

A Guide to Forming Communities

Abridged Edition



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A Guide to Forming Communities

Abridged Edition



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Introduction



Introduction

This book offers people the ideas, plans, and tools to organize into mutual support communities during times of social turmoil and disaster.

History has shown repeatedly that during times of disaster, the formation of mutual aid groups was the most effective survival strategy.

There are three types of disasters that can affect a society: economic, natural, and military. No matter which disaster struck, the formation of mutual aid communities was a universal and time proven method to improving one's chances of survival.

During times of economic recession and depressions, mutual aid groups were able to provide vital financial services such as: unemployment insurance, health insurance, business loans, retirement funds, discounts on food, oil, and medicine, and even funeral costs.

During natural or man-made disasters, community organized emergency response teams were able to provide vital emergency medical aid, search and rescue, assistance in evacuation of survivors, re-establishing communications, and establishing aid stations and emergency shelters.

During military occupation or totalitarian domination, organized underground resistance groups were able to provide vital information and communications networks, set up safe houses, provide security, establish underground railroads, and the ways and means to escape enemy forces.

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It is my belief that our society will soon have to deal with one or all of these potential disasters, and that the sooner people can organize themselves into mutual aid communities, the greater the chance of surviving the turbulent times ahead.

I have researched the histories and operations of numerous types of mutual aid communities to find common elements. It was my intent to develop a template plan that anyone can use to organize a community that would fulfill the functions of one, or all, of the possible variations.

This plan would allow communities to evolve or morph into whatever type of organization would best address the potential threats, dangers and hardships as they develop.

For example, forming as an emergency and disaster response group is always a sensible undertaking, since a natural or man-made disaster could strike at anytime and anywhere.

The life skills and knowledge the members of a disaster response group would acquire are valuable over a lifetime and may save many lives.

At the same time, as the economic health of the world's nations continues its inevitable decline, this same group could work together to provide a wide array of financial benefits.

In addition, should the obvious trend towards an ever more oppressive state continue, the same community could take its activities underground and provide safety and shelter from persecution and imprisonment.

Finally, should we face a complete breakdown of society, through war, disease, or catastrophic events, then the community, once established along the lines of the following plan, can quickly react and adapt to the situation and provide the greatest chance for its members to survive.

Historical Cycles and the Coming Disasters



Historical Cycles and the Coming Disasters

“Those who fail to learn from the past are doomed to repeat it.”

George Santayana

Few people have not heard the above quote, but is the reason history repeats itself because we fail to learn from it, or because history follows an unbreakable pattern we are doomed to repeat? The answer is crucial since, by all indicators, we are about to repeat the classic pattern of social collapse. This would explain why your government is preparing for the worst.

The theory of history repeating itself is as old as history itself. The earliest written account dates back 3500 years to the Hindu writings known as the Vedas. Since then, many who studied history, from the Greek historian Polybius, to the father of modern history A. J. Toynbee, have formulated a theory of historical cycles.

The clearest example of repeating patterns can be seen in the Chinese Dynastic Cycle. China's three-thousand-year unbroken history shows a repetitive rise and fall of dynasties. Historians divide this cycle into four parts: the founding of the dynasty, the flowering, the decline, and the period of chaos between dynasties.

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This four-stage pattern is common to most theories of historical cycles from the Roman poet Ovid, to Hindu philosopher P. J. Sarkar, and more recently in the Strauss–Howe generational theory. Although the titles of the four stages vary among the theories, their characteristics remain nearly identical. I have combined the most commonly used terms for each age as, Warrior, Intellectual, Merchant, and Chaos.

To better illustrate the four stages let us see how they compare to China's rollercoaster of history.

Warrior

After the previous dynasty has collapsed and the country broken apart, a new warlord vanquishes his rivals, declares himself Emperor, and founds the next dynasty.

This is the age of heroes with value placed on honor, strength, and courage. Notable activities include exploration, conquering, colonising, and building infrastructure. Crime is at its lowest, women's equality at its highest. Wealth is distributed on a meritocratic basis and the population level recovers from previous lows.

Intellectual

Each new dynasty needs to establish its legitimacy through benevolent rule and so during the reigns of the next few Emperors the living conditions of the common people begin to improve. This is often the dynasty's 'Golden Age'.

This is the age of arts and sciences valuing new ideas, inventions, and techniques. Notable activities include public art projects and the founding of libraries and universities. Crime is low, women's equality remains high, and wealth begins accumulating towards administration. Population continues to increase.

Merchant

While the empire enjoys a period of peace and stability, merchants prosper, and the standard of living continues to improve. However, the

Historical Cycles and the Coming Disasters

seeds of the dynasty's decline are already being sown in the growth of a vast bureaucracy. Soon the government is controlling and taxing all facets of daily life.

This is the age when greed dominates the political system. Crime increases, women's social status declines, wealth begins accumulating towards oligarchs. Population continues to increase.

Chaos

The dynasty is in decay and on the verge of collapse. The court and courtiers are corrupt and decadent. The emperor is effeminate, licentious, often an idiot.

Having pilfered the treasury, the Empire raises taxes until the common people are reduced to poverty.

The country's infrastructure falls into disrepair. Levies and irrigations systems fail destroying farms and crops and causing famines. The people rise up.

This is the age where government is so corruption that it is unable to effectively rule. There is a breakdown of law and order. Crime is rampant, women's status reaches its lowest point, and because of disease, warfare, and natural disasters, population declines rapidly. Wealth is in the hands of criminals.

The country splits apart into warring factions each fighting for dominance through a series of civil wars. The fighting continues until a new 'Hero' takes control and founds the next dynasty.

This then is the Chinese Dynastic cycle based on a four-stage pattern. Can the theory be applied to all civilizations and used to predict future trends? If you study various histories from ancient Egypt and Rome, to the Aztec and Inca you will find this four-stage pattern, with slight variations, always discernable.

So, what stage in this cycle is The West in and where are we heading?

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Comparing the characteristics of each stage to our current conditions we can quickly eliminate the Warrior and Intellectual ages. The days of heroic leaders and brilliant thinkers belong to an America long past.

Obviously, we are in the Merchant stage, and as anyone who has tried to buy anything ‘Made in America’ can tell you, we are at the end of that stage. The destruction of America’s manufacturing base and devastation of its natural resources can only mean that the fat lady is about to take to the stage.

So, is history doomed to repeat itself or can we learn from previous mistakes and avoid rushing headlong into chaos?

In the case of China, their history shows no dynasty was able to avoid this fate. Did they fail to learn from the past? Far from it, Chinese history is the most thoroughly documented of any civilization. Chinas’ philosophers and historians were well aware of the mistakes made by the previous dynasties and ceaselessly warned the emperors of the perils of ignoring the past, all to no avail.

Unfortunately, the evidence suggests that civilizations are indeed doomed to repeat the past.

Whether warned by a predictive model based on historical cycles, or mindlessly playing out their villainous roles, there can be little doubt that the current elite are preparing for Chaos. How else to explain the militarization of domestic police, the massive purchase of arms, ammunition, and armored vehicles, the full spectrum domestic surveillance and the endless nibbling away at our rights and freedoms.

Obviously, their plan, as was the plan of all despots before them, is to hole up behind a wall of security while the rest of us fight over the remaining scraps of our civilization.

What to Expect

Of the four ages the easiest to predict is the age of chaos. It seems every regime throughout history uses the same worn out playbook on how to self-destruct. So, here is the future.

Historical Cycles and the Coming Disasters

Widespread corruption drains the state of its treasury. To recover the losses the state increases taxation driving businesses into bankruptcy and employees into poverty. Taxation quickly becomes forcible confiscation of property, precious metals, and food.

Food protests turn into riots. The state marches out their henchmen to ‘teach the rabble a lesson’. Martial law is declared and the full array of terror tactics, from unreasonable search and seizure, to imprisonment and torture are used against ‘dissenters’.

Meanwhile, the lack of government funding leaves the infrastructure to crumble. In the past this meant farmlands were either flooded or dried up. Crops failed and starvation ensued. In our modern world we can add grid failure, no gas to heat your homes or run your vehicles, and no access to clean drinking water.

Starving people become desperate and crime increases. Poor nutrition and a lack of funding for hospitals or medical supplies contribute to an increase in epidemic diseases.

The state’s last play is to start a war to kill off a goodly number of ‘useless eaters’ and cower the survivors into submission.

So, what did people in the past do to survive the age of Chaos? One strategy used in many civilizations is the monastic system. After the fall of Rome, monasteries served as centers of trade and produced much of the local wealth through farming, winemaking, and small industries. They were the only places where one could receive any sort of education, and if not for the books they preserved and copied, we would know nothing about ancient history.

In China, India, Japan, and the Middle East monasteries were able to survive relatively unscathed while their societies collapsed around them.

If we remove the religious aspect, what we have are autonomous communities that are self-sufficient, share knowledge and skills, and support each other during the bad times. A more recent and secular example of such communities can be found in the mutual aid societies

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of the 1800s. Learning basic disaster preparedness and working together in mutual support is the key survival strategy.

Despite the grim short-term forecast, the not too distant future will be brighter since the next stage is the Warrior age and a return to ethics, prosperity, and equality.

So, what of the elite? Will they emerge from their bunkers to enslave and rule the world as their ultimate dream comes true? In this Chinese history is in accord with Karma. Every member of the aristocracy, of each failed dynasty, was hunted down and executed during the ages of Chaos. Only one emperor lived long enough to see the founding of the succeeding dynasty, and he did so by hiding for forty years - in a monastery.

The Community Survival Plan is designed to address each of the above stages of collapse, starting with the formation of fraternal/mutual support groups to aid during times of economic recession and depression, and if need be, to form into more resilient disaster response groups to insure vital service to its members.

A Brief History of Mutual Aid



A Brief History of Mutual Aid

“The mutual-aid tendency in man has so remote an origin, and is so deeply interwoven with all the past evolution of the human race, that it has been maintained by mankind up to the present time, notwithstanding all vicissitudes of history.”

Peter Kropotkin *Mutual Aid: A Factor of Evolution*

Anthropology typically credits our species’ success to our large brains and ability to make tools, but arguably our greatest survival strategy has been our ability to co-operate and work together.

The logic is simple. A lone individual in the wilderness can survive for a time, but the slightest injury or illness, and that individual will quickly succumb to the elements, starvation, or predators.

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A family grouping offered better odds of survival, but with the addition of offspring, the duties and responsibilities of the founding pair bond are increased and their resources stretched, and, as with all defenses that are stretched, they become more vulnerable to the same dangers as a lone individual.

The first and most effective survival strategy for our species was the formation of tribal groups. Such groupings pooled their resources, to help insure nourishment, shelter, and defense against predators. A few writers have postulated that the human brain is hard-wired towards tribalism due to its evolutionary advantages.

Tribes

Tribes were the first mutual aid societies.

The social structure of a tribe can vary greatly, but, due to the small size of customary tribes, social life involves a relatively undifferentiated role structure, with few significant political or economic distinctions between individuals.

Traditional tribal societies tend to have a Chief or Headman also known as the Big Man, but their authority was always subject to the approval of the rest of the tribe especially the tribal elders.

The 'Big Man' collected many of the resources from the tribe, but rather than keep it all for himself, a portion was stored so that it could be distributed to the tribe during times of drought, or if the hunt failed provide meat. He was also expected to redistribute those resources to feed work parties for village construction projects, hold numerous feasts and festivals where everyone would share in the food and which helped group bonding.

We can also see in the tribal structure the origins of government, and why government was a good idea. In this scenario, an authority figure who has earned the trust of the community oversees overseeing the collection and storage of surplus resources, such as grain, corn, smoked fish, honey etc.

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Working in teams and communities is a force multiplier that, under normal conditions, produces surplus. This surplus is pooled in order to sustain the community during difficult conditions. Some of the surplus is used for projects that would benefit the community, such as digging wells, building fences for livestock, or walls for defense.

The tribal organization is often cited as an ideal system that validates such political systems as socialism and communism. However, as we shall see later in this chapter, such political systems have been a disaster.

The problem lies in the fact that the tribal system is not scalable. Just because a system works with a group of a hundred people, does not mean it will work with thousands, or millions of people.

There are three reasons a utopian tribal structure cannot work on a large scale. The first is trust. In a tribal society, members of the tribe choose leaders because they all know that person intimately. They have worked together, shared together and lived together. Their trust is based on firsthand knowledge. Their leaders have earned the trust of their fellow tribesmen.

In a nation state, most citizens would never have spent any time with, let alone even met in-person, their leaders. It would be impossible for citizens to develop trust and confidence in any political leader without direct experience. That so many do is a fault of our species that can perceive abstractions as reality. In a nation state we must base our trust in what such leaders say in public. Thus, such a system guarantees that all leaders will be liars at best, or more likely psychopaths.

Second, in a tribe, all members would have access to the 'Head Man' and council of elders, to ask for help, vent their grievances, or offer solutions.

In a nation state, it would be ludicrous to imagine that an ordinary citizen would be able to have a one-on-one talk with any political official. This means that it is unlikely, if not impossible, that a nation state would reflect the will of the people, and thus the people would have no influence on the way the state is run.

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Finally, in a tribal society, should the leadership be incompetent, or making decisions that the tribe is in vast opposition to, they could remove their leaders from power in a day.

In a nation state, removing leaders is a long and drawn out process requiring years, assuming that the leaders would be willing to relinquish power in the first place. Thus, the damage such governments do cannot be prevented or remedied quickly.

This guide includes the best lessons gleaned from the study of tribal societies.

Similar to tribal organizations, the following community plans are based on undifferentiated roles with no hierarchy. Certain individuals will have a greater affinity and ability for fulfilling certain roles within the tribe, and their expertise may be deferred to in situations where decisions between the tribal members are at a stalemate. However, there is no hierarchy that must be obeyed.

In addition to kinship and extended family relations, another important factor to the formation of a tribe is shared values, customs, and ideology.

This is a crucial factor to social cohesion and any attempt at forming a community would need to ensure that members, if not sharing kinship, should at least share the same values and ideology. Indeed, shared ideology forms stronger bonds than kinship as anyone from a large family can tell you.

In times of social collapse, evolutionary instincts will drive people to form tribal association again for mutual survival. Those that cannot find a tribe to belong to, or find one too late, will find it much more difficult to survive.

A key advantage to forming a group for mutual aid, is that should a major disaster occur, a group of people that already have a social structure, mutual trust, and some training and equipment will be better able to survive and take advantage of fleeting opportunities, while other people are scrambling to survive themselves.

A Brief History of Mutual Aid



North Creake Abbey, England

Monasteries

Probably the second oldest forms of mutual aid society are monasteries. Verifiable remains of monasteries date back five thousand years and are found the world over.

Monasteries typically were located away from major population centers. This offered some advantage by being separated from the corruption and machinations of the ruling classes. This enabled them to survive much of the social destruction that occurred between dynasties.

Most monasteries were also self-sufficient and either managed their own farms or engaged in agribusinesses such as wine and cheese making with which they could trade and barter for food and equipment with surrounding farmers and tradesmen in addition to collecting alms.

The disadvantage was also their isolation, which made them vulnerable to attack by invading armies and organized bands of bandits.

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In England, starting in 793, monasteries were a favoured target of Viking raiders due to the riches that they hoarded. The monks' religious standing protected them to some degree from local governments and gangs, but the Vikings had no religious inhibitions and the monasteries' isolation made them easy and lucrative targets.

Some monastic orders found a defense against possible predation by training their monks in military arts.

Most famous is the Shaolin Monks of China (founded in 464 AD) who became renowned and feared for their martial arts skills. Their fearsome reputation no doubt helped dissuade criminal gangs from plundering their temple although they were ransacked and much of the temple destroyed by bandits during the Red Turban Rebellion in the 14th century.

When foreign Manchu tribesmen invaded China and founded the Qing dynasty, the Shaolin monks started to get a reputation for anti-government sentiments. Much like a modern-day patriot or resistance movement, the government viewed the monks with suspicion and kept a watchful eye on their activities.

Sometime in the 1600's, (the exact date is sketchy) believing the monks were actively involved in aiding anti-government rebels, the Qing forces sacked the monastery. This effectively destroyed the temple's fighting force and the temple fell into ruin with only a few monks remaining. In the early 18th century, the government of the Qing Dynasty patronized and restored the temple, though it never regained its former glory.

Some Monastic orders in Japan held an equally fearsome reputation. In the 11th century, the warrior monks known as Yamabushi formed large monastic communities in the mountains surrounding the capital of Kyoto. Over time, their ranks increased, and their power grew to the

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point that each monastery maintained a private army. From time to time, these monk armies would march into the capital to demand favors and concessions from the emperor, who by this time had become merely a figurehead.

In the west, the Knights Templar was another example of a monastic order that trained for battle.

Founded in 1119 under auspices of protecting pilgrims on their pilgrimage to the Holy Lands, the Knights Templar quickly gained a reputation for martial prowess.

Like Japan's Yamabushi, the Order of the Templars grew rapidly and were able to field whole battalions of fighting monks. One of their most famous victories was in 1177 during the Battle of Montgisard, where some 500 Templar knights helped several thousand infantry to defeat Saladin's army of more than 26,000 soldiers.

