

Attending to Your Resiliency Now

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If you have been waiting for the "right time" it might be a good idea to take some **financial, home, community and personal resiliency steps now** (see [article](#) below). Here are some suggested steps

- Reduce or eliminate stock and long term bond positions including in retirement accounts
- Move money out of banks that may fail (eg Bank of America) - look up your bank's credit rating
- Put some money in physical gold - both in (non-bank) vaults and some in coins under your direct control
- Hold a few months of expenses as cash - outside of any bank
- Put some assets outside of your home country - bank accounts, gold, real estate
- Connect with friends and neighbors now so you can help each other in a crisis later
- Store some food, grow some food, have a way to purify water, keep your gas tank over half full
- Secure your home
- Improve your health with diet and exercise
- Practice daily ways to release tension and remain positive

Resilient systems are better able to withstand stress and change. Especially the dramatic kind of changes that are happening this year. Ask yourself repeatedly "What would it take for system X to be resilient?" (where X = my finances, health, community, home etc) And then take small inspired steps each day to improve.

Attending to Your Financial Resiliency

It's been a frenetic couple of weeks.

Amidst the deterioration in Europe and the growing weakness in the US markets, in mid-May Chris issued the warning [Get Ready: We're About to Have Another 2008-Style Crisis](#) . Downside momentum has built since then, leading him to release a rare call to [buy gold](#) last week (which has since proved prescient in the immediate term) as well as a more-pointed report today to our enrolled members: [Buckle Up - Market Breakdown In Progress](#) .

It's times of heightened uncertainty like this where dislocating change has the potential to occur swiftly and sharply -- often **events move much faster than people's ability to react appropriately to them**. We've been recommending a defensive posture for investors for a long time now, but it's critical to adopt that position *before* the big market swings occur.

If you are going to keep money in the financial markets (stocks, bonds, etc), you need to honestly ask yourself if you have the expertise and the bandwidth to intelligently and actively manage your investments throughout a coming period of **potentially gut-wrenching volatility and uncertainty** .

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We are quickly entering the phase now where Chris' predictions from [The Crash Course](#) are no longer in the future: they are happening now. **Please prioritize taking action today** on the areas where you may have the most vulnerability (our [What Should I Do? guide](#) can provide a helpful refresher if you need it)

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