

# **Go West Young Man**

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# Chapter 1

I, Chad Winters, was almost fourteen when my parents died. My dad liked to drink and one Saturday night on their way home from their favorite bar my dad drove over the center line and hit a pickup head-on. Both my mom and my dad died along with the innocent driver of the pickup. My parents had married very young, likely because my mom was pregnant with me. They never had any more kids. All my grandparents were dead. The only relative that I had was my mom's younger sister whom I don't remember ever meeting.

So after the funeral, I was shipped off from Harrisburg Pennsylvania to my sister's place in northwest Wyoming. It was quite a change. It was a small town called Worland. My aunt Sara lived just outside of town with her husband, Mike. Mike was an over-the-road truck driver and he was gone most of the time. Sara worked at the Walmart store in town. They were pretty much just making ends meet I think. They rented the house where we now all lived.

There was almost no money left after the funeral expenses for my parents. Sara drove all the way to Pennsylvania to go to the funeral and to bring me home with her. To save money, we only stopped overnight once on the drive back to her place. It was a very long and boring trip. She had set up a deal with a realtor to sell my old house and I guess I would eventually get the money from that when I turned eighteen. The house was not paid for but apparently my folks had some kind of insurance that paid off the mortgage if they died. The realtor had listed the house for two hundred and nine thousand dollars. Seems like a fortune to me.

There were about a thousand dollars left after everything was paid off and Sara got paid for coming to get me. She said I would not have to pay them anything for staying at their place but she suggested that I get some kind of job right away so I could buy my own clothes and stuff. Once I got there, I understood completely because she and Mike were obviously very poor. After I lived there awhile, I saw that most people were fairly poor in the whole area. I could understand that too because it was small town in the middle of nowhere.

The school I went to in Pennsylvania had graduated me even though there were still a couple of weeks of classes left for the class year. Sara got me signed up for classes here when school started back up in the fall. Mike seemed like an okay guy. He said he could maybe set me up with a summer job if I wanted. It would be on a ranch about five miles away from their place. I could ride my bike back and forth every day that I worked.

It took about one day for me to be incredibly bored after arriving in Wyoming. I asked Mike to get me the job if he could because I was ready to work.

The job was at his uncle's place. It wasn't too much of a ranch but his uncle always had plenty of work for me to do. For the first week, I could hardly ride my bike home after working all day because I was so tired. My boss told me at fourteen I was almost a man and I should be able to do almost the work of a man. He meant it too. I got five dollars an hour and he fed me lunch which was always just a sandwich and water.

Mike's uncle's name was Judd. He was an old guy, at least to a fourteen year old kid. He taught me how to ride horse the first week. He taught me something new every day.

When I started school in the fall, I worked for him on weekends until winter set in hard. He took me with one day when he went antelope hunting. It wasn't much of a hunt.

We drove about two or three miles from his place and saw a herd of antelope. He drove past them around a bend in the road and stopped when we were out of sight of the herd.

He took his rifle and told me to be quiet and we walked up a small hill. When we got near the top, he and I got down and right at the top we got down on our bellies and crawled the last little bit. When we peeked over the hilltop, the antelope were just a short distance away.

They must have walked this direction after we saw them. Judd then upped his rifle and shot a buck out of the herd. It wasn't the biggest one and I asked him about it. He said this one was off away from the others, so he did not worry about the bullet going through and hitting a second 'lope. And he said a younger one was usually better eating anyway.

He taught me how to field dress the dead antelope and then back at his place he taught me how to skin it. Next, we deboned all the meat then cut and wrapped it before putting it in his freezer. Other than a few regular chores that was all I did that day. I got paid the normal amount though and the next day when I left, he had some of the now frozen meat in a bag that he gave me to bring home. Sara was happy to get the meat.

About a month later Judd and I went out and he shot a deer. It was the same routine. And again he gave me some of the meat.

