people sell local resources, local people go hungry.

And there is enough for everyone. Abundance is not an exact formula. It's not clear that everyone should have two cars and a house and a yacht. It is about making good choices and promoting *everyone* being well and healthy. That's the abundance I seek.

When I went into business for myself I had to decide what my game was, what choices to make. What do I want to win? What choices do I want to make?

I want to win at spending time with my kid and living well so I can work on healing myself and the world. That means working enough hours that we can eat and have a safe place to sleep and enough resources that we can learn and grow and be happy.

My game is not "let's make a million dollars." Not because money isn't fun, but because money and resources are not an end in and of themselves. When we make money an end we risk ourselves, our planet, and our connection with the earth. We put greed ahead of people and the planet.

My goals are about spending money wisely and enjoying the time that I have to raise an awesome, empowered, happy kid while experiencing deep joy and lots of love. Not so bad really.



Scarcity, Abundance, & Sustainability

RQ asks: Is “changing consciousness at will” the key to abundance?

A dialogue with Starhawk

As part of our “Economics” theme section, RQ’s Luke Hauser talked with permaculture organizer Starhawk about issues of abundance, scarcity, and sustainability.

RQ: Much of Reclaiming’s magical and political work involves “changing consciousness at will.” Do you think that a change of consciousness can address issues of poverty, scarcity, and unequal access to resources?

Starhawk: It depends on how that is meant. I have a concern about framing this work as “prosperity consciousness.”

One of the main tenets of prosperity consciousness could perhaps be stated as, “It’s only our attitude that keeps us from being prosperous. If we change the way we think about money, if we get rid of the guilt, we can have all the abundance we want.”

By and large, this statement holds true for many U.S. citizens, especially those of us who are urban and educated,

and particularly those who can pass as white-middle-class, heterosexual, and not too weird. It is true that many of us could be more prosperous if we let go of the fears and blocks that hold us back.

However, this idea is only empowering when applied to ourselves. Applied to others, it can be deadly.



It very easily transmutes into victim-blaming: “The poor are poor because of their bad attitudes.” It’s an Aquarian version of “the poor are shiftless and lazy.”

It seems to me like another version of the old myth that anyone can make it here in the “land of opportunity.” The myth is perpetuated because this *is* a land of opportunity for many — but not for all. And if we forget or ignore or blame those who don’t make it, then we aren’t building a new culture, we’re perpetuating the old one.

RQ: A problem I see is, the overflowing abundance of our society is directly dependent on the massive waste we generate. Plenty of people buy used clothes or musical equipment or other goods. We furnish our homes by scavenging from dumpsters. So in that sense, by adjusting our consciousness and accepting second-hand goods, we can participate in the abundance that’s all around us despite our limited income. Unfortunately, the model only works so long as our society is being so incredibly wasteful. If others quit throwing perfectly good things away,

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Abundance & Scarcity

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how would I furnish my home?

Starhawk: Right. Outside the borders of the Western countries, it would never work. The idea that poverty is the result of attitude becomes ludicrous. In the Third World, the very meaning of poverty and abundance changes.

I've spent time in Europe, Canada, Latin America and the Middle East. Being out of this country has made me see the whole debate about prosperity and scarcity in very different ways. When I visited Nicaragua some years ago, I would enter people's houses and wonder if they were inhabited, they were so empty of goods.

In the US, I associate poverty with shoddiness and cast-off goods. In Nicaragua, shoddy goods were the mark of the middle class. The poor have nothing — maybe a hammock or some beat-up chairs, perhaps one change of clothes carefully kept for best. Prosperity is measured in beans and rice, in basic health care and schooling. And even the poverty of Nicaragua seems like immense wealth compared to the starvation in parts of Africa, where life itself is at issue.

All this is not to say that we should be wallowing in guilt, but that we need to keep a sane perspective when talking about abundance. When I arrived home from my trip to Nicaragua, I was greeted with truffles redeemed by Pagan anarchists from a dumpster outside one of the Bay Area's elite candy stores. Here, we can afford to fill the garbage with expensive chocolates tossed out because they've lost the first bloom of freshness. We are surrounded by wealth and waste. Even those of us who don't have a lot of personal money

have access to resources undreamed of elsewhere.

Our access to material abundance is a direct inheritance of many years of Western expropriation of the Third World. If we want true worldwide abundance we may have to give up some of our own access to material goods. At the very least, we can give up our willingness to waste.

RQ: Do you see this as a "new asceticism"?