The major disadvantage of being isolated away from government centers could be overcome by having a strong defensive force trained in military strategy and combat. Such orders all quickly gained much power and influence over their surrounding areas. However, in each of the above-cited examples, their downfall came when they became too prominent, and attracted too much attention from their own governments that in each case, attacked and destroyed the orders.

Monasteries and their female equivalent, nunneries, were single sex and so kinship did not play a role in maintaining loyalties and social cohesion. Instead it was the shared ideology of religious beliefs that provided the common purpose of such organizations

For Survivalists and Preppers who are intending to organize a retreat and homesteading location to survive long-term social collapse, the examples of monastic systems can offer valuable lessons.

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Defensive fortifications, storage and maintenance of weaponry and training of members in military skills are paramount.

The key caveat is that these preparations and training should be kept secret, hidden, camouflaged, and under the radar.



Shaker Community Meetinghouse

Religious and Spiritual Communes

A commune, from the Latin word *Communia*, meaning a large gathering of people sharing a common life is an intentional community of people living together, sharing common interests, property, possessions, resources, and, in some communes, work, income and assets.

Probably the most defining difference between a monastery and a religious commune is that communes allow for both sexes and children. Monasteries' were single sex and, at least in theory, celibate. Religious communes were not.

In addition to the communal economy, consensus decision-making, non-hierarchical structures and ecological living have become

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important core principles for many communes. Whereas monasteries have a hierarchal church structure of authority

The functions and purposes of communes were essentially no different from farming communities and villages of times past.

Some of the earliest examples of religious communes date back to 16th century with the founding of such groups as the Hutterites founded by Jakob Hutter in 1536 who, like the Amish and Mennonites, trace their roots to the Radical Reformation of the 16th century.

Many of these have survived into the modern age with branch communities all over the world.

While these religious communes centered on agrarian production, most entered business and manufacturing as well.

The Shakers, a religious sect, maintained one of the longest and most successful experiments in communal living in the United States. It was founded by Mother Ann Lee in Manchester, England. She and a group of followers settled in Watervliet, New York in 1776. By the mid-19th century, the sect grew to over 6,000 members living in 18 major communities, as well as 6 shorter lived ones. Although their numbers began a steady decline after the Civil War, one Shaker community remains active today in Sabbath Day Lake, Maine.

Shaker communities ran farms using the latest scientific methods in agriculture. They raised most of their own food, so farming, and preserving the produce required to feed them through the winter, had to be priorities. It was reported that their livestock were fat and healthy, and their barns were commended for convenience and efficiency.

Shakers also ran a variety of businesses to support their communities. Many Shaker villages had their own tanneries, sold baskets, brushes, bonnets, brooms, fancy goods, and homespun fabric that were known for their high quality. They were also famous for their medicinal herbs, garden seeds from the Shaker Seed Company, applesauce, and knitted garments.

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Another such example was The Oneida Community, a commune that lasted from 1848 to 1881 in Oneida, New York. In addition to farming, the community began the manufacturing of silverware in 1877. Secondary industries included the manufacture of leather travel bags, the weaving of palm frond hats, the construction of rustic garden furniture, and game traps.

The Oneida Community dissolved in 1881, though several members incorporated to continue running the silverware business which exists today as Oneida Limited.

Key lessons learned from the religious/spiritual communes are that food self-sufficiency, combined with running manufacturing workshops and small businesses, provided them with economic independence.

In addition, none of the communes became militant like some of the monastic orders, and yet managed to survive through the American Civil War, though many were raided by passing armies and bandits. This is no doubt partly due to these groups all being devoted pacifists.

Finally, the early American communes were anti-slavery and did much to buy and free slaves and assist in their escape via the Underground Railroad. Many also took in orphans and transients, and women were universally treated as equals and many played key roles in the women's' emancipation movements.

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Holodomor Mass Starvation, Ukraine 1932–1933

Socialist Communes

The religious and spiritual communes are often regarded as attempts to create utopian societies and their success has inspired many thinkers and philosophers to try to design ideal social organizations that people could live happily and peacefully under.

The first to apply political ideology to the communal model were communists, left-wing socialists, and anarchists. These groups saw the Commune as a model for the liberated society that will come after the masses are liberated from capitalism, a society based on participatory democracy from the grass roots up.

In Marxist theory, the commune is a form of political organization for the proletariat, sort of poor man's parliament and which supported the communist principle of collectivism.

The communist version of communes was more political and focused on social organization. Like many of the religious communes, socialist communes were also organized around an industry or farming in accordance to the communist principle that the people should control of the means of production rather than an oligarchy.

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Despite the lofty ideals and common-sense principles of a communal society, the reality put into practise under the socialists was a different animal altogether.

Under Communism in Russia, farming communities were forced to form collectivist communes under the pretext of freeing the workers from landlords and improving production. The result was the famine of 1932–1933 in which estimates of the number of people starved to death range from 5.5 to 8 million, with some estimates going even higher.

In 1958 in China, Mao Tse-tung, apparently oblivious to the Russian example, likewise undertook one of the most ambitious and, in terms of the sheer number of people involved, staggering social experiments in modern times: the drive to bring the entire rural population of China into huge monolithic units called The Peoples' Communes. Under the lofty title of *The Great Leap Forward*, Mao forced all agricultural communities to adopt a collectivist commune system.

Within a year, China was devastated by a famine that lasted three years and was responsible for between 15 to 36 million deaths.

Clearly, socialist attempts at communal living were unmitigated human disasters. It is difficult to determine whether these were genuine attempts at creating utopian societies, or merely that the noble ideals of communal societies were used as the pretext and cover for totalitarian control and mass murder. But, since the religious and spiritual communes tended to be so successful, proving the social model was workable, one must conclude the socialists never had any intention of creating a utopia.

The key lesson from socialist communism is that while small communes formed through the free and willing participation of its members can succeed, forcing large numbers of people into a communal system by a political hierarchical government guarantees disaster.

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The Rocky Neck Art Colony, 1915, Gloucester, MA

Hippy and Artist Communes

Communes had a brief resurgence in popularity in the 1960s' and 70's with the Hippy and Back-to-the-Earth movements.

The communes of this time had three main characteristics: first, egalitarianism – that communes specifically rejected hierarchy or gradations of social status as being necessary to social order.

Second, human scale – that members of some communes saw the scale of society as it was then organised as being too industrialised (or factory sized) and therefore unsympathetic to human dimensions.

And third, that communes were consciously anti-bureaucratic.

Many communes followed core principles: such as

- Live and work together
- Have a communal economy, i.e. common finances and common property (land, buildings, means of production)

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- Have communal decision-making, usually consensus decision making
- Try to reduce hierarchy and hierarchical structures
- Have communalization of housework, childcare and other communal tasks
- Have equality between women and men
- Have low ecological footprints through sharing and saving resources

Each hippie commune was different: some were deeply religious communities while others were completely secular. Drug use was rampant on some hippie communes and forbidden on others. Some were strictly self-sufficient agrarian societies, but other hippie communes participated in capitalism—owning businesses such as selling music tapes and arts and crafts. There was no “one-size fits all” model, and each hippie commune developed its own culture, rules, and personality over time.

By the 1980s, the original fascination surrounding hippie communes had largely faded, and they began dropping off the map, while a few continue to limp along today.

The dissolution of the hippie communes usually came about for two reasons.

The first was due to internal squabbles and personality conflicts. Typically, cliques would form among members that would be on opposite sides in decision-making and would eventually end in feuds and arguments. Finally, core members would leave, and the remaining members would struggle on for a few years before they too abandoned the whole idea.

The second reason is their popularity. Those communes that were initially successful, and had open memberships, became more widely

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known which attracted numerous potential members. Many of these new recruits however, had social problems, were addicts, or drifters, and those whose motivation for joining had more to do with finding a free ride than utopian ideals.

As so often happens, a few dedicated members would work to support the rest, but without the equal effort and participation of all members, the community becomes unsustainable and inevitably ends in collapse.

This same pattern is evident in our current society where the expensive salaries and benefit packages of bureaucrats and government employees, along with welfare payments to the underprivileged, are all paid for by an increasingly shrinking middle class. This is equally unsustainable and likewise headed for collapse.

Similar in ideology and often identified as hippie communes were the artists' communes. These were similar in structure and operation as most communes throughout history, but the focus of their efforts was on creating art rather than farming or manufacturing.

One example was Drop City, a counterculture artists' community that formed in southern Colorado in 1965. Abandoned by the early 1970s, it became known as the first rural hippie commune.

In the 1960s and 1970s art communes such as Friedrichshof also known as the Aktionsanalytische Organisation flourished. Creative art was enthusiastically produced within such groups, which became gathering points for the counterculture movement.

While artists' communes are identified with the hippie movement of the 60's and 70's the concept dates back much earlier. In the 19th and early 20th century they were called Art Colonies.

It is estimated that between 1830 and 1914 some 3000 professional artists participated in a mass movement away from urban centres into

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the countryside, residing for varying lengths of time in over 80 communities.

An art colony or artists' colony is a place where creative practitioners live and interact with one another. Artists are often invited or selected through a formal process, for a residency from a few weeks to over a year.

Artists' colonies were run according to three types of organizations:

Villages with transient and annually fluctuating populations of artists. Such as painters who visited for just a single summer season.

Villages with a semi-permanent mix of visiting and resident artists. Some artists would live year-round in shared or private dwellings, with guest rooms or cabins for visiting artists.

Villages in which a largely stable group of artists decided to settle permanently whereby artists bought or built their own houses and studios.

Today's art communes are a mix of artists, drifters, collectivists, activists, Dadaists, and hangers on. Such groups are more politically and ideologically diverse than their mid-20th century counterparts. Most offer the benefits of time, space, and refuge from the usual workaday world.

Lessons learned from the hippie and artist's communes are that while opening the doors to your community to anyone and everyone is an idealistic and egalitarian sentiment, it always ends in disaster.

The artists colonies were more successful because they screened their members before acceptance. Typically, anyone wishing to join such a community needed to show their 'body of work' which in effect proved, not only that one had talent, but that one could actually work

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to create something thus weeding out those who could talk a good game but actually produced nothing themselves.

For this reason, in order to weed out undesirable elements, this plan recommends that regardless of what type of community you form potential members should be required to provide a history or portfolio, so to speak, of past works and skills, and/or undertake some prerequisite training such as enrolling in, and passing a standard First Aid and CPR program, or passing a firearms safety course, or taking a self defense course.

If a potential member cannot do this on his or her own, then they are not likely to provide any value to the community.

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Odd Fellows Lodge, 1919

Mutual Aid Societies

Mutual aid societies have been around as long as monasteries. In Roman times, they were called Colleges, in medieval times they were called Guilds, in China they were called *Tongs*

Medieval guilds were an early basis for many Western mutual benefit societies. A guild charter document from 1200 states:

"To become a Guildsman it was necessary to pay certain initiation fees,..(and to take) an oath of fealty to the fraternity, swearing to observe its laws, to uphold its privileges, not to divulge its counsels, to obey its officers, and not to aid any non-guildsman under cover of the newly-acquired 'freedom.'" C Gross, *The Gild Merchant*, 1927

During the last couple of centuries, mutual aid societies were known as Benevolent Societies, Fraternal Lodges, and Service Clubs.

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While communes tended to be established in rural areas and focused on agrarian production, Mutual Aid societies tended to be urban and focused on trades and industries.

Before the modern era, governments did not provide social services to the poor, working, and middle classes during either personal or national emergencies. Communities organized to provide such services themselves through the formation of Mutual Aid Societies. Members of these organizations paid a small monthly membership fee and in return received such services as medical care, disability funds, emergency food and shelter, retirement and funeral costs, and even business loans.

Mutual aid was one of the cornerstones of social welfare in the United States until the early 20th century. The fraternal or friendly societies played a leading role in providing the social services we expect from governments and insurance companies today.

It is estimated that one-third of adult American males belonged to lodges in 1910. There was a fraternal organization that provided for virtually every major service of the modern welfare state including orphanages, hospitals, job exchanges, homes for the elderly, unemployment insurance, health insurance, pensions and scholarship programs.

But societies also gave benefits that were much less quantifiable. By joining a lodge, an initiate adopted, at least implicitly, a set of survival values.

In the 1902 book: *Mutual Aid: A Factor of Evolution*, author Peter Kropotkin¹ aptly summarizes the history and importance of these associations, as follows.

“Mutual aid societies predate most functions of the modern state. They're at least as old as armies, but their mission is life, not death. For millennia,

¹ Mutual Aid: A Factor of Evolution (1955 paperback (reprinted 2005), includes Kropotkin's 1914 preface,

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people have banded together to provide each other with health care, pensions, unemployment aid, investment capital, buying power, aid to the poor, disaster relief, old age care, child care, culture, entertainment, political efficacy, education, food, shelter and livelihoods.

Benefits are not necessarily monetary and may include services and social activities. Members of mutual aid societies have a democratic voice in the organization and have an equal opportunity to receive benefits, depending on their needs and the needs of others.”

The fraternal societies of the 18th to early 20th centuries called themselves by such funny names as: The Odd Fellows, the Fraternal Order of Eagles, the Knights of Pythias, the Loyal Order of Moose, the Household of Ruth, and the International Order of Twelve Knights.

They observed quasi-mystical rituals and customs, greeted each other with secret handshakes and were often known for their bizarre headgear that included antlers, fezzes, and pseudo-Native American headdresses.

Their defining features were “an autonomous system of lodges, a democratic form of internal government, a ritual, and the provision of mutual aid for members and their families. Fraternal orders were astonishingly diverse, self-selecting their members by geography, ethnicity, religion, or, like the Odd Fellows, nearly no criteria at all except “good character.”

Unlike the religious and hippie communes, the members of the fraternal orders were not anarchists. The orders tended to be organized in a rigidly hierarchical way, and their leaders loved to boast of their capitalist idealism and denounce radicals and revolutionaries.

Anarchists have always projected mutual aid as the basic organizing principle of a non-hierarchical, non-authoritarian society. By contrast the fraternal orders embraced the capitalist structure that cut across classes and gave immigrants and people of color a tool for advancing themselves when government and the capitalist system were both geared to keep them in their place.

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Contrary to the major problems of fraud encountered in contemporary government-based welfare programs, the early American versions of mutual aid societies maintained an ethical organization by policing their own members to ensure benefits went to those who were legitimately in need. Such societies were also strict in their membership, permitting admittance not only by character but also by sex and race. However, this did not stop people of all demographics from starting mutual aid societies. There were societies for men, women, African Americans, Hispanics, Polish, German, Jewish, and others.

Historians tend to point to the Depression as the era of decline of the fraternal orders, although some continued to provide the same set of benefits to a dwindling number of members into the 1960s. Many were forced to raise their dues, leaving jobless members unable to pay—even though all the biggest orders found ways not to cut benefits.²

Government-run social programs, especially Social Security, unemployment insurance and Aid to Families with Dependent Children, diminished the need for independent mutual aid societies. And when the government started providing tax credits for employers to create pension and health benefit plans for their workers, many companies jumped at the offer since it meant they could effectively defer a portion of workers' wages until after they retired.

With the rise of big government and the welfare state, these old societies were effectively legislated out of existence. However, we currently face an undeniable decline in social and medical services, emergency services that quickly become overwhelmed by even minor natural disasters, an increasing financial depression, and the very real possibility of a social breakdown.

Unless we are somehow able to reverse the decline of western civilization, the only remaining solution to these threats is to resurrect the concept of the mutual aid societies wherein we rely on one another for emergency

² As recently as 1920, over one quarter of all adult Americans were members of fraternal societies

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assistance rather than an impersonal and uncaring government bureaucracy that is increasingly unable to provide such assistance.



The Lessons of History

Civilizations have come and gone over the past six thousand years, yet people have survived it all. Mighty empires have risen and flourished then disappeared completely without a trace. From catastrophic natural disasters to war and revolutions to plagues and pestilence, people have lived through it all.

By examining history, we can discover which survival strategies were successful and which were not. Clearly, the prime strategy to survival for humans is cooperation.

One of the key features of these groups is that they are relatively small and intimate. It is an unspoken assumption that because we live in cities and nations, that we are still part of a cooperative system - we are not.

Mutual aid works because members know and trust each other. Under a national government, most citizens neither know, have met, nor trust the people in charge of operating the system.

In a mutual aid group, everyone has an equal say in how the group should be run, what resources are allocated to where, and what activities the group

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should engage in. Under our current ‘democratic’ form of government, we are given a vote, once every four or more years. However, the reality is these voting rights mean nothing. We are never asked to vote on how much taxes we wish to pay, where the government spends our money, not even such life and death decisions as whether we should go to war.

One would think that because of the tremendous benefit that mutual aid groups can provide to societies that government would encourage and support the formation of such groups, but the opposite is true.

Central governments have from the beginning persecuted and tried to destroy all forms of mutual aid societies.

Monasteries were more often attacked and plundered by government forces than by roving gangs of bandits. Most famous is the looting and destruction of Catholic abbeys by Henry the VIII, but he was by no means the first, nor last, of hundreds of European kings and emperors to prey upon the rich holdings that monastic institutions invariably acquired.