School was okay. At first, it was pretty awkward but after about a month it was better and by the end of that first school year I was just another one of the students. I grew some over winter and I had to buy new clothes. Sara took me to a couple of thrift stores where things were pretty cheap. I did buy new pants in Walmart.

When school got out, I worked every day again for Judd. He said I was a better worker this year and gave me a two dollar raise in pay. I was making over fifty dollars a

day now. I started paying Sara seventy-five dollars a week to help with household expenses. She said I didn't have too but she did take the money each week when I got paid. When Mike found out, he thanked me for helping out.

That summer at my asking Judd found a guy that had a rifle for sale which I bought. It was a bolt action Savage with a scope on it. It was three oh eight caliber and I got it for hundred and seventy-five dollars with two boxes of shells for it and a case. Judd said it was a fair price and he taught me to shoot it. I asked if we could hunt together in the fall and he said that would be fine.

Judd worked me even harder that summer. I think he got his money's worth from me every day. This year he taught me some about shoeing horses. He did that work on the side to make extra cash money. Many ranchers shod their own horses but not all of them. By the end of summer, I had done several horses myself.

In the fall I got a deer license and shot a small buck deer. Judd helped me cut and wrap the meat and he drove in to give it to Sara. I had bought a small freezer at a neighbor's yard sale for fifty dollars, so we had plenty of freezer space for the meat even though it was a very small freezer.

When I helped Judd with his deer and antelope, he gave me some of that meat again. I think he knew how tough Sara and Mike had it, so he was just trying to help out some.

It was way different living here in Wyoming than it was in Pennsylvania. I admit I kind of hated it at first but now I like it a lot better than where I grew up. During that winter I again worked some weekends for Judd. I was pretty strong by now but I had no interest in any sports at school. Even though I wasn't working much, I still gave Sara the seventy-five dollars a week.

Oh, my folk's house sold rather quickly and it sold for more than the asking price. That money was now in the

bank and earning a small amount of interest. Sara had access to the money but I did not until I turned eighteen. I trusted her completely with the money.

Spring came and then I started working every weekend. As soon as school ended for the year I started working every day. There was always plenty of work to do out at Judd's place. Plus the horseshoeing jobs. He seemed to be doing that more and more all the time. I asked Mike about it one weekend when he was home. He said Judd used to do the farrier work a lot but he was getting old and had slowed down. Mike said Judd told him that I was a natural and was getting pretty good at it, so he was picking up more jobs and just having me do most of the work.

That was fine with me. I liked the work and enjoyed learning more about how to do everything. Judd showed me how to do other blacksmithing work at his place sometimes too. It was hot work around the forge in the summer.

## Chapter 2

Other than paying Sara and buying just a few necessities I never spent much money. I saved as much as I could. When I turned sixteen next year, I wanted to buy a pickup. It would be far from new and that was fine as long as it ran well. By the end of summer, I had a good amount of money set aside.

With fall here I got both a deer and antelope this year. The licenses did not cost much and I cut it up myself so that only cost the freezer paper. The three of us ate all the meat long before the next season came around.

I had another growth spurt and had to buy more clothes. The pants were too short and shirts too small. Sara said I was getting to be a pretty hot looking guy and she teased me about all the girls chasing me.

For Christmas Mike and Sara got me a new cowboy hat. It was a nice one and they spent too much money on me. I had got each of them a Walmart gift card so they could each get something for themselves that they really wanted. Mike was making more money now because he said there were not enough truckers, so the trucking companies were paying better to keep the good ones. I guess Sara had got a raise at Walmart too. I was happy with my seven dollars an hour I made. Mike said it was the same as getting about twelve dollars an hour at a regular job because I paid no taxes. It was all cash.

The school was boring but I kept my grades up. Plus some of the girls were nice to look at there. As winter ended, I was anxious to get out to the ranch and work again. I let my hair grow out some during winter but as soon as it was a little warmer I had Sara cut it for me. I usually kept it pretty short.

