#### PREPARING FOR THE FOURTH TURNING

Excerpt from The Fourth Turning, Chapter 11 Preparing for the Fourth Turning

Reflect on what happens when a terrible winter blizzard strikes. You hear the weather warning but probably fail to act on it. The sky darkens. Then the storm hits with full fury, and the air is a howling whiteness. One by one, your links to the machine age break down. Electricity flickers out, cutting off the TV. Batteries fade, cutting off the radio. Phones go dead. Roads become impassable, and cars get stuck. Food supplies dwindle. Day-to-day vestiges of modern civilization—bank machines, mutual funds, mass retailers, computers, satellites, airplanes, governments—all recede into irrelevance. The storm strips you bare, reducing your world to a small number of elemental forces—some bad, others good. On the bad side are the elements of nature. On the good are whatever scraps of social cohesion you can muster, from your own family's survival skills to neighbors who pitch in and share, to a family who lends you its truck-mounted plow because you once helped out in a pinch.

Picture yourself and your loved ones in the midst of a howling blizzard that lasts for several years. Think about what you would need, who could help you, and why your fate might matter to anybody other than yourself. That is how to plan for a saecular winter.

Don't think you can escape the Fourth Turning the way you might today distance yourself from news, national politics, or even taxes you don't feel like paying. History warns that a Crisis will reshape the basic social and economic environment that you now take for granted. The Fourth Turning necessitates the death and rebirth of the social order. It is the ultimate rite of passage for an entire people—requiring a liminal state of sheer chaos whose nature and duration no one can predict in advance. It could involve episodes of social dislocation (and enforced migration), total mobilization (and youth conscription), economic breakdown (and mass joblessness), communications blackouts (and household isolation), or social breakdown (and committees of public safety). Most likely, it will involve more than one of these elements.

As in a blizzard, simple but fundamental verities will re-emerge. These are the familiar elements of legend and myth that have endured over time simply because they are required in times of peril. Classic virtues that didn't necessarily pay off in an Unraveling (like loyalty, reliability, patience, perseverance, thrift, and selflessness), will become hard currency in Crisis. Were history not seasonal, these virtues would have long since atrophied, vanished from memory as useless to humanity. They remain in our tradition because, once every saeculum, they are reaffirmed in full glory, rewarding those who embrace them and penalizing those who do not. In the epic sagas of social peril, from *Beowulf* to *Victory at Sea*, notice who prevails and

what values they possess. Come the Crisis, *these* are the myths you will want to emulate, and *these* will be the values you will need to display.

To prepare yourself for the Fourth Turning, you would do well to apply the following lessons of seasonality:

## **Rectify**: Return to the classic virtues

In the coming Crisis, sharp distinctions will be drawn between people who can be counted on and those who cannot. Build a reputation as a person of integrity, loyalty, self-restraint, family support, cultural decency, and mutual trust. Be a good citizen in your town, a good neighbor on your block, a good work partner on the job. Be mannerly and adhere to public standards of conduct. Expect your community reputation to matter far more than it does now. The Fourth Turning will not be kind to the free agent (or organization) with a reputation for discarding loyalties, revising settled deals, or pressing every point of leverage. The more your bottom line is interwoven with other people's (and your community's), the more helpful these other people (and public officials) will be in an emergency. Expect to be dealt with according to the reputation of your group. Regardless of your current institutional advantage, if your business is perceived as predatory, your profession as parasitical, or your message as corrupting, then you will personally be at risk.

#### **Converge**: Heed emerging community norms.

In a Fourth Turning, the nation's core will matter more than its diversity. *Team*, *brand*, and *loyalty* will be new catchwords. Anyone and anything not describable in those terms could be shunted aside—or worse. Do not isolate yourself from community affairs. Being "unplugged" could penalize you at a time you might need to know what all levels of government are doing just to meet your most basic of needs. Appearances will matter. Justice will be rough, because society will require more order but have fewer resources and less time to impose it. As technicalities give way, innocent people will suffer. If you don't want to be misjudged, don't act in a way that might provoke Crisis-era authority to deem you guilty. If you belong to a racial or ethnic minority, brace for a nativist backlash from an assertive (and possibly authoritarian) majority. At the height of Crisis, you might have to choose between loyalty to the national community and loyalty to your own group. Isolating yourself from people of other races or ethnicities could be risky, because you may need emergency help from people you might now be able to avoid.

