For America, the time for buying houses we can't afford is past. Charge-card shopping sprees belong in the 20th century. Suburban landscapes are passé.

This economic crisis is the perfect opportunity for us to get real about how our way of life is changing. But it seems there are many desperately clutching to the past.

Something seems terribly wrong about giving billions of dollars to the crooks who got us into this mess, the loan sharks in the banking industry. Something seems terribly wrong about giving 12-room mansions to well-educated childless couples, people who were taught to read and write and who know that 2+2=4, but whose lust for stuff has blinded them from understanding the terms of a mortgage contract. Something seems terribly wrong about bulldozing green pastures and thriving forests for the sole purpose of making rich developers richer.

How much money is enough? How much stuff is enough? The funny thing about money and material goods is that it promises contentment but only fosters greed for more.

In an article in the March issue of The Atlantic, Richard Florida sums up well our current state of troubles. It's one of those stories that when you read it you realize the author is saying things you already know but didn't know you knew until you read it. Something in you says, "Yes, that's right."

America's way of life is outdated.

Summing up one of Florida's points, when in the late 1800s our way of life moved from farming to manufacturing, people moved into the cities. When the cities became too crowded and dirty, in the 1950s people moved out to the suburbs. Tax incentives enabled people to buy houses; easy credit enabled them to buy cars. We built highways, housing developments, shopping centers, mega-schools, industrial parks.

Economic geographers call this the "spatial fix," how the economy shapes consumption, production and innovation. It also shapes how land is used, the location of homes and businesses and the infrastructure that ties it together.

Then it wasn't enough. As a child of the 1950s, I grew up on Long Island, the birthplace of the post-World War II suburb. Farms and fields disappeared under the suburban way of life.

It grew way out of hand. We had to have bigger houses, more cars and special storage units to store all our stuff. We can't build enough highways now to accommodate all the cars. Look at Interstate 81. Think about it: How many more houses and highways can the landscape accommodate?

"Suburbanization - and the growth it propelled - made sense for a time," writes Florida. "But that was then; the economy is different now. A new geography is required."

Our economy is no longer based on manufacturing. It's based on ideas, service and technology. Florida points out that in areas of the country where people live near the people they work with, these businesses and communities thrive - places like Silicon Valley and Boulder, Colo.

"On one level, the crisis has demonstrated what everyone has known for a long time: Americans have been living beyond their means, using illusory housing wealth and huge slugs of foreign capital to consume far more than we've produced," Florida writes. "The crash surely signals the end to that; the adjustment, while painful, is necessary."
We can see it happening here in the midst of us, here in Harrisonburg. Look at all the service and tech companies that have grown up here, such as Rosetta Stone, SEI Inc. and SI International. Look at the creative people these industries are attracting. Look at the development downtown, the new apartments, restaurants and specialty shops. Downtown is where smart investors are putting their money.

All the new subdivisions with their McMansions being built on the outskirts of the city and in the county are the dying gasps of the old way and will most likely be occupied by retirees from the North.

Florida's solution is to let the old way of life die. Just let it die. The government should stop offering incentives for home ownership, which "distort demand, encouraging people to buy bigger houses than they otherwise would," and which leads to "excessive low-density suburban growth." That money would better be used for medical technology, new forms of energy and public transportation.

It surprises me that the "Progressive" party is picking up where the former administration left off: funding the old way of life: the obese, unhealthy, overinflated, gone-to-pot, greedy, insatiable American Dream.

Whenever a crisis comes into our lives, such as job loss or illness, it always has the potential to bring about change for the better. That's what America's going through right now. We as a nation have the opportunity to changes with the times, to make a better world for our kids.

This crisis is a wake-up call. Will we pay attention?

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