
Navigating Modern Life Like the Amish

Welcome to Money For the Rest of Us. This is a personal finance show on money - how it works, how to invest it and how to live without worrying about it. I'm your host, David Stein. Today is episode 174, titled "Navigating Modern Life Like the Amish."

I recently finished up a marketing seminar with Seth Godin. When he looks at something new - a website or a company - he asks some basic questions that I've been somewhat obsessed with. "What is it for? Who is it for?" He talks about psychographics in terms of what does the person believe, who do they trust, who do they look up to, what are they hungry for, what are they afraid of, and what do they yearn for? These questions in terms of a target customer, and I've thought about these at length with my business, Money For the Rest of Us. What change am I promising? How am I positioned?

Visiting the Amish

When LaPriel and I went to Amish Country this past weekend, specifically to Millersburg, and to a lovely town with just the best name ever - Charm, Ohio. Small Amish community. In Charm, Ohio they have a school, and like many schools built in the beginning of the 20th century (or it might have been a little later) they put in engraved on the cement the name of the school, and here they put Charm School.

In Charm, Ohio - this is within Holmes County. Holmes County has about 30k-40k Amish. The Amish were a breakoff of the traditional Christian fellowship the Swiss Anabaptist. The specific Amish that came to America - there was a schism; they left the Swiss, and it was led in 1693 by Jacob Amman. This is from Wikipedia, I'm assuming it's correct. They followed him and became known as Amish.

Now in the U.S. there's many different parishes of Amish, so they're not exactly the same. A main distinction is how much modern technology have they adopted. LaPriel and I went to a grocery store in Charm, Ohio. We went through and then down the steps to the Charm Fabric and Clothing Store. As I entered the store, I'm thinking "Who's it for? What is it about?"

Later, I got a business card from the proprietors. Their names - when I asked them, he said his name was Steve, and he wrote it down on this card, "Steve and Susan." No last name. The Amish prefer not to draw attention to themselves, so they don't want to be photographed, and they typically don't share their last name.

If you read about it, there's an article in the New York Times that I'll reference about their brace of modern life, and nobody has their last name in the article. But on the business card for Charm Fabric and Clothing, the store, it says "A complete Amish clothing and fabric store." Who's this for? It's for the Amish, and they have fabric, clothing, patterns, books, coverings and hats.

Plain Community Clothing

Steve and Susan are clothes designers. People come from as far away as Indiana to meet up with Susan to get a custom-made dress, and then they get a pattern. Typically, the dress is made out of polyester, plain-colored or solid color. Steve sells his clothing designs all across the country to the Amish community. He can name every Amish community in the U.S., including eight Amish families that live in Salmon, Idaho.

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Their clothes company is called Plain Community Clothing, because the Amish, by belief, wear what they call plain clothing. And what is it? It's modern, plain dress. It's simple, and it's that way to reduce the choices. It simplifies life. It sets them apart from the world, so it's not worldly. It discourages envy and other emotions, and it identifies themselves as the Amish, because it's very plain. I got this from a website called Amish America, it's by Erik Wesner.

As LaPriel is talking to Steve and looking around the store, I go to the display room where Plain Community Clothing men's clothes are, because I'm curious where do their clothes come from... The solid shirts that the Amish wear - I was surprised that the Amish don't make all their clothes; the shirts were from Indonesia. Very distinctive Amish style, but clearly from Indonesia. Some of the sweaters were from China.

There was a section of the clothes that Steve designed, that were made in the U.S. by the Amish. I started trying them on. I like clothes too, so I tried them on... Some of them I didn't try. They have mutza suits; they're traditionally worn by the Amish at church, funerals and other occasions. They have no collars (I prefer collars), but not everything -- they have work jackets, which I find the sleeves too wide... But there's one jacket that really impressed me. It looked like a modern fit, a modern cut. It looked very similar to the athletic jacket they wear when I cross-country ski. Next to this jacket - all the clothes were black - it says "PCC (Plain Community Clothing), soft shell jacket. 100% polyester. Wind-proof. Water-repellant. Slip-in pockets (inside pockets). Sizes XS to XXXL. Sold for \$69." It was new, and it said "Plain Community Clothing's finest design ever."

How do you as an Amish designer of clothes, of plain clothing, distinguish/separate yourself from other clothes by potentially other Amish designers? Even within the niche of Amish clothes, here's somebody that's offering their finest design ever, a modern fit, a modern cut of plain clothing. So I bought the jacket.