When school ended, I started working seven days a week again. Sara, Judd, and Mike were all keeping an eye out for a good deal on a pickup for me to buy. It ended up I found one myself. Judd and I were out at a ranch doing a farrier job and the old rancher was watching me work on his horses. Judd let me do about all the work now.

After the rancher saw that I knew what I was doing, he still hung around and talked. When he said he is thinking of selling one of his pickups I perked up some.

“What you plannin’ on sellin’?”

“I got an older Dodge diesel. It's old but doesn't have all that many miles on it. Looks like a ranch truck though iff you know what I mean.”

That meant it was beat up but that was fine with me as long as it ran good and the price was right.

“I'm kinda lookin for a pickup.”

“When you get done we'll go take a look at it.”

Before Judd and I left, we looked at the pickup. It was way older than me. But it seemed to run good and the old guy let me drive it down the road a ways. It was a four-wheel drive with several scattered dents and scrapes. Judd checked a bunch of things on the truck and asked the old guy if anything was wrong with it. The man said the truck was fine as far as he knew.

Judd haggled the price down some for me. Seemed Judd and old guy had known each other a long time. I ended up buying the truck. I told the guy I would give him and money and pick the truck up in a couple of days. I did not have my driver's license yet anyway. The old guy told me to take my time and he would hold it for me. We shook on it.

Mike said I got a real deal on the pickup. When I told him the old guy's name, he just nodded his head. Everybody seems to know everybody around here. Sara had to put the truck in her name. She let me take some

money out of my bank account to help me pay for it because I did not have quite enough saved up.

It was a couple of weeks before I could take my driver's test. I passed on the first try. I used Sara's car for the test. Sara, Mike, and I talked it over and I left my pickup sit until fall. I was used to using my bike to get around anyway and that saved me from paying insurance on it for those couple months.

I used my own truck when I went hunting. I got both a deer and an antelope again this year. As long as I had the pickup, Judd said I might as well work weekends all winter long because I would need the money to spend on the truck and girls.

I made enough all winter to pay Sara, pay for my fuel, and pay for my car insurance. When school was done for the summer, I worked every day again. Judd said I could just start my own farrier service if I wanted. So that is what I did after I bought a few tools and such. Judd let me use his stuff to get started until I had my own. He also got the word around so people would know that I was the go-to guy for farrier work.

I still worked for Judd anytime I did not have a farrier job. I made quite a bit more money this summer. Judd told me how much to charge for stuff.

Towards the end of summer, Sara invited Judd over for Sunday dinner. It was something she did every so often because he was Mike's uncle and both she and Mike liked him. The dinner went normal and we all complimented Sara on her cooking. But after dinner things got more serious.

We were all just talking about this and that when Judd who usually did not say all that much spoke up.

"If things get bad all three of you should move out to my place."

It seemed like a strange thing to say because things were actually going pretty good I thought. Sara and Mike

had things much better now with them making more money plus what I gave them. But they did not seem to find the statement strange at all. Mike was the one who answered Judd.

“Thanks. But I hope it doesn’t come to that.”

“You should think about taking all the money that Chad has in the bank out as cash. I would get it now while you still can. Bury it out at my place if you want. It would be a whole lot safer. Maybe turn some of it into silver.”

“Sara and I were talking about that last night. The bank won’t like giving out that much cash. We will have to get it a little at a time maybe.”

“I don’t get it. Why would we take the money out of the bank?” I asked.

“We think bad times are coming. If they do there is a good chance the banks will close.”

“But don’t the banks have to give us the money anyway?”

“Well yes, they do unless they don’t have enough money to give it all back to people. We kind of think things will get like they were during the Great Depression or like they are right now in Venezuela.”

“But aren’t things going pretty good right now?”

“Yes and no. You’re right many things look pretty good on the surface but underneath the foundation is really shaky.”

“Whatever you guys think is best I will sure go along with you.”