Rural villages were also targeted by their governments. The current theory is that in Western Europe, the Village System died out by a natural death, because the communal possession of the soil was found inconsistent with the modern requirements of agriculture. However, the truth is that nowhere did the village community disappear of its own accord; everywhere, on the contrary, it took the ruling classes several centuries of persistent but not always successful efforts to abolish it and to confiscate the communal lands.

Religious and spiritual communes have always aroused government suspicion and attacked and disbanded them where possible. Even the harmless fraternal brotherhoods and friendly societies were legislated out of existence.

With all the social benefits they provide society, why would a central government want to persecute mutual aid communities?

The answer is that all mutual aid communities are essentially anarchist in ideology.

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The power that is concentrated in a government will always and everywhere, attract the worst type of people, the type of people that should never have power, the psychopaths.

Therefore, governments have always been rife with greed and corruption and will eventually destroy itself, either through revolution, or through war.

When psychopaths are running government, their dream is to enslave the rest of humanity. This is why the age of any political structure can be judged by the degree of tyranny it imposes. The longer a ruler has been around, the more tyrannical he becomes. The same holds true for states.

The word Anarchy has received much negative innuendo. This was intentional. Most people believe Anarchists are terrorists, violent, and advocating for destruction and chaos. Police and agent provocateurs routinely dress in black masks and run around smashing windows and setting fires during peaceful protests and the media tells us they are anarchists. Some fools no doubt believe that emulating such violent behaviour likewise makes them anarchists. However, this is the image the government wants you to believe.

Anarchism is in fact merely a political philosophy that advocates self-governed societies with voluntary institutions based on the principles of non-aggression and non-hierarchical free association.

This describes perfectly the structure of tribes, villages, communes and mutual aid societies.

Anarchism holds the state to be undesirable, unnecessary, or harmful and entails opposing authority or hierarchical organisation in the conduct of human relations, including, but not limited to, the state system.

It is no surprise that governments, states, and the empires have always persecuted institutions that value anarchist ideals.

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Those of us currently living in the west are taxed at a rate approaching, if not surpassing, 80 percent.³ That means for 10 months of the year each of us works for nothing, every penny going to the government.

The difference between our current situation and that of slaves is that slave owners provided food and shelter for their slaves. We are allowed two months to earn enough money to pay for our own food and shelter.

Governments and nations are essentially, and have always been, nothing more than tax farms. These tax farms work best when the cattle have as little choice and say in decision making as possible.

Anarchy and its practical application, the mutual aid community are the antithesis of the current political structure.

Creating a mutual aid community is not only the most effective strategy to survive almost any social and natural disaster; it is also the most effective tool to use against an increasingly tyrannical central government.

³ A middle-class taxpayer's has to pay a 25 percent federal income tax. Then there is the federal Social Security and Medicare payroll tax of 13.3 percent. 5.65 percent of that is removed from the employee's paycheck, and the remaining 7.65 percent is supposed to be paid by the employer, but in reality, the employee pays the entire 13.3 percent, because the employer's portion of the tax does not affect the cost of labor so they just pay their employees 7.65 percent less.

And then there are state taxes which averages at 4.82 percent for the middle-class taxpayer, and which brings the total to at the conservative end to 43.12 percent in federal and state taxes. And it's going higher every year.

First, we take away 43.12 percent for state and federal taxes, then deduct 25% for the embedded taxes, oh and don't forget sales tax, anywhere between 5 to 15% but let's average it out to 10%. That brings us to a grand total of 78% of every dollar earned and spent going to taxes.

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In addition, depending on what type of legal entity you plan on creating for your group, there are even ways of reducing the amount of taxes members and their organization will have to pay.

It is because of every government's fear and loathing of mutual aid communities that I advise, those wishing to form such a group, do so under a false front. Choose a name and charter that cannot be easily defined.

That is why I believe founding a group under the Emergency and Disaster Response moniker to be one of the most effective since, being outwardly non-religious and apolitical it is less likely to cause concern for the authorities, and thus may escape persecution.

Forming a group under the pretext of an arts colony would likewise work in avoiding unwanted government attention.

Remember, each community can be run to provide whatever functions and services the members feel they need, regardless of their organization's outward image.

A Disaster Response Group could still act as a lending circle, a buying club, a mutual aid fraternity, and even establish an autonomous retreat community. Lending circles, buying clubs, and mutual aid activities could be listed as, training, equipment and group insurance expenses, while a survivalist retreat could be listed as a training and education facility.

This may seem unnecessarily secretive and conspiratorial or even paranoid, but history shows how quickly any government can turn to tyranny with socialist regimes being the worst offenders.

Most western governments are already deeply socialist and approaching Marxist Leninist communism. In every country in history in which communism took hold, they quickly targeted exactly the type of community groups we are seeking to organize.

Without exception, each communist government rounded up artists, writers, school teachers, professors, and the type of people that would be part of a mutual aid association, and simply marched them to the outskirts of town,

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shot them in the back of the head, and buried them in mass graves by the millions.

Given such a history of undeniable atrocities, it would be naïve and foolish to believe that it can't happen to us, in our country. It already has. There have been numerous incidents where our government sent out the army and National Guard to shoot peaceful protesters, union workers and striking miners.

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How to Start a Group



How to Start a Group

The absorption of all social functions by the State necessarily favoured the development of an unbridled, narrow-minded individualism. In proportion as the obligations towards the State grew in numbers, the citizens were evidently relieved from their obligations towards each other.

Peter Kropotkin, *Mutual Aid: A Factor of Evolution*

It is no coincidence that our current culture promotes and favors unbridled narcissism.

Likewise, we are being divided against ourselves, between the sexes, between races, between income bracket, and cultural origin. As Kropotkin writes, mutual aid is an ancient and integral part of our survival instinct. Yet, one must also understand that for the past thousand years or more, central governments and empires have been actively working to destroy this natural impulse in us.

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Organizing a group of people that are trustworthy and will cooperate for their mutual benefit, is the first and greatest obstacle to surviving the coming hard times.

To provide some background on group formation, let us briefly examine the basic anthropological principles of group dynamics

Why People Belong to Groups

The most important element is the sense of belonging. Why we have this need to feel a kinship to a group is undoubtedly a part of our genetic make-up, it is what makes us pack animals. In addition, belonging to a group can satisfy the following needs:

Immortality: Participating in historical events, whether real or conceptual, transcends the individual ego and provides a form of immortality. This is a principle motivator behind patriotism, nationalism, religion, fascism, cults, and anytime you are required to die for a cause.

Safety: Being alone is generally regarded as being abnormal and unpleasant. Many people find themselves anxious and fearful when left alone, and we tend to be mistrustful of individual strangers. Belonging to a group offers the psychological safety of multiple defenders. When one member of a group is attacked, the whole group feels threatened and may come to the defense of their comrade. This is the principle motivator behind cliques, gangs, and teams.

Self-Esteem and Identity: It is within a group of one's peers that recognition is bestowed. Awards and recognitions are one of the main purposes of professional guilds and various associations. Unless you are a celebrity, the only recognition you will receive, outside the immediate family, is through such groups. In some cases, mere membership in the group provides the desired prestige such as: professional associations, country clubs, secret societies, political parties, and Special Forces units within an army.

How to Start a Group

How Groups Are Formed

There are three groups you automatically belong to when you are born, your age, gender, and race. These social groupings are usually too broad and encompass too many people to provide the intimate sense of participation in a tribe. Smaller groups are based on shared values that are applied to political or religious ideology, social status, hobbies and special interests, even music and fashion preferences.

Every group is limited in size; once the population density exceeds a certain point the motivations for belonging to the group, the bonds, begin to weaken. Under crowded conditions, friendly social interactions between members of a group become strained and aggressive behavior increase in frequency and intensity. Eventually fragments of the group will begin to splinter off and form other groups that may be either supportive or antagonistic to the mother group.

Group Identification

Once a group has been formed the first action of an "us" is to create a "them". As one group emerges and distinguishes itself, other groups are formed, often in the shadows, as an antithesis to the dominant group. In order to distinguish and differentiate itself each group adopts emblems of allegiance. These are symbolic badges of membership such as: clothing, the use of certain colors, jewelry, body decoration such as tattoos and piercing, ritual mutilation such as circumcision, diet, and preferred form of intoxication. In addition, each group has a special language of varying complexity that identifies members from outsiders. From street slang to the terminology of the legal professions, both are equally incomprehensible to 'outsiders'.

Myth & Ritual in Groups

Myths provide a sense of history and some basis for law, morality, rules and values. The acceptance of common group values helps enhance group performance and reduces internal conflict. These common values include: courage, candor, commitment, and competence. Commonly held values are

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not easily disrupted by external forces. Communal values are even more deeply held than beliefs.

Myths are an essential component in group cohesion, while they may have no basis in truth or reality, it would undermine morale if you were to denigrate or discourage their use. Lest anyone underestimate the power of mythology, remember that all the major and minor religions are based on just that.

Another method of creating group cohesion and unity is through the shared experience of ritual. In traditional societies the transition from one level or status to another is marked by distinctive initiation ceremonies and rituals. Rites of passage exist primarily to deal with life's milestones: birth, puberty, marriage, parenthood, and death.

Rituals are small dramas performed with, and in front of, other members in a group. Rituals can be small affairs such as a secret handshake or the way you serve tea, to large affairs involving many members, costumes and various props. The reason for the ritual is not as important as the act of participating in a form of drama as a group.

The combination of symbolism, color, music, rhythms, chanting or singing, smell (from incense, flowers, or cooking), and often the use of intoxicants, all contribute to alter the participant's level of consciousness. It is the shared experience of altered states of consciousness that creates the strong group bonds and is the unseen purpose behind most ceremonies - the specifics of the ritual itself are relatively unimportant.

Key Elements of Group Cohesion

Purpose: Set a goal, a vision, and a purpose for forming a group, the *raison d'etre*. Focus on a common purpose and cause.

Myth: Incorporate your vision with images from classical archetypes to attract recruits and create group mythology.

Communication: Once an archetype has been chosen the next stage is to communicate the myth to the audience where the attraction myths exert on people will attract potential recruits.

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Ritual: Encourage organizational mottos, slogans, names and symbols, and group activities. Give recognition and rewards wherever possible.

Pride: Establish worthiness by examining and promoting histories and values, which in turn develop pride in membership. Convince your group that they are the best. Focus on contributions made to the cause, not personal gains.

The foundation of all mutual aid societies is trust and a sense of community. Without trust and community ties, members will not be encouraged to contribute their money, services, and/or time to the group. This is why forming a Disaster Response Group, as the primary focus of an organization, is effective since the need for mutual reliance during emergencies allows that trust to transfer easily to other communal activities such as a buying group or lending circle.

Typically, mutual aid groups build trust by focusing on common bonds and engaging in social activities. For instance, mutual aid societies that have tax-exempt status as Fraternal Beneficiary Societies (See Legal Structure) are required to have members who are bonded by a common tie or purpose and who engage in substantial fraternal activities together. Lending circles employ this same concept by gathering together not only for financial support, but also to maintain and grow a stronger sense of community. By building strong relationships among members, groups help to ensure that members will feel accountable to the group and remain involved.

Recourse

Even if a mutual aid group does all it can to forge strong relationships among members, some members may still breach their obligations to the group. In most cases, there is little a group can do if its activities are not formalized through legal contracts. If legal contracts do exist, members in breach can be more easily held liable and sued in court. Of course, these forms of legal recourse are not preferable and the best thing a mutual aid group can do to avoid conflict is to prioritize trust and community connection when selecting potential members.

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Demographics

Member demographics and income levels play an important role in the effectiveness and longevity of any mutual aid group. Many benevolent associations went bankrupt during the Great Depression, because unemployed members eventually outnumbered those who were employed, resulting in the depletion of funds. Although mutual aid societies exist to assist during times of unemployment, if member income-levels are too disparate, it can lead to a few members subsidizing others without reciprocity.

Size

Groups work best when membership is kept to the traditional family/small clan size - from between 5 to 50 people. Although this Plan can apply to two or three people, the practical minimum size would be five members. This core group can then set a target size for the proposed group. Once that target has been reached, members can vote on whether to accept additional members.

Seventy-five members is probably the maximum recommended size since a groups' cohesion is dependent on mutual trust. More than 75 people and it becomes difficult to remember faces and names thus allowing for suspicions leading to internecine squabbling that will ultimately destroy a community.

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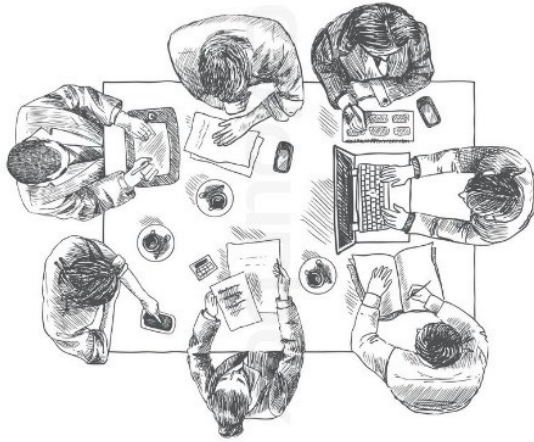
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Getting Started

Founders

Anyone can decide to start a Group and recruit other members. Since the structure of each Group, as outlined in this book, is completely democratic, a founder does not automatically become the leader (However titles of President and Treasurer may be needed if applying for Non-Profit incorporation). Founders are simply people that take the time to speak with other people and provide them with a copy or print out of this plan.

Start by running a semiformal meeting with a core group of likeminded people. The first meeting should be arranged so that there will be ample time for you and other core members to describe your interest and work, while allowing others the opportunity to share their view of how they would like to see the group function.

How to Start a Group

Identify common needs the group can address. Make plans for the next meeting; have an opportunity for people to talk and socialize informally after the meeting.

Distribute copies of this book (preferably a few days before the meeting) in order to discuss such topics as which of the by-laws the group would like to include, what locations could function as a potential Home Base, and what level of preparedness would be the ultimate goal for the group.

In the beginning, try to obtain a free meeting space at a local church, library, community center, or hold initial meetings in members' homes.

Chairs should be arranged in a circle; avoid a lecture set-up. Also, try to set a convenient time for people to remember the meeting, e.g., the first Tuesday of the month or every Tuesday at 7:30 p.m.

Encourage the exchange of telephone numbers or an internal phone list to provide help to members between meetings. Ask your membership if they would like this arrangement.

Topics to Discuss

1. The need to organize a group
2. The primary purpose of the group i.e. economic, mutual aid, disaster relief etc.
3. The commitment members are willing to make in time and money
4. Which rules and by-laws would the group like to incorporate?
5. Potential Home Base locations
6. Set a time and place for the next meeting

You will likely have to schedule one or two more meetings to discuss the proposal and by-laws and ensure that everyone agrees on goals and commitment.

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Once you have assembled a core group of five members willing to found and run a mutual aid group, the next step would be to have everyone sign a Membership Agreement, decide on an appropriate regular meeting location or Home Base, elect a treasurer, discuss a budget, and set a monthly membership fee.

Members

A Member is anyone who wishes to join an existing or start-up group and has agreed to the terms and conditions of the membership agreement. If there are no existing groups to join, or those existing groups are no longer accepting new members, then anyone can found their own. Disaster Preparedness Groups are not mutually exclusive nor automatically competitive, so several groups can be established in the same area with completely different memberships. The more people that are organized and prepared to lend assistance during a disaster, the fewer that will be left without aid.

Screening

Once a core group of founders have established the Group, they may want to institute a screening process for admitting additional members thereafter.

Certainly, the most common cause of turmoil and eventual destruction of any organization is when devious personalities are admitted and allowed to spread dissent. Such people are usually psychopaths and anyone wishing to create a mutual aid group should familiarize themselves with the nature and behaviour of such people and carefully guard against their admittance.

To this end, the Group may want to adopt a probationary period before potential members are fully admitted. During this period, the other members should observe the candidates' behaviour over time and look for the small inconsistencies in moral judgement that psychopaths usually exhibit. Another option might be to ask new members to complete a personality test.

Another possible way of screening new members is through a pre-requisite to admission. For example, the Group may choose that all new members first acquire First Aid certification before joining. This would mean that new

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members make efforts on their own, which would tend to screen out those that can only talk a good game.



Group Zone

A Group Zone is the geographical area in which members of a group reside. In an urban environment, it is recommended that members should live within a 20-mile radius of the Home Base. This is the average maximum distance a healthy and fit person could walk and carry their supplies in a day. In an urban environment, there are numerous events that could make vehicular transportation impossible. In an extreme disaster, members may have to walk to their Home Base locations. It would be impractical for members to belong to a group whose Home Base is so far away that there would be little chance of reaching it when needed most.

In a rural environment, there may be fewer limitations on transport and so rural members may decide that the Group Zone be extended to a greater range. However, in extreme emergencies, motorized transportation may still be impossible and evacuation only possible on foot. Each member must decide if the distance to Home Base is too far to walk.

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Home Base

A Home Base is any location designated by the group as the primary operations center and rally point during an emergency.

The functions of a Home Base are as a meeting, staging, and distribution area. The requirements for a Home Base are heating, plumbing, accessibility, and space enough to shelter, with improvisation, all members of the Group during an emergency. A Home Base should also have a secured storage space that can hold all the necessary supplies and equipment for the Group.