Pockets of Contradiction

As you turn off US62, coming out of Millersburg, Ohio onto Route 557 toward Charm, there's a farm with grain silos with signs on the side of them, and a lot of the grain silos in the area have signs on them, many of them for local businesses, and two of the signs I expected to see. One was for Charm Harness and Boots, and it featured Red Wing Boots. The other was for Millers Rustic Furniture, and it highlighted their Aspen Log furniture, and furniture made out of rustic hickory.

But then there was a sign that I didn't expect. It was for Great Lake Hybrids. It said "Generations ahead. Plant smart. Yield more." It was for a genetically modified seed company. The Amish used GMO seeds.

Kevin Kelly in his book *What Technology Wants* - Kevin Kelly is a renowned technologist - he spent a lot of time with the Amish; he has a lot of Amish Friends... He writes "The Amish use disposable diapers, chemical fertilizers, pesticides, and they're big boosters of genetically modified corn." In Europe, this corn is called Frankenfood; so he asked the Amish elders, "Why? Why do you plant GMOs?" and the reply is "Corn is susceptible to the corn borer, which nibbles away at the bottom of the stem, and occasionally topples the stock."

Modern 500 horsepower harvesters don't notice this fall, they just suck up all the material and spit out the corn into a bin. The Amish harvest their corn semi-annually. It's cut by a chopper device and

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then pitched into a thresher. But if there are a lot of stocks that are broken, they have to pitch by hand, and that is a lot of very hard, sweaty work.

So they plant Bt-corn (a GMO-type corn). This genetic mutant carries the genes of the corn borer's enemy, *Bacillus thuringiensis*, which produces a toxin deadly to the corn borer. Fewer stocks are broken, and the harvest could be aided with machines so the yields are up.

One elder Amish man whose sons run his farm said he was too old to be pitching corn by hand, and that if his sons wanted his help with the harvest, then they better use this GMO corn.

There were a number of contradictions I saw when touring Amish Country. There were things I expected. Horse-drawn carriages, people on bicycles. So the Amish generally weren't riding in cars, yet at the same time they're using carriages. I saw a girl dressed in purple, traditional Amish dress; she was wearing a kapp, which is the headware that the Amish women wear. She had sunglasses on, and she was standing behind this power lawnmower with the biggest mowing deck I've seen in a hand-pulled mower. Typically, these large mowing decks are on tractors, but she was standing behind one, mowing her lawn. At the same time, I saw horse-drawn wagons. Somebody that was a farmer was on a horse-drawn sort of threshing-type machine.

I saw an Amish girl in Millersburg with her mom and sister. They were dressed in traditional Amish clothes, except the one girl had a graphic tee on with a skirt. She still had the kapp on, but she had a smartphone. They were eating at the restaurant, and they went outside and they took a picture of the restaurant.

Yet you go a little bit outside Charm, Ohio and you can't even get cell phone coverage. There were times we were lost because we could no longer get our map on our cell phone. They have horse-drawn carriages primarily, yet Steve the clothing designer at Plain Community Clothes mentioned taking the train and traveling all over the country most recently to visit the Glacier National Park in Montana.

Contradictions in terms of their use of technology, and as I've realized, we have many of the same contradictions in our life. Simple living, going back to earth often requires use of some technology, and not others.

Being Selective in Our Own Way

Kelly mentions that the Amish are not a monolithic group. Their practices vary from parish to parish. What one group does in Ohio another group in New York may not practice, but their adoption of technology is different compared to most of us. When something new comes up - a new iPhone X came out, and many (not me, but many) are going to rush out and buy the newest and greatest... But Kelly points out that the default within the Amish community is not to say yes to new technology, but not yet. To wait around, to see what its impact would be. And the reason why the Amish are so reluctant to adopt technology is because they don't want to adopt something that will disrupt the community.

Kelly mentions when the car first came out, that the Amish noticed the drivers would leave the community to go picnicking or sightseeing in other towns, instead of visiting families of the sick on Sunday or patronizing local shops on Saturday. Therefore the ban on unbridled mobility was

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intended to make it hard to travel far, and to keep the energy focused in the local community. That's one of the frames or filters the Amish use in deciding what technology to adopt - what will the impact be on the community?

The Amish struggle with technology adoption just like many of us. One Amish man said "We don't want to stop progress, we just want to slow it down." There was an article in the New York Times, it was called "In Amish Country, the Future is Calling." They interviewed Marilyn (she's 18) and she says:

"We can't live like we did 50 years ago, because so much has changed. You can't expect us to stay the same way. We love our way of life, but a bit of change is good."