“And if things do go bad you will be a big asset for all of us. And we might be wrong anyway. But taking at least most of your money out of the bank won’t hurt anything whether we are right or wrong about the bad times. I’m sure your folks would not have wanted you to lose it.”

“Count me in to help any way I can.”

“We all knew that without you even saying anything. We are all family here and we stick together.”

The talk changed to just regular stuff but I couldn't get what they said out of my head. I was still thinking about it when school started again. At school, I used the computers some when I had a chance to look up stuff concerning what they were discussing. I learned a lot and wanted to learn more. Several evenings when the town library was open I used the computers there for more research. I quickly learned that Mike, Sara, and Judd were not the only ones who thought bad times were coming to America.

Judd I know sold more of his cows than normal this fall. He just said he wanted to cut down on his herd some but it wondered what the real reason was for selling more of them.

## Chapter 3

I spent a lot of time on those library computers. Long before I was done, I was scared. I talked to Sara to tell her about my thoughts.

“Let’s call the bank and tell them we want to withdraw, say thirty-six thousand dollars in cash. We can say I want to buy a new pickup and I want to pay with cash money. They might make us wait a couple of days to get that much cash.”

“What got into you?”

“I’ve been doing some research about what you guys were talking about a while back about bad times coming. A lot of people think bad times are coming. Let’s get that money out and maybe even spend a little of it though most we can just bury.”

“Okay with me. It is your money anyway and you are way smarter than most eighteen-year-olds so I’m fine with whatever you want to do with your money.”

So Sara called the bank and talked to two different people there. Apparently they did not want to give her that much cash but she insisted. At the end of the call, they said she could pick it up in two days.

So after school, we drove to the bank and both of us went in together. The account was in both our names but I had restrictions on withdrawing money. They again tried to talk us out of it but finally, we walked out with the cash in a small bag.

The next day I took all but one thousand of the money out to Judd’s place and buried it. It would be safe from fire and theft and easily accessible. When I came home, Sara was off work, so I drove us to Walmart for some shopping.

We each took a cart and first stopped in sporting goods where I had her buy me a few boxes of ammo for my rifle. I wasn't old enough yet. From there we went to the grocery section where we filled both carts. Sara knew what to buy and I just loaded it in the carts. Mostly canned goods that would keep quite awhile though she did get three of the twenty-pound bags of rice. We also got some of the gallon can sized long term storage food that this Walmart carried.

We still had quite a bit of that cash left, so we went back inside after putting our purchases in the truck. We bought more of most of the things we had already got but this time Sara added many spices and a few other different items.

While we still had some cash, we both agreed that we had enough for now. That weekend Mike was home and it was hunting season, so we went hunting together. Mike had bought an antelope license this year. I had got both that and a deer license.

We went out and Mike used my rifle to bag an antelope. We took it home and all three of us worked cutting and wrapping the meat. Later in the week, I shot my antelope and a couple of weeks later I got a deer. The three animals mostly filled the little freezer.

Sara had started pulling five hundred dollars a week out of my savings account. We all tried to think of additional things we should stock up on before things got bad, if they ever did. Judd had some empty drums out at his place and we cleaned two of them and filled one with gas and one with diesel fuel. Now we had extra fuel on hand.

Over winter nothing much changed. Sara continued to take money out of my account weekly. There was a coin shop in town and we talked to the owner. After some haggling, we got a good price on some silver eagles. He did not have near enough in his shop and he ordered what

we wanted. We paid in cash. We also bought many of what the dealer called junk silver. I don't know why he called it that because it was all just old silver coins. We got mostly quarters because that's what he had on hand. The coins all got buried.

Towards the end of winter, things seemed to change somewhat. Everything seemed to just, well, slow down. Sara said sales were down in Walmart. Not a lot or anything but down some. And a couple of small businesses closed in town. And Mike said there were fewer loads going out on the trucks. Again not a big slow down but enough, so he noticed it and said something about it.