If the Home Base cannot accommodate everyone, then prearranged secondary locations are to be called forth to accept excess refugees. These can be the nearby homes of fellow community members, schools and other emergency shelters, or campgrounds, or trailers.

If a Home Base cannot store all vital equipment and supplies, then some of these can be stored in nearby and accessible locations such as a garage, tool shed, storm shelter, storage locker, or trailer.

The following lists some possible Home Base options.

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Home Residence

A Group member's home could be a Home Base. The homeowners/tenants would agree to open their home to fellow members in times of emergency. The owners/tenants agree to devote space in their home for storage and security of food and medical supplies.

The Home Base should ideally have enough floor space to accommodate all members and their dependants. Homes with an extra bedroom, finished basement, garage, adjacent buildings or large backyard where emergency shelters could be erected would be ideal.

Workspace

Many workplaces could function as a Home Base. These include dance studios, martial arts clubs, fitness centers, offices, artist spaces, small factories, warehouse or industrial units, co-ops, private schools, and community centres.

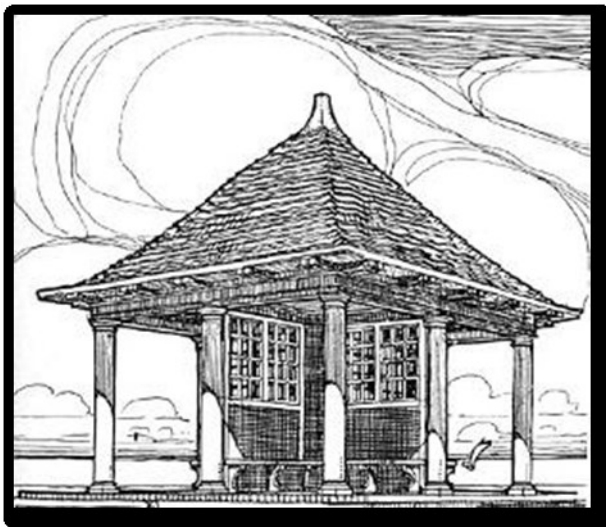
For example, an artist's co-op in the inner city would make a perfect Home Base for a Group consisting of artists since such an open space could be quickly converted to function as an emergency shelter. A commercial business would not be affected during normal times and should there be a disaster serious enough to cause people to flee to a safe house would exclude any business activity taking place anyway.

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A gymnastics, dance or martial arts studio is another excellent choice since there would be ample open space to set up sleeping cots, a treatment area, and canteen while also providing separate washrooms and showers.

Purpose Use Rental

For larger Groups, and those whose members come from a higher income bracket, they may be able to afford to include the cost of renting a space expressly for the purpose of a Home Base in their monthly fees. (The old-time benevolent clubs would usually purchase/rent their own clubhouses and lodges.) These spaces can range from an apartment or warehouse space, to a house or cottage. To offset the cost of a residential rental, some Group Member/Members could rent this space at a discount with the understanding that their space would become a Home Base for monthly meetings and during an emergency. Alternatively, a group may decide to rent a dance studio space, and to offset the costs, rent out the studio for dance and exercise classes.



Public Space

If Group Members come from a lower income level and cannot afford the above options, then a public space could serve when no other option is

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available. These include: a city park, recreation area, green space, campgrounds, state and provincial parks or abandoned buildings and vacant fields.

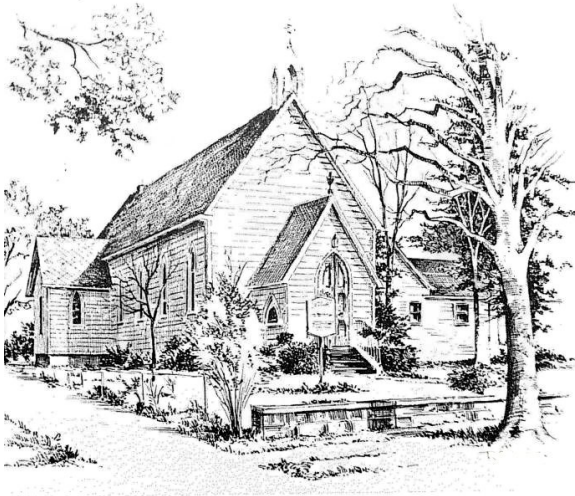
Using a public space is less than ideal, but the most important function is having a place where all Group Members can work together to overcome whatever dangers are present.

Using an open space or abandoned building requires knowledge of improvised shelter, cooking and communications. Supplies for the Group could be cached in or near the public space. If caching is not an option, then during an emergency each member would have to bring whatever supplies they can to the Home Base location.

For example, if a community of homeless people formed a group, they could designate a local park as a base. Ideally, such a park would have public washrooms that could also provide a source of water. The group could cache some or all of their supplies nearby the park or bring whatever personal supplies they have with them. They could then improvise shelters, treatment tents and soup kitchens taking advantage of any existing structures such as gazebos, covered picnic areas, or change rooms.

The purpose of having a Home Base of any description is as a place for people to rally and work together.

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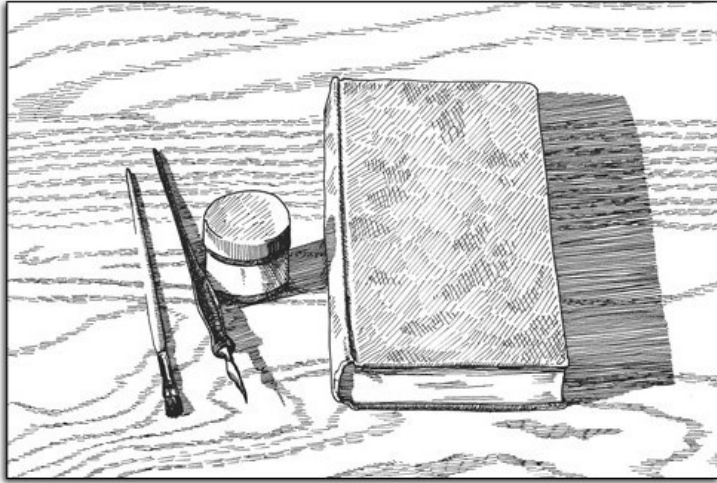


Church Space

Churches and Chapels have historically been used as meeting places and refuges during times of turmoil. Many of the religious communes were centered around a church and even secular organizations and groups rent or are allowed to use spaces with churches, especially in urban areas.

If you plan to organize a group based on shared religious beliefs, then a church would make a logical meeting place and even a home base if the church's management is willing.

Legal Structure



Legal Structure

“Things in our country run in spite of government, not by aid of it.”

Will Rogers

There are three types of legal status under which a group could operate: as a non-profit/charitable incorporation, a for-profit incorporation, or a unincorporated association. Each have their pros and cons. The following lists the benefits and drawbacks of each option to help you choose which legal status your community should adopt.

Incorporate as a Non-Profit Corporation

In the past, mutual aid societies were recognized charitable organizations. Founding a community emergency survival group would certainly qualify as a charitable organization.

Most governments only grant charitable status to organizations where the applicant's purposes and activities fall within the legal concept of charity as recognized by that country's courts

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The courts⁴ have identified four general categories of charitable purposes an organization should state in their mandate in order to qualify:

- the relief of poverty.
- the advancement of education.
- the advancement of religion; or
- certain other purposes that benefit the community in a way the courts have said are charitable.

Organizations that normally qualify as charitable include those with the following purposes:

- providing immediate relief to victims of natural disasters or sudden catastrophes (e.g., floods, earthquakes, and tornadoes).
- relieving suffering or disability caused by old age, which includes providing facilities for the care, maintenance, and rehabilitation of the elderly.
- preventing and relieving sickness and disability, both physical and mental (e.g., services performed by hospitals, clinics, nursing and convalescent homes, the provision of home care services and the establishment of workshops or other centres for disabled people).
- providing rental housing and related facilities for people with special needs (e.g., homes for disabled people).
- preserving the environment.
- protecting the welfare of children (e.g., societies for the prevention of child abuse).

⁴ Based on Canadian Law. US and British laws are almost identical with some differences between states, and provinces.

Legal Structure

- providing counselling services for people in distress.
- rehabilitating victims of substance abuse and preventing substance abuse.
- providing certain public amenities to benefit the community.
- establishing safety rescue operations or a volunteer fire department; and establishing humane societies, animal shelters, and similar institutions to prevent cruelty to animals.

Interestingly, it could be argued, that the activities of a Community Survival Group fulfills all of the above charitable purposes.

Pros

Incorporating gives an organization legal status. It is not essential for a non-profit corporation to incorporate. Whether an organization decides to incorporate or not depends upon its activities, nature, or type of organization.

As a legal entity, an incorporated association is recognized by the legal system as having rights and responsibilities. An incorporated organization can enter into contracts, buy land, borrow money, have bank accounts, etc., in its own name.

Other advantages to incorporating may include:

- the liability of the members is limited (for example, members are not personally liable for debts of the corporation)
- continuity of the organization is assured while the membership changes
- a corporation can own property in its name regardless of membership change
- the ability to bring a legal action in its own name (an unincorporated body cannot), and

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- the chances of receiving government grants may increase because of the stability the organization appears to have
- the non-profit does not pay taxes on donations as long as the funds are utilized to further the purposes of the organization as set out in the Articles of Incorporation, and those articles are approved by the taxing authority as falling under non-profit guidelines.
- Funds can be generated in various ways other than donations and, in some cases, are still not taxed as long as the activity can be shown to further the purposes of the organization.
- All of the above means that no one individual can be taxed for collection and use of the organization's funds which is always a risk without corporate protection

Cons

Incorporating a non-profit requires filling out forms, filing documents, and paying fees. As with all bureaucratic processes, this can be tedious and time consuming. Typically, these include:

- Economic activity
- Supervision and management provisions
- Representation
- Accountability and auditing provisions
- Provisions for the amendment of the statutes or articles of incorporation
- Provisions for the dissolution of the entity
- Tax status of corporate and private donors
- Tax status of the foundation

Legal Structure

Some of the above must be, in most jurisdictions, expressed in the charter of establishment. Others may be provided by the supervising authority at each particular jurisdiction.

As of this writing, the requirements for incorporating a non-profit in Canada and the U.S. are not beyond what the average but determined citizen could accomplish. In some countries, the paperwork required may be too overwhelming for a grassroots organization to tackle on their own and so incorporating as a non-profit might not be a viable option.

You will need at least three founding members designated as the board of directors, typically a secretary, chairperson, and treasurer. This begins the dangerous process of establishing a bureaucratic structure that is counter to the aims of this present work of establishing egalitarian societies without a hierarchy. One solution is to have every member of a community group automatically be on the 'Board of Directors'. However, any changes to the board of directors or to the by-laws may first need approval by the government agency in charge (usually the tax office). Another way to look at this is that the board of directors are the "front men" and the membership can be thereby protected.

If the organization registers with the government, opens bank accounts and/or pays taxes, fees and licensing, that may offer some legal protection from government predation - or provide an easy target for it. History is rife with examples of governments persecuting mutual aid societies, believing that such groups pose a challenge to authority.⁵ At the same time, the governing authorities are not likely to go after a non-profit that is operating entirely legally because the elite also use such organizations for nefarious purposes and are not likely to wish to set legal precedents that could be used against them.

By registering with government agencies, all members are more vulnerable to possible persecution, should a corrupt regime decide that such

⁵ And often rightly so since all social change movements in recorded history had their origins in mutual aid societies.

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organizations are *subversive*, *dissident* or *terrorist*. The group's membership lists, its members, bank accounts, and property can be easily seized by government agencies without warning.⁶

Depending on the political climate of the country you live in, incorporating may not be a wise choice.

There is also the issue of privacy. The need to keep a survival group private is essential during a long duration disaster in order to avoid being targeted by gangs of looters. Therefore, to register your group as a public charity could make you an easy target for state security and tax enforcers, as well as, desperate and criminal elements during a disaster.

Incorporate as a For-Profit Corporation

A group could register as a For-Profit corporation, the major difference being that a non-profit does not pay profits to members, whereas a for-profit does.

Pros

For-profit status shares most of the benefits of a non-profit such as limited liability of the members, continuity of the organization, ownership of property, and the ability to bring a legal action in its own name.

A for-profit corporation is also generally simpler, easier, and quicker to register. One person could incorporate a group and, in order to maintain equality, issue an equal number of shares to each additional member that joins.

Cons

Like the non-profits, the drawbacks of a for-profit corporation are again almost identical. These include the need to file forms, pay fees, and issue

⁶ On August 3 2011, heavily armed law enforcement teams conducted a surprise paramilitary style raid on a private group in Venice California, imprisoned their founder, and destroyed the groups property, for selling raw milk to members that joined for the express purpose of buying raw milk..

Legal Structure

financial statements. In addition, they are likely to pay more taxes than non-profits.

Funding a group through Membership fees would be treated as any other service fees such as joining a fitness club, and sales and services taxes may need to be charged and paid to the tax office. Any money collected exceeding the operating expenses would be consider profit and again taxes likely levied.

Likewise, a public incorporation is also more vulnerable to predation by tax collectors and desperate people.

Unincorporated Association

An unincorporated association is an agreement between individuals, and generally has no legal status.

Pros

There are no fees or registration forms that need to be filled out. Any group of people could draw up any verbal or written agreement between themselves to form an association. For example, the membership agreement found at the end of this document can be used to create an unincorporated association with a clear purpose simply by having everyone fill out and sign a copy.

Without the need of government approval, an unincorporated association can be more flexible and able to change by-laws and protocols to meet the demands of a developing long-term crisis.

Another benefit to avoiding incorporating is that the community will be less visible to government tax and security forces.

Cons

The members may be personally liable to the creditors for the full amount of any debts. An unincorporated body cannot generally sue or be sued; members must sue or be sued personally. Title to property has to be in all the

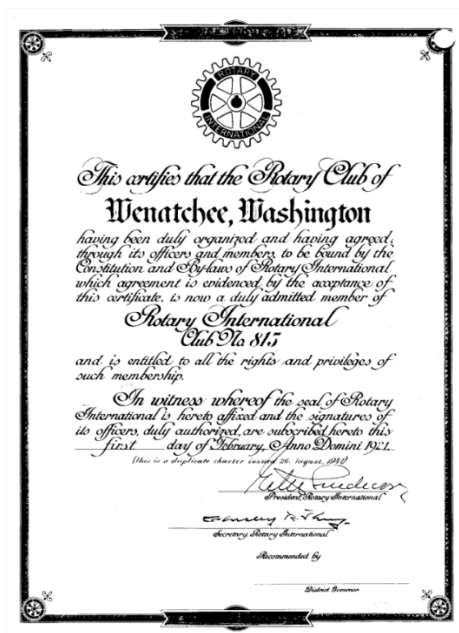
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members' names if the group is not incorporated. This can make buying and selling the property difficult

Not being a public company does not mean that the association would automatically escape notice and could instead attract suspicion for simply being unincorporated. To escape detection completely, a group would need to maintain a high degree of secrecy and security, with the drawback of making a community paranoid. However, history is rife with examples of communities' paranoia being well founded and so extra caution may not be a bad idea.

Ideally, and if possible, according to the laws and circumstances that the group is subject to, the best strategy would be to incorporate as a non-profit first. If circumstances change and the non-profit status ceases to provide any benefits, the group could always dissolve the non-profit group, and reorganize as an unincorporated association.

Charter



Charter and By-Laws

Charter

A non-profit organization is, by law, an organization that does not distribute revenue to its owners. Any revenue retained by a non-profit is used to propagate the purpose of the organization. In the United States, non-profit organizations are known as 501(c) organizations, which is the section of the Internal Revenue Service code in which non-profit's fall. To begin a non-profit organization, a charter must be established and filed to incorporate the organization into the state in which it was founded. A charter can also be called articles of incorporation.

Identify the purpose of the organization. Write down the reason you are forming the organization or how the organization serves the group or community.

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Write down the business location. The charter, or articles of incorporation, also included the business address for the organization, the primary contact person and the contact phone number for the primary contact.

Recruit a Board of Directors

A board of directors is necessary to incorporate in the state in which your non-profit is founded; therefore, a board of directors is an important aspect in drawing up a charter. A board of directors has the legal duty to govern the organization, carrying out duties such as making policy decisions on how to develop and run the organization. A board of directors is important in developing a non-profit's mission and integral in developing a coherent charter in which all members of the board understand the mission and goals of the organization.

Identify the board of directors of the organization. State the full names for each of the board of directors of the corporation. Include the full names of the board members, and the title of the board position they fill on the board.

Define the makeup of the board of directors. Describe each position that must be filled on the board of directors and the role of each position. For example, you may state that the board must have a president, vice president, secretary, treasurer and a board-staff liaison.

Describe the election process for board members. Write how board members are elected to the board, the term each board member may serve and what obligations board members have to the organization. Also, describe the process of removing a board member for not complying with their obligations.

Draft a Mission Statement

The board of directors will be essential in agreeing to and suggesting the purpose, goals and strategic outline of the organization. The mission statement is often required in addition to the articles of incorporation.