Starhawk: The recognition that our wealth is based on others' poverty is not asceticism or puritanism. It has nothing to do with seeing money per se as something "dirty." But it does come from a recognition that scarcity is a very real operating condition in much of the world, not a mere illusion of the unenlightened.

RQ: I recently read an article describing

scarcity as an illusion. It called the belief in scarcity the "big terror behind all the monetary greed," the "primal terror" that keeps us from challenging the status quo. Do we need to move "beyond scarcity"?

Starhawk: Some people criticize our culture for a "belief in scarcity," but the truth is the opposite. Our entire economic system is based on the illusion that the Earth's resources, particularly fossil fuels, are infinite, and that the Earth's ability to absorb waste is inexhaustible.

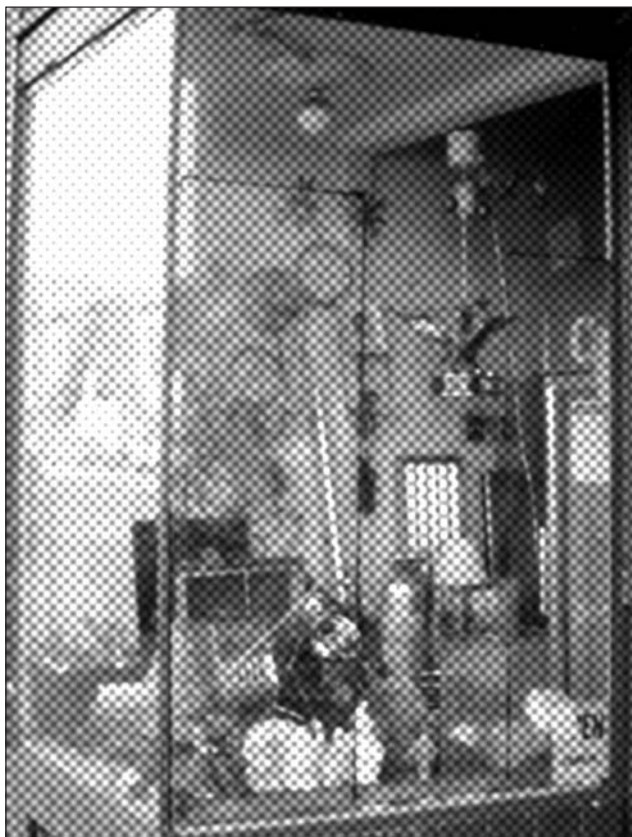
We are coming to the end of the era of cheap fossil fuels. We are rapidly polluting irreplaceable groundwater deposits in the same way we waste the surface water and air. We need to come to grips with the reality of scarcity or we will destroy beyond salvation the air, water, and Earth that are the foundation of any abundance.

Ironically, it is the very cultures that have the most refined attunement to scarcity, tribal cultures attuned to the real limits of their environment, that are most characterized by sharing of resources. Among the Bushpeople of Africa or the Eskimos, greed or selfishness is seen as a disease.

RQ: So how do we challenge the status quo? How do we begin to rethink our lives in an Earth-friendly, life-nourishing way that takes account of economic realities such as scarcity?

Starhawk: In other words, how do we envision and create revolution?

Perhaps instead of dwelling on prosperity or scarcity, we need to think



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Abundance & Scarcity

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about sustainability. A movement is growing around permaculture, or sustainable agriculture, developing new attitudes, practices, and resources that conserve and replenish soil and water, instead of wasting them.

We need to develop a sustainable union of spirituality and political action – to build sustainable groups and organizations.

For something to be sustainable, we cannot be putting in more energy than we are getting back. We cannot be using up resources faster than we are replenishing them.

RQ: Even if it's not asceticism, it still seems like part of the solution is people living their lives in a simpler manner —

living collectively so more people are using the same resources, finding ways to eliminate daily use of cars, eating locally-grown food, supporting local culture.

Starhawk: Collective living is a good



example of the change that is needed. Perhaps over the years we will be able to join collective households into neighborhoods, to transform our physical environment so it becomes more ecological and sustainable.

That is my personal dream. I want to live in a community that can thrive and prosper in balance with the Earth and with all her beings.

This discussion is based on an article originally written in the mid-1980s. The article appeared in Reclaiming Newsletter No. 20, available through the Reclaiming Quarterly Archives.

RQ questions by Luke Hauser. Visit www.directaction.org

Starhawk is an activist, organizer, and author of many books. She teaches Earth Activist Trainings that combine permaculture design and activist skills (see ad below). Visit www.starhawk.org

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