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Remaining

Bounce back better, 2015 and beyond

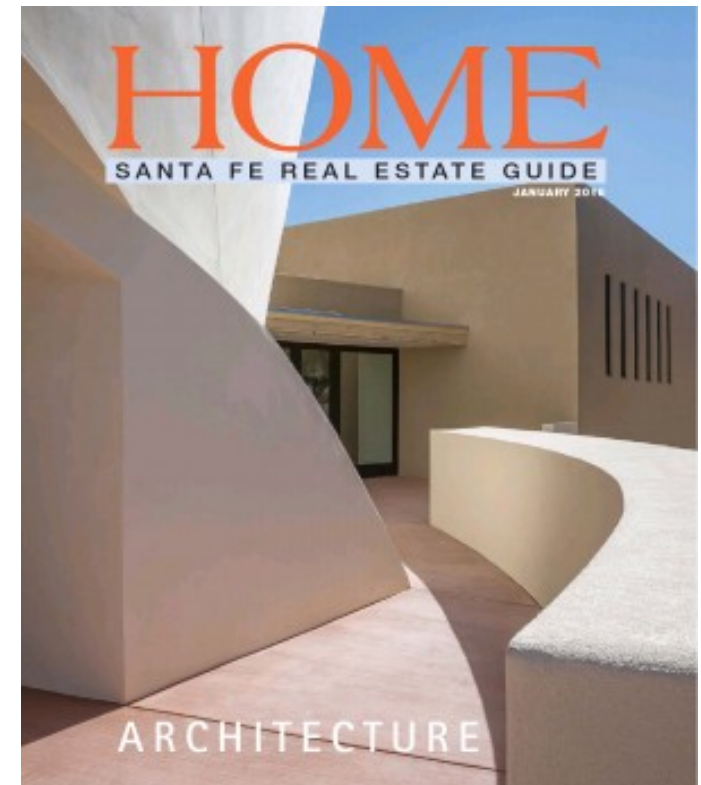
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Nate Downey

After pondering Homer, Hegel, and the other great authors of western civilization, Christopher Peck and I graduated from St. John's College in '91. We then took the same legendary permaculture-design course in '92. We grew a rocking edible garden in '93 off of Alto Street. We instigated a permaculture book club in '94. We taught with Permaculture Drylands Institute from '95 to '97.

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Then, one day, it happened. Like Little Jackie Papers, my friend was no more. Peck decided to move to a place with a bigger phonebook and an occasional view of the sea. Although it was sad to see him disappear in the sunset, it wasn't "Puff the Magic Dragon" angst. After all, he was passing me this newly minted "Permaculture in Practice" column, and I was jumping for joy at the job.

Fast-forward 16 years and today Peck is the co-author (with fellow former Santa Feans Hal Brill and Michael Kramer) of a revolutionary book about pecuniary planning. It's called *The Resilient Investor: A Plan for Your Life, Not Just Your Money* (Berrett—Koehler, 2015). The authors use "resilient" to replace the brittle, overgrazed term "sustainability," but "it's not just about bouncing back," Peck made clear recently as we carpoled to a conference about ecological ranching. "It's about bouncing back better."

The quick and easy read covers the complex subject of "investing" with clarity, structure, wisdom, and humor. It starts with the premise that the world, particularly the financial world, is in a significantly unpredictable state of potential discombobulation. Forget putting all of your eggs in a few baskets and thinking you're done. "Resilient investors" use nine — count 'em nine — planning "zones" that make up the book's Resilient Investing Map (RIM).

Whether it's your "personal resilience practices" (zone 1), a fulfilling career (zone 2), your spiritual being (zone 3), real estate you own with good permacultural potential (zone 4), the way you shop (zone 5), your actions in support of ecosystems (zone 6), your commitment to local investing (zone 7), your socially responsible investment portfolio (zone 8), or your understanding of a new form of investing called "impact investing" (zone 9), a carefully considered and conscientiously followed RIM, says *The Resilient Investor*, creates a potent recipe for resilience.

Peck said his company, Natural Investments (which he co-owns with his co-authors) will release an interactive website (www.resilientinvestor.com) in

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conjunction with the book's publication early next year. His intention is to help people create their own RIMs in a relatively effortless manner. "We know we can't predict the future," the registered financial advisor with nine offices in eight states explained, "but we want to make it easy for people to anticipate the potential futures we face."

Keeping his eyes on the road as he drove, Peck smiled. "The financial industry has barely noticed the socially driven revolutions in crowdfunding, slow money, and transformative economics. Today, there's more than a trillion dollars invested in some form of screened, socially responsible fund. We're probably just getting started."

Nate Downey, the author of Harvest the Rain, has been a local landscape consultant, designer and contractor since 1992. He can be reached at 690-7939 or via www.permadesign.com.

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