Charter

Draft Articles of Incorporation

Articles of incorporation are the specific legal aspects of your organization and must be filed to incorporate in your state. Many non-profits complete this process without paying any fees for legal advice, although it might behoove an organization to receive legal advice to make the most of its articles of incorporation. Specifically state that your organization will not disseminate extra revenue to its owners, or, upon filing, you may be deemed a for-profit business for tax purposes.

Draft Bylaws for the Organization

Bylaws state how the board of directors operates, what powers they have and delegate powers of authority with the board and other staff. Some states require bylaws when filing for incorporation, and this document also is important in a non-profit charter.

File for incorporation with the correct state agency, including the bylaws and/or mission statement if required. There often is a fee associated with filing for incorporation, which varies by state. In some states, fees for filing incorporation papers are waived for non-profits.

When you form a non-profit organization as a corporation, two documents the state requires is a charter and the bylaws. A charter explains the purpose for the non-profit's existence and is also known as the articles of incorporation. The bylaws are the rules and regulations that the organization must abide by. Generally, these documents must accompany the registration of the business when the application goes to the secretary of the state.

Write the requirements for membership admittance to the organization. Write and describe what criteria individuals or groups must meet to become members of the organization.

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By-Laws

“A community is democratic only when the humblest and weakest person can enjoy the highest civil, economic, and social rights that the biggest and most powerful possess.”

A. Philip Randolph

It is essential that all members have commonly understood guidelines and by-laws that help prevent conflict, promote cooperation, and define standards and protocols. The following explains the reasons for adopting such rules within a community, although, in keeping with the independent and self-regulatory nature of this plan, these are offered only as suggestions.

The following by-laws can be included in a Mutual Agreement that all members should sign and swear an oath to uphold. This is not written as a legal document to be used as a tool for litigation in the courts of your country. Instead, it is to improve communications and clearly define mutual understanding between members of your group. The following proffers by-laws you can use in your membership agreement and explains some of the reasons for including such by-laws into your group’s membership agreement. A formal list of by-laws is at the end of this document that anyone can print out and use or edit as they see fit.

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Confidentiality

Members agree to keep any and all information about the group's activities, fellow members, their families, training, and equipment private from non-members. This not meant to be unduly secretive but rather to protect members' lives and property from potential predators.

For example, If Member A tells a friend about another Member B's silver bullion reserve, and that friend tells some other friends at a bar, word may get around to criminals who will burglarize Member B's home in search of said silver.

Property

Members agree to respect each other's personal property, equipment and supplies and to not borrow, use, or lend to a third party without the express permission of the property owner.

If a Member does receive permission to borrow or use property and equipment, and if that property or equipment is lost or damaged, the Member responsible would need to compensate for the loss.

This is pretty straightforward and meant to help monitor the groups' equipment. For example, if there is a blackout in one part of town, and a member wishes to borrow the group's generator, he or she would first need permission from the Team or Team Leader that administers that equipment, before borrowing it.

Criminal Activities

All members agree that while participating in the Group they will not contravene existing state, provincial, or federal laws or codes, unless such regulations and laws directly threaten the life and wellbeing of other group members.

This is to ensure that one Member's activities do not implicate other Members or the entire Group in criminal proceedings. For example, an

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unlicensed member may not broadcast on a HAM radio during peacetime since this could endanger the license of the trainer.

It should be understood that the legal laws and statutes of any modern state are so vast, convoluted, and incomprehensible, that in all likelihood, any individual, on any given day, is committing some criminal activity, consciously or not. So, this by-law may, for all intents and purposes, be impossible to comply with.

Exceptions: Throughout history various governments have enacted laws and regulations that resulted in severe negative consequences for those who complied. As a free and independent thinking group, it is up to a vote by members whether or not they should, as a group, comply with any unjust and dangerous regulations. For example, if the government issues an edict against hoarding⁷, should your group turn in their food supplies?

Mutual Respect

All members agree to refrain from using derogative names or slurs when disagreeing with other members and to treat all members and dependants with utmost courtesy. This is self-explanatory and is meant to insure that during times of stress where tempers could flair, everyone maintains a professional demeanor to avoid undermining the group's morale with unresolved issues and disputes. A group of bickering and angry people cannot produce positive results.

Full Disclosure

Members agree to be honest and forthright during all Group activities. For example, if someone made a mistake, it is important to notify fellow

⁷ In 1994, former President Bill Clinton released an executive order that lumped together a number of laws that could go into effect in the event of a declaration of martial law. One of the laws included in this order, number 10998, allows the federal government to seize hoarded food supplies from both public and private sources.

Charter

members so the problem can be fixed, rather than cover up the mistake to avoid criticism while allowing the problem to become worse. Similarly, if a member does not fully disclose a pre-existing medical condition, then the Medical Team will not be fully prepared to deal with the medical emergency that may result.

Due Diligence

Members agree that to the best of their ability they will fulfill both their individual preparedness commitments and their commitment to the Group. This means maintaining fitness level, refreshing and up-dating skills and training, and ensuring required licenses are up-to-date (i.e. drivers license, First Aid certification, firearms permits etc.)

Liability

Each member agrees that their participation in Group activities is voluntary assuming all risks involved and absolves all other members and/or the group organization from legal liability for any injury or personal loss.

This is similar to the liability waiver one would sign when joining a fitness or sports club and is used to indemnify other members from litigation for injuries that may be incurred during the training activities of the group.

Fees

The simplest way to fund a group is through membership fees. It is up to the founding member of a group to decide on a membership fee that is appropriate for their goals and member's financial resources.

Membership fees can be flexible and determined through vote by each Group.

Members determine what their goals and financial abilities are, and then tailor their commitment to suit everyone's abilities and needs.

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Membership Fee Arrears

If a Member is in arrears on his or her membership dues, Members shall be notified in writing of the membership dues arrears and, if not paid within one (1) calendar month of the membership fee due date, the members in default may have a ‘Motion to Expel’ filed against them. The member can then offer an explanation and ask for extension, reduction, or absolution of the overdue funds. The Group could then vote on which of the four options they would like to adopt.

For example, a member in good standing who is suddenly beset by a family, medical or financial crisis could petition to be absolved from paying dues until the crisis has been resolved. Since the purpose of a Community Disaster Preparedness Group is to support one another during a crisis, it should be rare to vote to expel someone based solely on financial grounds.

Commitment

Founders can set an initial commitment requirement such as attending one event or meeting each month. After the Group has been founded and the target number of membership size has been reached, the Group can vote on whether or not to change the degree of commitment for members.

For example, The Founders may set a commitment level of attending one meeting or event per month until everyone has reached the desired Preparedness Level, then afterwards the Group may decide that attending one meeting every two months would be adequate to maintain their Preparedness Level and so can vote to change the commitment requirement.

Distribution of Resources

In the event of an emergency or disaster, Members needs are to be met by the Group’s supplies and equipment first, all food, water, medicines and shelters to be equally distributed to Members.

Depending on the type and nature of the emergency, Members can either pick up needed supplies from the Home Base, evacuate to the Home Base, or

Charter

if unable to make it to the Home Base to ask the Security Team to deliver needed supplies to their home.

Members will use the resources of the Group until those resources are depleted, after which Members will need to rely on their own personal supplies.

This plan ensures redundancy by combining both individual and group preparations. In the event that a disaster should disable the Group's Home Base and supplies, then individual members still have their personal supplies and equipment to rely on.

Conversely, if the Home Base is unaffected, members can survive on the communal stores and equipment, but in the event that the disaster lasts longer than the preparedness level the Group has reached, then individuals would still have their personal supplies to fall back on.

Community Service

During a disaster, once all members in the Group have been accounted for and their health and safety ensured, it is the moral duty of the Group to provide some assistance to non-members within the community. The degree of help given is to be determined by the type of disaster and according to a consensus of Group members. Aid given to the community could include; emergency first aid, search and rescue, providing temporary shelters, and food and water.

For example, if the emergency is a localized natural disaster and outside help will not be more than a few days from arriving, and the Group has enough food stored to last three weeks, then the Group could decide to volunteer to set up a soup kitchen for the other disaster victims.

However, if the disaster is in the form of a famine that may last months, then the Group may restrict the help they give to the community to only shelter materials, fresh water, and emergency medical treatment.

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Voting Members In

The first two founders vote in the third, the three vote in the fourth and so on. In this way, everyone always has a voice in the decision whether to accept new members.

A Group, upon reaching a size larger than five members could decide that new members would first need to complete the Group Questionnaire. Then at the next general meeting, members could discuss the results of the questionnaire and then vote on whether to accept the new candidate into the group.

Voting could be done secret ballot

Individual Member Resignations

If a member decides to leave the group there are three possible ways to close the membership:

- members takes with them everything they have paid in
- members forfeit everything they've paid in
- members take a percentage of what they have paid in

If leaving members were entitled to take with them everything they paid in, it would be like buying car insurance and then, if you did not have an accident, your payments are refunded. Likewise, a Community Disaster Preparedness Group is like an emergency insurance policy. The time a person is a member they are provided with that insurance.

If a member forfeits everything he or she has paid in it would be like having a savings account and because the money was not withdrawn before closing the account, the depositor loses all the funds accumulated. In a similar way, a Community Disaster Preparedness Group is like a savings account wherein members pay to have food, water and medicines saved for a time they will need it.

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I believe the fairest solution is that departing members are entitled to a pre-agreed upon percentage of what they paid in.

If an individual member decides, for whatever reason, to leave a Group, then he or she is entitled to take with them their fair portion of any food, water, or medical supplies, equal to the amount they have paid into the group.

However, all equipment remains property of the group and individual's share of funds that went into purchasing equipment are forfeited.

For example, if a member paid fees for one year, and 60 percent of the funds paid went to buy food and medical supplies for that member, and 40 percent went to purchase tools and equipment, then the departing member is entitled to the food purchased with his or her 60 percent. Since they are leaving the group no longer needs to store those rations, however, members would forfeit the 40 percent of fees that went to purchase communal equipment.

Transferring Membership

If a member wishes to resign the group, but would prefer to transfer his or her membership to someone else, the Group could choose from two options.

The Group could decide not to allow members to transfer their membership. Leaving members would have to follow the guidelines established by the group for 'Individual Member Resignations'. (See above)

Or Members could allow membership to be transferred provided the existing members 'Vote-In' the potential recipient according to the guidelines established by the group for 'New Members Joining Established Groups'.

Death of a Member

In the event that a member should become deceased, a group can have two options.

To pay the deceased member's share according to the guidelines regarding 'Individual Member Resignations' to the deceased's survivors.

Follow the guidelines of 'Transferring Membership' to any heir.

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New Members Joining Established Groups

New members who join existing community groups present a unique problem because the older members have been paying into the communal funds for a longer period of time than newer members, so the question arises, what services are new members entitled to? For example, let us say an existing community has reached Level 2 preparedness with three weeks supply stockpiled for each member. Would a new member who had joined a month earlier, be entitled to three weeks' worth of supplies? This would require the rest of the group to sacrifice a couple of days' worth of their supplies so that instead of everyone having enough for three weeks, everyone has only enough for say 18 days.

If the disaster lasted less than three weeks then this wouldn't be a problem, but what if the disaster lasted longer than 3 weeks and now senior members are doing without the supplies they expected, paid for, and are entitled to. It is easy to see that resentment towards newer members could quickly arise.

There are several ways of approaching this problem. The following solutions factor only the costs for food and medicine, not equipment. My thinking is that a radio can provide information to ten people or a hundred people, without incurring additional costs, same as a candle could light a room for one person or ten people.

That previous member's fees went into purchasing equipment does not require newer members to pay for that equipment. But food and medicines being limited, and more vital to survival than an extra radio, is more likely to become the cause for contention.

No New Members

A Group may have a target membership size and not accept any new member once that target has been met. However, if some members decide to resign from the group, would the community be better off finding replacement members, or would the remaining members feel comfortable taking up the slack of the missing members.

Charter

Take Out Only What You've Paid In

This would mean that newer members are only entitled to the supplies that have been purchased from the amount paid in to date. For example, a new member having paid into the community for three months may have accumulated one month's worth of food supplies. In the event of a disaster they would therefore be entitled to that one-month supply. This would work if the disaster lasted less than the one month. The drawback to this solution is if the disaster lasted say, two months, could the rest of the community feel comfortable, cutting off another member's food and watch them go hungry while they had plenty to eat themselves? The answer would in most cases be no. So, this solution is practically unworkable.

Have New Members Pay More Until Caught Up

This would require newer members to pay a larger portion in monthly fees until they have caught up to the rest of the members. For example, if a group is at Level 2 preparedness, then newer members would pay a larger fee until an additional three weeks of food has been purchased, and afterwards they would pay the same amount as the other members.

The drawback is that many new members may not be able to afford the extra amount. In addition, since the principles that inspire this plan emphasizes that everyone is treated equally, asking new members to pay extra, in effect, penalizes newer members and sets a precedent contrary to the founding principles.

New Members Have Same Benefits

There is always the possibility that certain individuals will take advantage of people who are caring and concerned about the world and others. It may be that with the announcement of an impending natural disaster, a group would find new people suddenly interested in joining.

Taking in new members who have hardly paid into the group, and then to be obligated to feed them for the next month or more out of the supplies purchased by the older members would be foolish.

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However, in the event that people want to join a group, and it does not appear to be a case of taking advantage, then in this author's opinion, new members should have equal access to supplies even if this means other members will have to do with less.

I feel that to have trustworthy people, who will bring skills and knowledge to the entire group, and play an important part in their assigned team, more than compensates for the possibility that other members ration their own food supplies.

I believe that should the group decide to accept new members into an existing Group, then those members should be entitled to the same benefits.

Thus, I would leave it up to a vote. If existing members feel the a new candidate has a good character, and would make a useful member of the community, and they understand that if a disaster occurred before those new member fees have purchased enough supplies, then everyone in the community should be willing to stretch their own supplies to cover the new member during an emergency.

Membership Expiration

The founding members of a group should decide on an expiration date for the membership agreements. They could choose to have every member renew their membership yearly or have a lifetime membership that can only be terminated in accordance with the 'Conditions for the Termination of Membership' as outlined below.

Conditions for the Termination of Membership

Membership is terminated when:

- The member dies
- The member transfers membership in accordance with the groups' by-laws outlined above

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- A member fails to maintain qualifications for membership described in the Membership Agreement
- The member resigns by delivering a written resignation to the Treasurer or Meeting Chair in which case such resignation shall be effective on the date specified in the resignation
- The member is expelled in accordance with the Groups' by-laws
- The member's term of membership expires and is not renewed
- The Group is dissolved in accordance with the 'Motion to Dissolve the Group' as outlined above
- The member has not attended any meetings for three months and no explanation as to their absence has been received

Subject to the by-laws, upon any termination of membership, the rights of the member, including any rights in the property of the Group, automatically cease to exist.

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Meeting Protocols



Meeting Protocols

“To give aid to every poor man is far beyond the reach and power of every man. Care of the poor is incumbent on society as a whole.”

Baruch Spinoza

Group meetings should follow simple protocols to aid in administering the group’s activities and improving communications. The following are some ‘Meeting Protocols’ Groups could choose to use in their meetings.⁸

Restriction

The only persons entitled to be present at a meeting are registered members of the community. Any other person may be admitted only on the invitation of the chair of the meeting or by resolution of the members.

⁸ Minutes are the instant written record of a meeting. They typically describe the events of the meeting, starting with a list of attendees, a statement of the issues considered by the participants, and related responses or decisions for the issues.

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Chairperson

Either at the start of a meeting or at the end of previous meeting, members should vote on electing a Chairperson.

The Chairpersons' role is to organize meetings into the four Orders of Business and to insure everyone has a chance to speak without interruption. Chairpersons have no powers of arbitration and vote on all issues as an individual member. If a vote ends in a tie, the Chairperson may be given an additional deciding vote.

The duration in which a person could act as Chairperson should be determined by the founders in the initial writing of the by-laws. For example, a Chairperson could be elected before the start of every meeting, be elected and hold the position for a month, three months, six months, or a year.

In the event that the chairperson is absent, those present shall choose one of their number to chair the meeting.

Orders of Business

The First Order of Business is addressing any urgent situation or development. Any member can at this time raise an issue that he or she feels is urgent. The group could then discuss and vote on a timely course of action to remedy the situation.

Second Order of Business is the speaking requests or motions sent in by members before the meeting started. The group could then discuss and, if needed, vote on a course of action. Members that would like to discuss a specific subject at the next meeting should notify Communications Team to be put on the meeting's agenda. Communications Team should note the member's name and the subject that is to be discussed at the meeting and hand over these requests to the person that is assigned to chair the next meeting.

Meeting Protocols

Third Order of Business is a general discussion. At this time any member can raise any subject to be discussed by the group. The group could also, if needed, vote on a course of action based on the topics discussed.

Final Order of Business is a review of decisions and votes taken.

Voting

After an issue has been discussed and debated, and if a majority consensus is not apparent, then any member could call for a vote. The acting Chairperson then calls for a vote: all in favor, all opposed. This can be done by a show of hands. In the event of a tie vote, the vote can be recast using ballots. In case of an equality of votes, either on a show of hands or on a ballot, the chairperson shall cast a second deciding vote.