One of the phrases that the Amish use is to hold the line... But the line keeps moving, and we all sort of have to deal with that. One of the ways they do that (Kelly describes it in his book) is they're selective. Their default is "Not yet", so they're very selective at which technology to use.

In my case, for example, Apple has a new electronic watch, the Apple Watch. I think I've learned the other day they have version three now. I don't have one. I have a mechanical watch; I've had it for close to a decade, and I'm fine with that choice. It's just another technology that I don't want. You have to be selective like the Amish.

They evaluate new things by experience. The way that they do that is if there's a new technology and a member of the community wants to adopt it, he'll go to the leader (the Bishop) and say "I'm gonna try it out", and they'll let them try it out. Then the community watches, the parish watches and they see what the impact is on the community, what the impact is on the user.

So it isn't theoretical, they actually experiment - small experiments to see what the impact of technology is. We can do that also, we can try things out, and if we don't like the impact it's having... Too much social media - I'm gonna delete the account.

Their criteria for deciding which choices to make - so they have criteria - in their case, does it enhance family and community? That's their focus, it's a communal focus - what's the impact? Some technologies might have a detrimental impact on your family and you don't want to use it. Perhaps television. Many of us didn't have television growing up, probably because it broke and we couldn't afford a new one... But you're gonna opt out of technology, which is one of the most fascinating things that Kelly pointed out.

In order to not use certain technology - and it gets back to the contradiction the Amish face... They're not using some technology; they're riding around in carriages or horse-drawn buggies, yet the metal is made of the foundry outside of the community. The clothes that Susan at Plain Community Clothing makes is made out of polyester, it's synthetic polyester, so they're not saying "We're not using technology." They recognize there's an outside community that is making these things possible.

Kelly tried to find communities around the world, Amish-like, that have adapted out of technology and didn't find it, not only in North America. And the reason was because the poor in rural China, being Amish there wouldn't be that much different than being like everyone else. It's because they can separate themselves out, because they actually have a technology they can adapt out of, that

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allows them to make that choice... And we can make those same choices. We benefit from technology, and because of those benefits, we can select which technology we want to use.

It reminds me a lot of episode 152 - this was the episode with Christopher Knight. He lived in the Maine woods for decades, but he didn't do it alone; he benefitted from technology, because he stole from cabins and benefitted from the modern food system.

The Amish are the same way, they're benefitting from that. We're all like that, we benefit from that. That allows us to be very selective. We have to recognize that. There's a fascinating tradition among the Amish, and it's called Rumspringa. Essentially, it means to run around. The youth, when they turn 16, they can put away some of their Amish things; they meet up with other youth, they have youth meetings, and some try the things of the world... Not everyone, but it allows them before they make a lifelong commitment to the Amish community to try different things. Some try alcohol, or they try things like that. They try technology.

Perhaps the girl I saw in Millersburg, with the graphic tee, using the smartphone, was trying things out before she makes that long-term commitment to the Amish life. Some leave, most don't. But they make the choice, they make the selection, and most Amish use a combination of old technology and new technology. We can make those same choices, and sort of distinguish, but we have to have the filter. Their filter is the impact on the community, and the impact on individuals, but they're always experimenting.

One of the things they tried was credit cards, and they've found that the Amish that try to use credit cards, they took on more debt and it caused stress for families in the community, so they generally don't use credit cards and they don't take on debt because of the impact on the community. That's a great way to make decisions... Because we're not alone. We have to make our decisions about our life, about the technology we use with the impact it has, not just on us, but those close to us - our family, our friends and our community.

That's this week's episode. A little shorter episode today. I'm actually on vacation, currently in Montauk, New York. I'm recording this outside, so you might have heard planes, birds, cars and other background noises. You can get show notes at moneyfortherestofus.com. While you're there, consider signing up for my free Insider's Guide. This is a weekly e-mail. It includes the links to that week's article I discuss in the podcast, but it also has a separate essay and articles, sometimes on the topic, but whatever I find most interesting... Some of the best writing I do each week, and I don't publish that on my website; that just goes to those that are on my e-mail list, so you can sign up for that at moneyfortherestofus.com. Or if you're a U.S.-based listener, just text the word "insider" to the number 44222.

Everything I've shared with you in this episode has been for general education. I've not considered your risk profile; this isn't investment advice, it's general education on money, investing and the economy. I hope you have a great week.