## **Bond**: Build personal relationships of all kinds.

When the Crisis hits, anonymity will be associated with old Unraveling-era vices—and feared. Direct personal linkages will be newly valued. Know the people who can help you. In the Fourth Turning, having well-positioned friends could be very important. High-level (institutional) corruption may recede, but low-level (personal) dealing could flourish as people seek ad-hoc official favors to meet the most basic

and urgent of needs. The marketplace will apply similar rules. Face-to-face contacts with everyone (neighbors, bosses, employees, customers, suppliers, creditors, debtors, public officials, police) will become newly important. Expect a loss of personal privacy. Fourth Turnings can be dark times for the free spirit: Just as one kind of official may have new authority to do something *for* you, another kind—some "committee of public safety"—may have new authority to do something *to* you.

## **Gather**: Prepare yourself and your children for teamwork.

In the Fourth Turning, the rewards will grow for people with a reputation for accepting authority and working well in teams. Integrate your skills, works, and pastimes with those of others. Stress less what sets you apart as an individual, and more what you have in common with others. In business, move toward structures that combine teams and 3 hierarchies, using technology (including computers) as tools to bring people together. Raise children to excel at team virtues. Don't track them out of the mainstream. Where public schools work, you should educate them there, so they can learn group skills among peers of diverse backgrounds and abilities. Expect children to develop a powerful connection with government. Your children may be inducted as they come of age, perhaps into circumstances of real danger. This is cause for worry, certainly—but given the uplifted status of youth, it should also be cause for pride and hope.

#### **Root**: Look to your family for support.

When the Fourth Turning arrives, families will become your ultimate safety net. Maintain relationships of trust with your extended family, from grandparents to grandchildren, in-laws to distant cousins. As other supports weaken, your household will function best if it is multigenerational, with young and old caring for each other's special needs. At the height of Crisis, being a young retiree (or living far from other family members) could pose new hardships. A wealthy elder might consider transferring as many assets as possible to heirs during the Unraveling, thereby avoiding the risk of confiscatory estate taxation later on. If you have no spouse or children, you should develop an alternative family-like support network among friends, neighbors, and coworkers. The Fourth Turning will not be a good time to be, or feel, socially stranded.

# **Brace**: Gird for public support mechanisms to disappear or change beyond recognition.

During the Fourth Turning, today's generous government supply of senior benefits (cash, health, housing, and social services) could erode sharply. Youth, not age, will be the target of civic action and reward. Unless you intend to pass a means test, you should discount U.S. government promises about the reliability of Social Security, Medicare, and Medicaid, and perhaps even public employee pensions. Any of these could turn out to be no more reliable than earlier promises about Continental and

Confederate Dollars. You should start at once to build your own financial security. You should save more money, even if that means cutting back on your current lifestyle. The best way to guarantee good health care in old age is to practice good health habits today. Expect a new triage in health care rules, and don't count on anybody else paying for the residue of your Unraveling-era bad habits. Discuss with your family how the burdens of old age would be shouldered if and when public assistance becomes unavailable. Prepare for the hard choices you could face in the Fourth Turning by reflecting on what your basic philosophy will then be about life, death, grief, and the mutual duties of parent and child.

### Hedge: Diversify everything you do.

Once the Crisis catalyzes, anything can happen. If you are starting a career now, realize that generalists with survival know-how will have the edge over specialists whose skills are useful only in an undamaged environment. Be fluent in as many languages, cultures, and technologies as you can. Your business will face a total alteration of market conditions: Expect public subsidies to vanish, the regulatory environment to change quickly, and new trade barriers to arise. Avoid leveraged investments or long-term debt, including massive student debt. Assume that all your external safety nets (pensions, Social Security, Medicare) could end up totally shredded. Invest heavily in equities to profit while 4 you can during the remainder of the Unraveling, but stay alert to the public mood. Keep in mind that the closer we get to the Fourth Turning, the greater will be the risk of a Great Devaluation. Hedge your portfolio, and include assets in foreign markets where the saecular rhythms do not appear to coincide with America's. Enter the Crisis with a reliable cash flow, diversified savings, and some liquid assets. Really know where your money is. Try to ensure that no one severe outcome (inflation, deflation, market crash, bank panic, default on the national debt) would destroy your asset base.

If you apply these lessons, you would be risking little. Suppose you're lucky, and the Crisis doesn't touch you much personally. By having prepared for it, you will have lost some short-term income and perhaps some peace of mind, but nothing of lasting consequence. Suppose you're not so lucky. If you haven't prepared, you will have put much at risk. History warns that saecular winters can be searing times for everyone, especially for those who are caught entirely by surprise. No matter what your age, income, race, family status, or line of work, sensible choices today could help you avoid truly desperate choices in the Fourth Turning.