Majority Vote

Founding members should decide what constitutes a 'Majority Vote'. Normally a 51 to 49 vote is counted as a majority, but this can be divisive splitting members equally into two camps. Any Group that truly shares and understands the goals and values would tend to vote overwhelmingly on a topic since all would agree similarly on a practical and rational argument.

To promote unity and cooperation a Group should be all in agreement with any action they take or, if not all in agreement then, certainly a larger majority. The founding members, when writing the by-laws, may want to set the majority vote at 70 percent or greater of the vote.

Absentee Voting

Should members be unable to attend a meeting they could exercise their vote in the following methods: (a) voting by proxy, (b) voting by mailed-in ballot, and (c) voting by means of telephone or other electronic communication facility.

Members that wish to vote in absentia using telephone or electronic communication must notify the next meetings' Chairperson of their intention, and it is the responsibility of the Chairperson to receive and cast the vote.

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If a member wishes to vote by proxy, then the proxy must notify the Chairperson before the vote count that he or she will also be casting a proxy vote.

Proposing a Motion

The following lists some standard Motions that the group could adopt as part of their Meeting Protocols.

- Motion to Elect or Re-Elect a Treasurer
- Motion to Expel a Member
- Motion to Amend the By-laws
- Motion to Dissolve the Group

Motions should be communicated to the Chairperson before the start of a meeting and would then be included in the Second Order of Business. Motions can also be put forth during the Third Order of Business. (See Meeting Protocols)

Anyone bringing forth a Motion would be given a specific amount of time to state their argument for adopting the motion before all assembled members. Any second parties impacted by the motion is then given equal time to propose a counter argument. After stating his or her argument, the member should answer questions raised by the other members present.

Finally, all members vote on whether or not to adopt the motion.

Motion to Elect a Treasurer

One of the first orders of business to be decided upon is the designation of a person or persons to the position of Treasurer.

The position of Treasurer is an official designation bestowed upon any member through a vote. In one of the first meetings there should be a motion to elect a Treasurer and any member that would be willing to fulfill the duties thereof should nominate themselves. Other members may also nominate

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members to the position provided said member would be willing to fulfill the duties of the position.

Thereafter the community can decide by majority vote to elect other Members to the position of treasurer.

If at any time a community member feels that the current Treasurer is unable or incapable of fulfilling the duties of treasurer, then that member can file a 'Motion to Re-Elect'

This motion would then be brought up at the next group meeting and follow the same guidelines as the 'Motion to Expel' whereby both sides are given equal time to present their arguments with the decisions to re-elect being made by majority vote.

The responsibilities of the Treasurer are to keep a monthly account of membership funds received, and disbursement of those funds to group acquisitions. In addition, the Treasurer should print out a monthly balance sheet that is to be distributed during general meetings.

The fees collected are to be in the form of cash and/or barter and are to be held in a secure location.⁹

Group Members can decide each month through a vote on what percentage of the funds are to be allocated to which project/team. For example, if the Shelter and Nutrition teams have reached the requirements for Level 1, a larger portion can be allocated to bring the Medical Team up to Level 1, and so forth.

At anytime a member could request to see the financial records and the Treasurer would be required to show the complete and up-to-date records given a reasonable amount time to make those records available.

⁹ Without incorporating as a non-profit corporation, check and credit card payments would not be viable payment options.

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Motion to Expel a Member

If members within a group feel that another member is posing a liability or a risk to the groups' welfare, then they should have an option for expelling that member. For example, someone that is engaging in flagrant criminal activities that could endanger all members with criminal charges, then that member should be expelled.

A logical solution would be to allow any member in a group to bring a 'Motion to Expel' at the next group meeting.

Those filing a 'Motion to Expel' would state their reasons and present any corroborating evidence or testimony before all attendees and within a pre-agreed upon time limit.

The person subject to a 'Motion to Expel' would then have equal time to offer a rebuttal. It would then be left to a vote by all attending members whether that member should be expelled.

The group may also vote for an intermediate solution which would be to issue a Warning to be in effect for a designated period of time, during which, should another motion to expel be brought against that person, then the motion will be passed without further debate.

In the event that the Group determines that a member should be expelled, the Meeting Chair, or such other officer as may be designated by the Group, shall provide twenty (20) days' notice of expulsion to the member and shall provide reasons for the proposed expulsion. The member may make written submissions to the Meeting Chair, or such other officer as may be designated by the Group, in response to the notice received within such twenty (20) day period. In the event that no written submissions are received by the Group, the chairperson may proceed to notify the member of his or her expulsion.

If written submissions are received in accordance with this section, the Group will consider such submissions in arriving at a final decision and shall notify the member concerning such final decision within a further twenty

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(20) days from the date of receipt of the submissions. The Groups decision shall be final and binding on the member, without any further right of appeal.

The expelled member should be given the same consideration as outlined in the guidelines established by the group for ‘Individual Member Resignations’.

Motion to Amend Membership Agreement

Any member can make a ‘Motion to Amend Membership Agreement’ and would follow the above guidelines for all motions. The Member would cite which by-law he or she would like to amend, remove, or add a new by-law, and provide an argument for adopting the motion. This is followed by a question period by other attendees, followed by a vote.

Motion to Dissolve the Group

Should, for whatever reason, a group decide they are no longer willing and/or able to work together, then, by majority vote they could dissolve the group.

In such an event all food, water and medical supplies will be equally divided amongst all paid members of the group.

Any extra equipment such as radios, tools, camping equipment etc. that cannot be equally divided among the members, can first be offered for sale to individual members, or if no members wish to purchase them, sold to outside buyers, with the funds from such sales again equally divided amongst all group members.

Disputes

In the event that a dispute or conflict arising out of the by-laws, or out of any aspect of the operations of the Group, is not resolved in private meetings between the parties, then without prejudice to the rights of the members, as set out in by-laws, and as an alternative to such person instituting a lawsuit or legal action, such dispute or controversy shall be settled by a process of dispute resolution as follows:

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The dispute or controversy shall first be submitted to a panel of mediators whereby the one party appoints one mediator, the other party appoints one mediator, and the two mediators so appointed jointly appoint a third mediator. The three mediators will then meet with the parties in question in an attempt to mediate a resolution between the parties.

If the parties are not successful in resolving the dispute through mediation, then the parties agree that the dispute shall be settled by a vote by Group members at the next general meeting. The parties agree that all proceedings relating to the dispute shall be kept confidential and there shall be no disclosure of any kind. The decision of the Group vote shall be final and binding and shall not be subject to appeal.

Financial Communities



Financial Communities

The primary purpose of mutual aid societies has traditionally been to provide financial aid and services to members and charity relief to surrounding communities.

Before the central governments instituted social welfare programs, individual communities provided such essential services as; unemployment insurance, welfare, retirement benefits, medical insurance and food relief.

Government welfare programs drove the vast majority of community run mutual aid societies to extinction, leaving our society entirely dependant on the state. Given the utter corruption, inefficiency and idiocy of government programs this social net is not likely to last for much longer.

It is an unspoken fact that government pension and retirement funds have long since been looted and are running trillions in deficits. It is a

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certainty that Medicare and food stamp programs are already being looted.

When the inevitable government bankruptcy and economic collapse occurs, millions of people will be without any support and chaos and untold suffering will be the result.

The only way to survive such a scenario is to start organizing communities and groups, whereby people can transition from state run services to community self sufficiency in such an event.

In the meantime, mutual aid groups can provide relief from financial stress as the economic situation deteriorates.

The following are groups you can form now.

Buying Group

The simplest and easiest group to set up is a buying group. No need for legal contracts or charters a buying group uses the combined purchasing power of a few to a few dozen members to buy items at bulk discount rates. Members will save money purchasing everything from groceries, to propane and heating oil, and even group medical insurance coverage.

Benefits

There are many benefits to combining your purchasing power to get better deals from shops and other suppliers.

By pooling your orders with others, you can buy in bulk, and benefit from significant discounts. You could also apply for a vendor's license and purchase directly from suppliers cutting out the middleman and increasing savings.

In addition, if you need to travel a greater distance for a deal it is more economical when buying in bulk. For example, a trip to the

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countryside to get a better price on fresh produce is not very economical if you travel that distance to only purchase for one family, but if you purchase for ten families the savings are well worth the time and expense of travel.

A buying group can provide additional benefits for disabled or elderly members who are restricted from their ability to go shopping. Sharing the cost of food and delivery can provide financial relief for those on a fixed income and limited mobility.

Forming a buying group is also a great way to create a stronger sense of community, meet new people and make new friends and develop trust that would allow your community to come together and adapt to other possible threats.

Checklist for setting up a community-buying group

- What can we buy better as a group than we could as individuals (it would be cheaper or more convenient, or we could pool our knowledge about how to buy it)?
- Have we worked out if there are enough people to buy what we want to buy, at least the price we can buy it for?
- Have we worked out what resources we need (premises, people, money, equipment)?
- Have we considered how we can find these resources? Could we get things for free or low cost?
- Have we worked out what all our costs are going to be? (fuel, storage facilities, labour.)
- Have we found suppliers for what we want to buy?
- Have we produced a plan which shows if our idea has a strong chance of success?
- Have we worked out how the group will handle money matters? Do we need a bank account?

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- Have we investigated how the law might affect our group (especially if it's running on lines that are more like a business)?
- What is the best way to communicate with each other e.g. email, phone call, texting?
- Should any members be allowed to get any personal financial benefit (for example, should they be compensated for the time they spend organising things?). This may help your group to be sustainable in the longer term. It is important that any personal financial benefit is agreed and that the rest of the group knows about it from the start. Equally, if your group agrees that they don't want anyone to benefit in this way, it should be made clear to members.



Lending Circle

Once a popular way of financing businesses in North America, the modern application of lending circles are usually found in East Asian communities.

A lending circle works by having members pay a monthly fee that goes into a pot or 'kitty'. Then members can submit a bid for start-up capital for a business or enterprise. Group member vote on which bid is the most viable and the funds are disbursed. Interest on the loan, and/or profits from the business are put back into the kitty and

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members have the option of withdrawing the profits, or keeping them in the pot to fund the next business.

A Lending circle generally refers to a group of people who pool money on a regular basis, and either provide rotating loans to circle members or democratically select a member to receive a zero-fee, zero-interest loan.

Lending circle models are an age-old practice used by various societies around the world. They are referred to as *tandas* or *cestas* in Latin America, *susus* in Africa, and *lun-hui* in China. Immigrant communities have often formed lending circles as a social activity and alternative to inaccessible financial institutions.

We are rapidly seeing a return to the economic hardships and social conditions that gave rise to Mutual Aid organizations during their heyday. The current recession/depression has left many American families, both low and middle income, struggling to make ends meet.

Most if not all, low-income communities are targeted by predatory lending services such as pawnshops, check cashing facilities, and payday loan providers. Since many individuals have no chance of obtaining credit from banks, which has worsened due to the financial crisis and staggering unemployment, their only recourse is these services.

While economic conditions worsen for low-income families, the middle-class is likewise under much greater economic pressure. Long-term unemployment, inflation and falling wages have hurt middle-income families. Add to this the rising costs of health insurance, higher education, reduced or bankrupt pension plans, and housing means many middle-income families have maxed out their credit and are finding it increasingly difficult find more.

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Mutual aid practices can assist both low- and middle-income communities alike by providing support during unemployment, health and life insurance, and fair and accessible means of borrowing money.

Trust & Accountability

Lending circles comprised of members of similar income-levels could potentially be more stable, in part because the monthly amount contributed to the lending circle is directly correlated to how much each member is able and willing to afford. It would be unfair to require a low-income individual to contribute an equal amount to a lending circle comprised of higher-income members if that amount would be too financially burdensome.

In addition to income-level, mutual aid groups can benefit from having members who are bonded by a common tie or purpose. This supports the goal of building trust and forging strong relationships; when members feel tied to one another by a common interest, they are more likely to stay in the group and ensure its effectiveness.

Legal Considerations

Most mutual aid groups, especially lending circles, operate informally. As such, members who violate the group's trust are typically not criminally prosecuted. This is a huge deterrence for people to participate in mutual aid groups, and it has been addressed through entity formation and contractual agreements.

Entity Formation

Mutual aid groups can form a legal entity just like any other organization. If a group plans to store money in a bank account, forming an entity and allowing it to control the account is beneficial, as most banks generally frown upon putting more than two people on one account. The most appropriate legal entities a mutual aid group

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can form is a non-profit mutual benefit corporation or a cooperative corporation.

Mutual aid societies formed as non-profit mutual benefit corporations could potentially seek tax-exemption as a 501(c)(8) Fraternal Beneficiary. However, seeking tax-exemption as a 501(c)(8) might be difficult for some mutual aid societies due to the “lodge” requirement. In order to fulfill the lodge requirement, a mutual aid society must carry on activities under a form of organization made up of local branches that are largely self-governing and chartered by a parent organization. In other words, a single small-scale mutual aid society cannot obtain 501(c)(8) status until it expands its operations or affiliates with an existing group of organization operating under a unified system.

Legal Barriers

Formalization of mutual aid societies and lending circles comes with some disadvantages. If an entity is formed to receive funds and distribute them to members, it’s possible that the entity could become subject to securities laws, banking regulations, insurance regulations and/or money transmitter laws. These laws were intended to protect consumers and prevent financial crimes, but compliance with these laws could be prohibitive for individuals and small groups. Below is a brief summary of the legal issues that may come up.

Securities Laws: There is no simple way to define a “security” as the definition varies across states, but generally, if an individual invests money into an organization and is led to expect a return resulting from the efforts of others, then a security exists. If a mutual aid society or lending circle opts to form an entity, it may be subject to securities laws because members contribute money and are led to expect that they will be given something in return.

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Giving circles are likely immune from securities laws, as money raised and distributed to grantees are donations with no expectation of a return. An entity subject to securities laws is required to register the securities it offers with the U.S. Securities and Exchange Committee and with securities regulators in the state.

Money Transmitter Laws: Money transmitter laws, arising from the Bank Secrecy Act and similar state laws, govern entities that receive and transfer money. These laws are primarily aimed at preventing money laundering. Depending on how it operates, an entity that operates a mutual aid society or facilitates a lending circle may need to register as a money transmitter.

Banking Regulations: Mutual aid groups that accept and loan money may also be subject to banking regulations, as a bank, depending on applicable definitions, could be defined as simply an entity that conducts a substantial part of its business receiving deposits and issuing loans.

Insurance Regulations: An insurance provider generally refers to an individual seeking to indemnify another. In California, a mutual aid society operating under a lodge system is legally permitted to provide its members with certain insurance benefits. Although these mutual aid societies are exempt from most sections of the California Insurance Code, they are still subject to certain provisions such as Section 790, which prohibits insurance providers from engaging in unfair or deceptive acts or practices.

Structuring a Simple Lending Circle

To avoid entity formation and the prohibitive regulations that may result, but to still give a lending circle the benefit of legal formalities, members may enter into legally binding contracts with one another.

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For example, consider a lending circle comprised of five members that meets and issues loans over a five-month period. Every month, each member contributes \$500 to the circle, resulting in four \$500 loans to the individual chosen to receive the funds, totaling \$2,000. If member A receives the first sum, then members B, C, D, and E each receive a promissory note from A, which is A's promise to pay them by giving to the circle in the future. This process would continue every month over the five-month period until all promissory notes are paid off.

The lending circle can avoid the need to open a bank account by immediately issuing the loan to the receiving member. In this case, it is possible to argue that many of the burdensome regulations described above would not apply. There is no need to form an entity, no bank, and no organization acting as a money transmitter or insurance provider. Depending on how the loans are intended to be used, securities laws may or may not apply to the loans. This arrangement is simple and straight-forward; there are just five people making agreements with each other.

Gifting Circles

A gifting circle refers to a group of individuals who come together to share their needs and services/goods. Goods and services provided do not involve money and members share with no expectation of anything in return. Generally, each participant is asked to list some of their needs and what they can offer. Participants then have an opportunity to interact and offer support to one another.

Giving Circles

A giving circle refers to a group of individuals who gather regularly, pool their money, and democratically choose to gift their pooled funds to an organization, enterprise, or individual outside of the circle.

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Many circles, in addition to donating their money, also contribute their time and skills to support local causes.

Un-Employment/Hardship Aid

Run along the same lines, or as a function of, a buying or lending group, hardship relief funds can be set aside for emergencies. Typically this is a one time payout to a member who has a sudden loss of income, of between one week to one months living expenses.

The Future of Mutual Aid

Most lending circles can be categorized under one of the following models: 1) lending, 2) emergency, and 3) hybrid.

Lending

A lending circle that is focused purely on lending requires members to pool money on a regular basis, select the value of the loan, and rotate the loan on an agreed-upon schedule until each member benefits. For example, five individuals meet once a month for a total span of five months. Every month, each member contributes \$300 to create a total fund of \$1,500. The group democratically decides on whose turn it is to collect the \$1,500 as a loan, so that each member receives the loan once. After receiving the loan, each member is still expected to contribute \$300 every month to both pay off the loan received and fund the same loan to other members. At the end of the five-month period, each member will both have received and contributed \$1,500 to the circle.

For communities that have difficulty building savings, a lending circle of this model can provide immediate access to funds in times of need. Lending circles also ensure that our dollars are used to instantly benefit members of our community, rather than going to a large bank

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that likely invests the funds in Wall Street. Lending circles offer a way for small groups to be their own banks.

In contrast to a lending circle that strictly rotates loans, a lending circle focused on providing emergency funds to its members operates more like an insurance provider. Members still pool money on a regular basis and select the value of the loan. However, instead of rotating the loan among members, the money collected is saved and issued to a member only after circle members democratically choose to do so.

When deciding who should benefit from the loan, members typically consider who is most in need of financial assistance — often a member affected by illness or unemployment.

Some lending circles incorporate both models above. In this case, a lending circle issues loans to its members on a fixed schedule but has the discretion to bypass or alter the schedule if members democratically choose to issue the loan to a specific member in need.

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Home and Health Communities

Overview

In the late 19th and early 20th centuries, one of the primary sources of health care and health insurance for the working poor in Britain, Australia, and the United States was the fraternal society. Fraternal societies (called “friendly societies” in Britain and Australia) were voluntary mutual aid associations. A few remnants of these groups survive among us today in the form of the Shriners, Elks, and Masons but government run medicine has monopolized the health care industry. Like all things run by government, healthcare is rife with corruption, inefficiency, and an ever deteriorating quality of service.

In addition, the skyrocketing costs of medical insurance is making healthcare out of reach of increasing number working class households.

As a result more and more people are taking their health care into their own hands and there are many ways communities can help.

The following are groups you can form now.

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Support Groups

One of the easiest and most effective ways to provide a wide range of mental and medical help is through the formation of support groups. No need for legal contracts a support group provides members with various types of help, usually nonprofessional and nonmaterial, for a specific shared hardship or ailment.

Members with the same issues can come together for sharing coping strategies, to feel more empowered and for a sense of community. The help may take the form of providing and evaluating relevant information, relating personal experiences, listening to and accepting others' experiences, providing sympathetic understanding and establishing social networks. A support group may also work to inform the public or engage in advocacy.

History

Formal support groups may appear to be a modern phenomenon, but they supplement traditional fraternal organizations such as Freemasonry in some respects and may build on certain supportive functions (formerly) carried out in (extended) families.

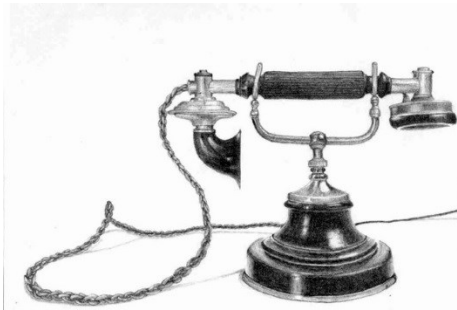
Other types of groups formed to support causes, including causes outside of themselves, are more often called advocacy groups, interest groups, lobby groups, pressure groups or promotional groups. Trade unions and many environmental groups, for example, are interest

Home and Health Communities

groups. The term support group in this article refers to peer-to-peer support.

Fitness Groups

Exercise is one proven method for maintaining health and living longer. There are dozens of groups you can form to participate in everything walking and bicycling to yoga and kayaking. Being part of a community makes exercise more fun and encourages members to stick with the program.



Check In Service

“Are You Okay?” provides daily check-in or reassurance calls, medicine reminders and social interaction to seniors. The service helps isolated seniors by providing them with a meaningful, regular connection, which can help prevent loneliness and provide peace of mind, safety and security.



Health Insurance

Health Insurance co-ops (cooperatives) are health payment structures that offer health insurance at reduced costs while continuing to compete with private insurance companies.

During conversations about healthcare reform, and while looking for better ways to establish affordable healthcare for all Americans, discussions took place about the development of health insurance co-ops, which are also called health insurance cooperatives.

How Co-Ops Work

Co-ops are owned by the people who have insurance with them. Thus they are called "member-owned." In effect, health insurance co-ops are health insurance organizations owned by the patients they insure. They are comprised of thousands of members, meaning the costs of care gets spread out across all those people. Since co-ops are not interested in profits, their costs are real costs, and not inflated by administrative costs. Additionally, because co-ops only collect what they spend, they have no tax liability, which keeps costs even lower.¹

Co-Op Member Ownership

One way to understand co-ops is to think about a credit union that is member-owned. Since its members are investing in its own members, and since it is not trying to turn a profit, members might get better returns on their savings, or better discounts on loans, because the administrative costs are low and there is no tax liability.

Health insurance co-ops already exist in many states across the United States. They are often formed by employers with something in common; for example groups of farmers in California or groups of small businesses in Minnesota. There are also other forms of insurance co-ops such as car insurance or homeowners insurance.

Insurance co-ops can be developed by any type of organization. National, state, or local organizations could develop a health insurance cooperative. A local hospital might start one. A large employer might start one. Again, think about all the kinds of credit unions that exist and you'll have an idea of how health insurance co-ops could be established.

Pros

The primary advantage of health insurance co-ops is the fact that, since they represent dozens or even hundreds of members, they have better negotiating power with providers, keeping costs lower than individual (private) insurance would be. Additional savings come from the absence of profit pursuit and their non-taxable status.¹

Cons

One important disadvantage to health insurance co-ops is that in many states, co-ops are not required to follow the same regulations and guidelines that private insurers must. Should a co-op run out of money, there may not be the same kinds of safeguards in place to make sure

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those who participated in the co-op would be able to have their healthcare needs covered

Today, healthcare costs are running rampant, with no signs of letting up anytime soon. While most Americans are conceding, learn how some of the most savvy consumers are successfully leveraging co-op health insurance plans in an effort to reduce their medical expenses.

Meals on Wheels

Meals on Wheels originated in the United Kingdom during the Blitz, when many people lost their homes and therefore the ability to cook their own food. The concept of delivering meals to those unable to prepare their own evolved into the modern programmes that deliver mostly to the housebound elderly, sometimes free, or at a small charge.

Retirement Homes

Many of the old mutual aid lodges ran nursing and retirement homes for their members. Modern equivalents include the American Legion and Royal Canadian legion that provide numerous services for seniors.

A group of seniors and their families could form a co-op or non-profit, pool their resources, and rent or even purchase a property where members can live together, share meals and expenses and even hire nursing assistance.



Home Schooling

It has been well documented that government run public education is a disaster. Instead of educating children, this institution is designed to program, indoctrinate, and dumb down students. Sending your children to public school should be considered child abuse.

Private schools and home schooling co-ops are the humane alternatives to public education. Like minded parents can form a community to pool resources and work together to reduce the money and time required for home-schooling their children.

Homeless Shelters

Homelessness is a scourge and an outrage that it could occur in wealthy Western countries. There is absolutely no valid reason for people to be living on the streets. In my essay and video, *Paradise Stolen*, I showed conclusively that for just the cost of the Iraq war, that money could have built every family in America a small home and a small plot of land.

There are a few ways that a community could tackle homelessness in their area.

A Gifting group could donate money monthly to rent facilities to run a homeless shelter.

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A group of homeless people could form a co-op and receive charitable status. Then through monthly fees, donations, and grants from other agencies and charities, rent a multi room house to provide long term housing for their members.

Gardening Co-Ops

There are a number of ways of setting up gardening co-ops that do not require any paperwork and can provide members with low cost healthy produce.

A gardening co-op is where a group of people agree to establish and care for a garden. The garden can be a small plot of land leased from a local farmer, a municipality or local park can designate a plot of public land for a garden operation, a co-op member can donate the use of his or her backyard, or a residential or commercial building can donate the use of their rooftop to be used as a raised bed garden.

Members agree on a certain time commitment from each member, and the harvest can be distributed among members either equally, or based on the number of hours they put in.

Food Co-Ops

If you are willing to fill out some paperwork, you can form a co-op and get a wholesaler's licence to purchase groceries and dry goods at an even greater discount.

A food co-op, like a buying group, is simply a group of people who join forces and pool their buying power so they can order food in bulk at cheaper prices direct from farmers and suppliers. You can be as formal or informal as you like and can decide whether customers have to become members and volunteer in order to shop at the food co-op or whether you'll just sell to everyone.

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We began this book with a look at the theory of historical cycles and the rise and fall of civilizations. According to this theory we are currently seeing the signs that herald the decline and eventual fall of our own civilization.

We drew on the lessons from history on how people survived the collapse of civilizations in the past and found that the best survival strategy was to form small autonomous self reliant communities.

In the previous chapters we learned of dozens of communities people could form for financial, home and health benefits that would ease the stresses and difficulties people will face as the decline of western civilization progresses.

But if the theory of historical cycles is accurate, we will eventually face a complete collapse that would be devastating and result in a return to a dark age.

While they types of groups and communities that could be formed in the previous chapters would greatly increase one's quality of life, none of them are would be of much use in surviving a worst case scenario.

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Worst Case Scenario

The following possible events could lead to what I would describe as a worse case scenario.

- Power outage for one month or longer
- Hyperinflation/currency collapse
- Major natural disaster, Yellowstone eruption, mass coronal ejection, polar shift, comet or meteorite strike
- Martial Law
- War

For each of these events we must presume the following:

- Food will be unavailable, scarce, or prohibitively expensive.
- Electric power will be unavailable
- Fuels for heating and vehicles will be unavailable
- Medical and emergency services will be unavailable
- Police will not respond, and crime and gangs of looters will be a grave threat
- Communications will be disrupted and there will be no information concerning what is really going on in the world

To survive such worst case scenarios, a person or family would need to be able to supply all their nutritional needs, be able to access alternative health care and medicines, provide for their own energy needs, create their own communications channels, and provide their own security against criminals and looters.

A well prepared, tightknit family of five or more adults could possibly survive on their own and provide for all these needs, but for the vast majority of people, they would need to be a part of a community, a survivalist community, to hope to survive.

How to create such a survivalist community is the subject of this chapter.

Survivalist Communities

Cover Story

The first crucial aspect to consider before forming a survivalist community is secrecy. There are two reasons for this. The first is your government. Communities that seek to become self sufficient are considered a threat by governments the world over.

Secrecy from government surveillance is paramount because government security agencies will target any survivalist community for destruction.

The second reason is that during a famine, which is inevitable during a societal collapse, everyone that knows of your community will be coming to ask for food, medicine, or other supplies you may have stockpiled. Eventually criminal gangs will come as well and your community would have to resort force to defend itself.

Therefore the fewer people that know about your community the safer you will be.

This why you should first create a Cover Story for your group. A cover story is standard spy craft taught in every spy school. It consists of fabricating a plausible and believable story of why you are here, and what you are doing when detained, raided, or questioned by government security forces.

In structuring this book I chose to begin with the simplest forms of mutual aid communities and then move to more complex variations, even though a Survivalist Community is by far the most important and crucial one to form first. But it is also the most difficult, and dangerous community to create and so my thinking was that if people can form simpler communities first, then those could form the foundation on which a survivalist community could be built.

The hardest part of forming mutual aid communities is finding people you can trust, and that have the skills and ability to work with each other. This may best be achieved by forming simpler groups, and then adapting that group slowly into a survivalist community.

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For those wanting to create a survivalist community from scratch, the following Cover Stories would make a good false front behind which you can organize. In addition, using any of the following Cover Stories has the benefit of pre-screening potential members, since only the most hardy and rugged of individuals would consider joining.

Inner Circle – Outer Circle

Before using one of the following cover stories, the founders might want to consider implementing the strategy, taken from the secret societies, of having an inner circle, and an outer circle. The inner circle would be comprised of the original founders of the Survivalist group, those two to five core members that understand that the ultimate purpose of founding the group is to achieve complete autonomy and self reliance.

Then, when organizing under the following fronts, newer members may join because of they feel such a community is important, but they may not realize exactly how important it is.

It is a fault of many survivalists when trying to recruit people to their cause, of being too honest and too direct. This often scares off even those that are somewhat cognizant of the seriousness of our situation.

To recruit members under the banner of a civilian disaster response team, and then tell them that you are secretly preparing for the equivalent of Armageddon would certainly alienate the majority of new recruits.

And indeed, it is not necessary.

As the Chinese strategist Sun Tzu wrote in his book the Art of War,

“Place your army in deadly peril, and it will survive; plunge it into desperate straits, and it will come off in safety. For it is precisely when a force has fallen into harm's way that is capable of striking a blow for victory.”

This means, if you have a group formed along the lines of a disaster response initiative, then, as the world slides deeper into chaos and collapse, your

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community, when faced with peril, will naturally seek to become a survivalist community. And they will already have the training and skills needed to succeed.

Therefore, using the following cover stories does not require you to reveal your deepest concerns and purposes in forming such a community to all members.



Disaster Preparedness Communities

Before FEMA and similar government agencies, every community was founded and organized their own disaster relief groups.

A Community Disaster Response group educates volunteers about disaster preparedness for the hazards that may impact their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations.

One such organization is known as CERT (Community Emergency Response Team) which offers a consistent, nationwide approach to volunteer training and organization that professional responders can rely on during disaster situations, allowing them to focus on more complex tasks.

Establishing a CERT chapter in your area provides the perfect cover for a survivalist group. You have a reputable nationwide organization, website, patches and jackets, training videos and manuals.

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Your team will be training in communications, search and rescue, first aid, building shelters, and providing food relief. One needs only to add the stockpiling of food, medicine and firearms to morph such a team into an effective survivalist group.

In the meantime, before the final stage of collapse arrives, a community disaster response community should fulfill exactly its stated function – providing assistance during an emergency.

Coming together during natural disasters, will help solidify the bond between members, assist in giving them real life experience, and generating goodwill for your group within the larger community, a commodity that could be of benefit during a collapse.

During a natural or manmade disaster, everyone affected will have to deal with the emergency on his or her own for at least the first few hours. Experience has shown that the greater the destruction, the longer citizens will be left to fend for themselves. Since most injuries and deaths occur during the early stages of an emergency, the sooner help arrives, the greater the chance of saving lives and preventing injuries.

Because we know that government services cannot be relied upon to help during these crucial first few hours or days, the best chance of surviving a disaster is to have individuals and communities prepared to deal with such emergencies.

If communities were organized that would undergo some basic training in disaster survival and rescue skills, they would greatly improve the ability of everyone in the community to stay safe until first responders or other assistance could arrive.

This Community Disaster Response plan is a guide to how ordinary citizens could work together to provide exactly those lifesaving services for their communities when no other assistance is available.

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While most disasters disrupt a community for less than a few days, such recent disasters as hurricanes Katrina and Sandy have shown that, even a moderate natural disaster could disrupt a community for months.

There are at any given moment in time, dozens of potential disasters ranging from natural, to interstellar, to manmade that could easily disrupt a community for months and possibly years. The question becomes how could communities best survive for such extended periods of time without outside assistance?

The solution is to use the same community groups formed to provide emergency relief efforts for short term disasters, and with a little extra training and knowledge, and a few more supplies and equipment, they could provide those needed services for a year or longer.

The organization, structure, recommended skills, and equipment described in this book can be scaled to the demands and duration of practically any type of disaster providing communities the tools to survive both short-term disasters, and long-term catastrophes.

Community-based preparedness planning allows us all to prepare for and respond to anticipated disruptions and potential hazards following a disaster and to enhance the ability of individuals and neighborhoods to reduce their emergency needs and to manage their existing resources until the crisis has passed.

The following organization plan is to create a disaster response community in the event of natural or manmade disasters, however those are not the only threats a community could face, nor the only benefits of creating such a group.

A key survival strategy is the ability to adapt and evolve to meet changing conditions. Once you have organized a community disaster response group, the same organizational structure, membership agreements, and team system, could easily be adapted to function in the following ways.

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Volunteer Search and Rescue

Volunteers can form a group to train and practice search, rescue and survival skills. Such organizations are funded through donations and fund-raising events, and government grants. The benefits for forming a VSAR group include being trained and equipped for survival situations without attracting the suspicion of government agencies. Tax deductions on the equipment you purchase, and often free training programs.

Additional benefits include establishing relations with local police, fire and EMT organizations. Typically volunteer search and rescue groups are coordinated through the local police department and in coordination with fire and emergency responders. This will allow your communities to have connection with these groups which may provide important intelligence on developing threats.

Again, using the inner circle-outer circle strategy, the official agencies need not know that the ulterior purpose of your community is survival, but again, according to the previous quote from Sun Tzu, these very police, fire and ambulance service men and women, may well unite into a survivalist community when the situation become serious.



Neighborhood Watch/Citizen Patrol

Among the first public police forces established in colonial North America were the watchmen organized in Boston in 1631 and in New York City in 1647. Most officers in colonial America did not receive a salary but were paid by private citizens, as were their English counterparts.

One symptom of a declining society is an increase in crime compounded by an increase in police corruption. Many communities have taken on the responsibility of crime prevention by organizing groups to provide mutual security and even neighborhood patrols.

One common example of such a community is the Neighbourhood Watch (also known as Block Watch and Community Watch). This is a program designed to reduce the threat of crime to neighbours and property. This program encourages all residents to be alert to suspicious persons or vehicles and to notify each other quickly via web-based tools. The more people that are members, the more neighbours there are looking out for each other.

Again there is a close relation with emergency responders like a twitter feed with local police.

This is also a good way to create bonds with people in your immediate area.

If our civilization continues to decline, and crime and looting becomes more widespread, a Neighbourhood Watch community will quickly adapt to the

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increased threats and morph into a community defense force, with citizen patrols, roadblocks, and armed response to intruders.

When one already has people within an area willing and able to work together for safety and self defense, then evolving this community into a survivalist community would be a natural next step.

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Teams

“To lead an untrained people to war is to throw them away.”

Confucius

The most efficient and practical way of designating resources and manpower is through the team system. The team system ensures that everyone in the Group has a specific set of responsibilities and actions to take before, during, and following a disaster.

Based on personal talents, skills, and preferences, each group member is assigned to a team. If a member is unsure of what his or her strengths are, you can use the Aptitude Questionnaire at the end of this document to define those strengths within a survival context.

There are five core needs during a disaster and each need is fulfilled by a Team. The following describes the duties and responsibilities of each Team.



Shelter Team

The Shelter Team is responsible for organizing and providing shelter including the traditional functions of home and hearth. Skills required in Shelter Team vary widely from knowing how to improvise shelters, to counselling survivors with Post Traumatic Stress Disorder. Duties include making sure all Group Members have a warm dry place to sleep and stay if they need to evacuate their homes.

Responsibilities

- Check In fellow Group members at Home Base during an evacuation
- Coordinate with Communications Team, and Security Team, to help ensure that all Group Members are accounted for, and if not, whether their whereabouts can be determined, and if not whether Security Team needs to mount a search and rescue of missing Group Members
- To store, improvise, source, or scavenge, bed space, washroom facilities, blankets and pillows, extra clothing and footwear
- Provide supervision and daycare for children whose parents are either busy with other duties, or who haven't checked in yet
- To find alternative ways of heating a shelter
- To find alternative ways of setting up latrines
- To help ensure hygiene to help prevent disease

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- To work with Medical Team in organizing home nursing and quarantine areas
- To work with Nourishment Team in organizing kitchens and canteens for the distribution of meals and beverages
- To organize games and activities to pass the time and improve morale
- To provide comfort and counselling to those in shock or suffering from PTSD
- Compile and maintain inventory of supplies and equipment related to shelter requirements
- Shelter and Communications Teams work together to plan and host Group Meetings



Nourishment Team

The Nourishment Team is responsible for food and water storage and preparation. Skill requirements vary from knowing how to purify water, to gardening and horticulture. Duties include the storage, preparation, and distribution of food and water to Group Members during an emergency.

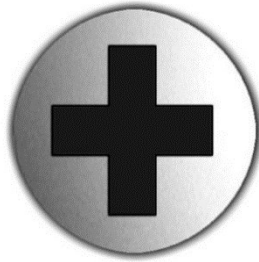
Responsibilities

- To collect and store food and water enough to fulfill the Groups' preparedness goals
- To plan and prepare daily rations and meals for the group

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- To scavenge food and water when stockpiled supplies begin to run low
- To find alternative ways of preserving food and water if there is no refrigeration
- To find alternative heating methods for cooking
- To grow a garden and run an aquaponics or horticultural operation during long term survival disasters
- To work with Shelter Team in designating kitchen and canteen locations
- Compile and maintain inventory of supplies and equipment related to nourishment requirements

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Medical Team

The Medical Team is responsible for providing emergency First Aid to Group members when no professional responders are available. Skills required ranges from emergency First Aid and CPR to home nursing and knowledge of medicinal plants. Duties include collecting and storing First Aid supplies, medicines, and medical equipment.

Responsibilities

- Collect and store emergency medical supplies and equipment
- Provide emergency first aid for life threatening injuries
- Provide on-going medical attention until help arrives
- To scavenge and improvise medicines and first aid supplies when stockpiles run low
- To work with Security Team in search and rescue operations
- To learn to source alternative medicines during long term disasters such as growing a medicinal herb garden
- Compile and maintain inventory of supplies and equipment related to medical requirements



Communications Team

The Communications Team is responsible for maintaining contact with Group Members during normal times and maintaining communications during a disaster. Skills required range from knowing how to use a telephone tree and maintain a contact list, to how to use a HAM Radio and improvise alternative energy sources. Duties include; maintaining contact between Group Members, gathering information, coordinating Team activities during an emergency, and to dispatch and coordinate Security and Medical teams.

Responsibilities

- Maintain contact with all member of the community on a regular basis during peacetime
- To notify all members of meetings, training sessions, and special events
- To collect and maintain communications equipment
- To gather information and call for assistance during an emergency
- To coordinate search and rescue and evacuation operations
- To improvise alternative sources for powering equipment and recharging batteries
- To maintaining communications between members and outside world in the event of a long duration disaster

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- Compile and maintain inventory of supplies and equipment related to communications requirements



Security Team

The Security Team is responsible for ensuring the safety of Group Members and performing Search & Rescue, and evacuation operations. Skills required include basic First Aid and self-defence, to Search & Rescue and hunting. Duties include ensuring Group facilities, supplies, and equipment are safe, maintaining vehicles and transportation, assisting in Search & Rescue operations, and providing security for the Group.

Responsibilities

- To ensure that stored group supplies and equipment are secure
- To search for and rescue missing members
- To provide escort to vulnerable members during an evacuation
- To maintain and be able to repair transportation during an emergency
- To provide security and be able to defend against looters and criminal gangs during a long-term disaster
- To collect and maintain self defense weapons and home security equipment
- To work with Shelter Team in securing Home Base or Retreat Locations

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- To work with Medical Team during Search and rescue operations
- Compile and maintain inventory of supplies and equipment related to security requirements

Team Leaders

If you have a group with 20 or more members, it would be beneficial to designate Team Leaders for each of the five teams. A larger group is more effective when they are directed by a leader. The team members can vote on who should be the team leader. (The aptitude questionnaire results could help in deciding on team leaders with those who scored highest in their category being obvious candidates.)

A team leader is ideally the person that has the most experience in that area of expertise, but of equal importance is a leader's ability to communicate effectively and be able to motivate others.

Often a person with the most knowledge is not able to convey that knowledge to others or take an up-front leadership role in the group. A good team leader can retrieve the important information from other more expert team members and communicate that knowledge to the rest of the group.

Team Leaders do not have any greater authority than other members and their function is to focus the Teams' efforts. Team Leaders may be given extra responsibilities such as monitoring and maintaining equipment and supplies.

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Resistance/Partisan Unit

There has never been a society in history that has avoided either invasion by a foreign occupier or been decimated internally by a revolution or civil war.

During such times, hostile forces routinely target any group whose function is the safety and betterment of the common people because tyrants know that such groups will quickly evolve into partisan resistance units.

Should your country become occupied territory by either foreign or domestic enemies you would have only two options, dissolve the group and everyone go their separate ways, or go underground.

Disbanding a group however does not mean members will escape persecution. Innumerable times in history tyrannical governments have hunted down people years later based on past associations with political parties, religions, civic activism, and even charity organizations. Unless you founded your group in absolute secrecy and maintained strict OPSEC¹⁰ protocols, there are likely some records about your organization.

¹⁰ "Operations security (OPSEC) is an analytic process used to deny an adversary information - generally unclassified - concerning friendly intentions and capabilities by identifying, controlling, and protecting indicators associated with planning processes or operations.

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The second option is to go underground. As drastic as this sounds, to understand the consequences of not going underground one need only read what happened to student activists in Chile under the Pinochet regime and with the blessings and support of the US government. There is no reason to believe that the US nor any other government would be any more squeamish about employing rape, torture and murder closer to home.

Should your group decide to go underground there are two modes of operating: clandestine resistance and overt resistance.

Clandestine Resistance

In this mode, members would outwardly appear to follow their normal routine of existence.

Clandestine Resistance groups conduct operations in areas that are inaccessible to a paramilitary guerrilla force, such as populated areas that are under tight security. They are able to operate in these secured areas by keeping under the radar before returning to innocuous “day jobs” when not performing missions.

This type of resistance may include the following activities by individuals and/or small groups/cells.

- Political action and campaigning
- Propaganda development and dispersal
- Sabotage (non-violent disruption of communications, equipment and supply lines.)
- Gathering intelligence and the development of intelligence networks
- The development and operation of subversive “pirate” broadcast systems that control the dissemination of propaganda

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through radio, newspaper and leaflet distribution, and/or internet communications and web page development.

- The fabrication of special materials, such as false identification, weapons, and munitions
- Black market networks and safe houses for transport of personnel and logistics
- Operation of clandestine medical facilities to treat injured/wounded resistance personnel
- Strikes and demonstrations

Overt Resistance

This is a para-military guerrilla force and provides the military arm of the resistance. These individuals and groups make no secret of their existence or objectives (once hostilities have begun in earnest), although they may use the leaderless cell approach and compartmentalize information closely to prevent compromise of the entire movement.

A guerrilla force will generally be comprised of those individuals who have previously been openly disdainful or antagonistic towards the regime and recognize the probability that they have been targeted by the security forces anyway.

This type of resistance may include the following activities by individuals and/or small groups/cells

- Application of conventional small-unit tactics, such as raids and ambushes

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- Use of unconventional warfare tactics sabotage, bombing enemy supplies and lines of communication
- Assassinations or rapid, snatch-and-grab raids to kidnap key enemy personnel
- Helping Allied military personnel caught behind Axis lines
- Helping POWs with illegal supplies, breakouts, communication, etc.

Team Functions in an Underground Group

The following list general responsibilities for each Team when working as a resistance group..

Shelter:

- Safe house management
- Helping people to go into hiding
- Planning and construction of hidden compartments, hiding spots, and escape routes

Nourishment:

- Logistics procurement either through stealing from a workplace, or purchasing on the black market, or open market, if it can be done without compromising security
- Logistics distribution, transporting goods and dropping them in pre-determined cache locations for later pick-up by resistance forces

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Medical:

- Operation of clandestine medical facilities to treat injured/wounded resistance personnel
- Smuggling medications and medical supplies to injured members
- Treating wounded or injured members in the field

Communications:

- Covert monitoring of radio broadcasts for news bulletins and coded messages
- Intelligence collection
- Establish communications networks such as couriers and/or messengers
- Operation of subversive “pirate” broadcast system
- Maintain secrecy by establishing encryptions, secret codes, and dead drop protocols to transmit messages

Security:

- Security and early warning for underground facilities and guerrilla bases
- Logistics and personnel transport
- Engage in small unit operations

It is not within the scope of this work to go into detail on how to organize and run a resistance movement but merely show that the organizational structure of a Disaster Response Community would be quickly able to adapt and transform into a covert resistance cell.

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Member Aptitude and Skills Questionnaire



Community Aptitude Test

Name _____ Age _____ M F

Date _____

Street Address: City _____ Province/State _____

Postal/Zip Code _____

Home Phone _____ Work Phone _____

Email _____

Occupation _____

The following test is a self assessment of the skills and knowledge you have so that we can find the most suitable place for you within our community based on your abilities.

This is not a pass or fail type of test, it is an opportunity for you to tell us what you are good at so that we can find you a role and position where you are most comfortable.

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Read the topic and rate yourself how much you know or have experience with the topic from 1 – no knowledge or experience to 5 Expert knowledge.

Scoring

Add the numbers circled for each section. A high score in any section shows an aptitude for that subject. However, although a person may score high in one section, they may also have valuable skills in other areas. Any answers of 4 or 5 should be noted under Top Skills at the end of this test.

Member Aptitude and Skills Questionnaire

Section 1 - Medical

Skills/Knowledge	Unskilled - Expert
1. First Aid	1 2 3 4 5
2. CPR	1 2 3 4 5
3. Triage	1 2 3 4 5
4. AED (automated external defibrillator)	1 2 3 4 5
5. Phlebotomy	1 2 3 4 5
6. Chiropractic	1 2 3 4 5
7. Home Nursing	1 2 3 4 5
8. Medicinal Herbs	1 2 3 4 5
9. Home Cures / Treatment	1 2 3 4 5
10. Physiotherapy	1 2 3 4 5
11. Acupuncture	1 2 3 4 5
12. Massage Therapy	1 2 3 4 5
13. Fitness	1 2 3 4 5
14. Shiatsu / Acupressure	1 2 3 4 5
15. Suturing	1 2 3 4 5

Total: _____

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Section 2 - Shelter

Skills/Knowledge	Unskilled	1	2	3	4	5	Expert
1. Building Wilderness Shelters	1	2	3	4	5		
2. Carpentry	1	2	3	4	5		
3. Roofing	1	2	3	4	5		
4. Electrical	1	2	3	4	5		
5. Plumbing	1	2	3	4	5		
6. Alternative Heating	1	2	3	4	5		
7. Hygiene	1	2	3	4	5		
8. Home Schooling	1	2	3	4	5		
9. Group Activities	1	2	3	4	5		
10. Inventory Management	1	2	3	4	5		
11. Sewing	1	2	3	4	5		
12. Counselling	1	2	3	4	5		
13. Intervention and Mediation	1	2	3	4	5		
14. Music	1	2	3	4	5		
15. Storytelling	1	2	3	4	5		

Total: _____

Member Aptitude and Skills Questionnaire

Section 3 - Nourishment

Skills/Knowledge	Unskilled - Expert
1. Water Purification	1 2 3 4 5
2. Water Collection / Storage	1 2 3 4 5
3. Horticulture / Gardening	1 2 3 4 5
4. Hydroponics	1 2 3 4 5
5. Aquaponics	1 2 3 4 5
6. Bee Keeping	1 2 3 4 5
7. Fish Ponds	1 2 3 4 5
8. Raising Chickens / Ducks	1 2 3 4 5
9. Raising Pigs	1 2 3 4 5
10. Raising Rabbits	1 2 3 4 5
11. Raising Cattle	1 2 3 4 5
12. Raising Sheep / Goats	1 2 3 4 5
13. Dehydrating / Smoking	1 2 3 4 5
14. Canning / Preserving	1 2 3 4 5
15. Cooking	1 2 3 4 5

Total: _____

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Section 4 - Communications

Skills/Knowledge	Unskilled - Expert
1. Walkie Talkie	1 2 3 4 5
2. HAM Radio	1 2 3 4 5
3. CB Radio	1 2 3 4 5
4. Electronics	1 2 3 4 5
5. Solar Energy	1 2 3 4 5
6. Wind Energy	1 2 3 4 5
7. Hydroelectric	1 2 3 4 5
8. Generators	1 2 3 4 5
9. Encryption	1 2 3 4 5
10. Multilingual	1 2 3 4 5
11. Verbal Communication	1 2 3 4 5
12. Morse Code	1 2 3 4 5
13. Signalling	1 2 3 4 5
14. Map Reading	1 2 3 4 5
15. Appliance Repair	1 2 3 4 5

Total: _____

Member Aptitude and Skills Questionnaire

Section 5 - Security

Skills/Knowledge	Unskilled - Expert
1. Hand to Hand Combat	1 2 3 4 5
2. Archery	1 2 3 4 5
3. Rifles/Shotguns	1 2 3 4 5
4. Handguns	1 2 3 4 5
5. Hunting	1 2 3 4 5
6. Tracking	1 2 3 4 5
7. Fishing	1 2 3 4 5
8. Trapping	1 2 3 4 5
9. Orienteering	1 2 3 4 5
10. Hiking	1 2 3 4 5
11. Wilderness Survival	1 2 3 4 5
12. Search & Rescue	1 2 3 4 5
13. Guerilla Tactics and Strategy	1 2 3 4 5
14. Close Quarters Protection	1 2 3 4 5
15. Military / Law Enforcement	1 2 3 4 5

Total: _____

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Scoring

Add up the numbers for each section and write the totals below.

Section 1 – Medical _____

Section 2 – Shelter _____

Section 3 – Nourishment _____

Section 4 – Communications _____

Section 5 – Security _____

Top Skills

1) _____

2) _____

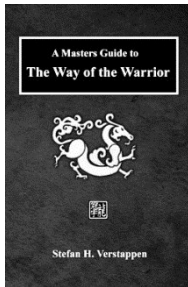
3) _____

4) _____

5) _____

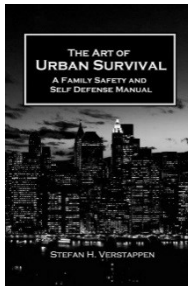
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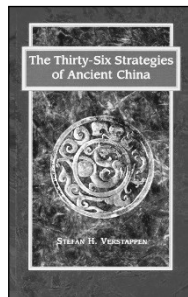
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The Art of Urban Survival: A Family Safety and Self Defense Manual

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Websites:

www.chinastrategies.com

www.formingcommunities.com

A Guide to Forming Communities

Abridged Edition

This book offers people the ideas, plans, and tools to organize into mutual support communities during times of social turmoil and disaster.

History has shown repeatedly that during times of disaster, the formation of mutual aid groups was the most effective survival strategy.

There are three types of disasters that can affect a society: economic, natural, and military. No matter which disaster struck, the formation of mutual aid communities was a universal and time proven method to improving one's chances of survival.

Historical Cycles And The Coming Disasters

A Brief History Of Mutual Aid

How To Start A Group

Getting Started

Charter And By-Laws

Meeting Protocols

Financial Communities

Home And Health Communities

Disaster Preparedness Communities



Stefan H. Verstappen, born 1957, Toronto, Canada, is a classical Renaissance man. He has written dozens of articles for various magazines and newspapers and is the author of 8 books.