I used to never watch the news but I had been watching now for a while. The stock markets that had been going up almost every day for years were now going down. Again it was not huge amounts but every day the DOW was down. Sometimes a hundred points or sometimes only fifty or so. Once in a while it would have an up day but not very often.

There was no one thing to point to and say see things are falling apart. About once a week now I went to the library and got on the computer to see what everyone on the internet were saying. They were noticing the same stuff as us. Unemployment had turned around and was gradually going up now.

There was a lot of talk about new car sales slowing way up both here and in other countries. It was reported that international shipping was down. Actually that was what was dropping the most. Also, prices on just about everything had started to go up. Fuel was up I knew and Sara said food prices were going up.

I think I had stopped growing so much now. I was six foot one inch tall and thanks to all the hard work I did my shoulders were broad and I was very strong. Though most of the guys at school who lived on ranches had a lot

of muscles. It was just the way things were when you worked every day. And ranch work was every day and there were no weekends off.

When Walmart had got garden seeds in Sara had bought a sack full of them. Well, she bought some at Walmart and bought most at the dollar store because they were four for a dollar there. She did not plan on having a garden but she said the seeds would keep.

When it got warmer, Sara would stop at any yard sales she saw coming or going to work. She bought a big bunch of canning jars. She said she already had a good full sized pressure canner. She also brought home a case of canning lids from work. She said we could can meat just as well as vegetables. The yard sales also produced quite a number of other goods too that she brought home and then often took out to Judd's place to store them.

At Walmart, I bought a spare tire and two inner tubes for my bike. I did not know what else to buy but I did find two fair looking used tires mounted on wheels to fit my truck that I bought for a song. You see when I saw yard sales I stopped at them too. I also bought another gun. At a yard sale, they had a cowboy looking revolver. It had a cowboy holster for it and several boxes of shells. The cartridges did not look very big, so I asked the seller about the gun.

The guy said it was a Ruger Single Six and it was in thirty-two magnum caliber. It looked in almost new condition. I didn't have a pistol and I was attracted to this one. He wanted three hundred and fifty dollars for everything. I didn't know if that was cheap or way too high. I looked the gun over and it seemed well made to me and I noticed it was made in America. I offered three hundred cash (Judd had just paid me for the week). He accepted and now I own a pistol.

I turned around and drove back out to Judd's place to show him my new gun. He looked it over and then we

went out back and shot it. We both hit pretty well with the thing. We shot up one box of the shells that had come with the gun. Judd said it seemed to be money well spent. He did suggest I get more ammunition for it.

I stopped at a gun shop the next day. I was still not eighteen but I did look like I was so I thought maybe I could buy ammo there. If not I could see if they had shells for the gun and how much they were. I brought the empty box in with me so they could see what I needed and there would be no mistakes.

They asked what kind of gun I had and I walked out and got my pistol to show them. A couple of the guys in there thought it was maybe something special. Neither had ever seen one just like it. And both liked it. They said it would take actually several different cartridges. The thirty-two magnum was the most powerful but it would shoot three other smaller cartridges too. They showed me all of them.

They also said that none of those calibers were all that common. In fact, they had some that they would give me a deal on because they were very slow sellers. I ended up leaving the shop with a lot more ammo than I planned on buying. I bought them out of the magnum ammo and bought a couple of boxes of one of the smaller ones too.

They had asked what I paid for the gun then they looked on one of their computers and they said I did good on the price and that the gun would last basically forever. They said I could hand the pistol down to my kids when I was done using it. It made me feel much better about buying the gun.

I had no current use for the pistol but that was fine. At least now I owned a rifle and a handgun. Things were fine for me, ranchers still needed shoes put on their horses and I got better at it with every job I completed. Things were great for me but for the rest of the nation not so much.

The slow down that we all had noticed continued. And unemployment continued to rise across the whole country. The much higher fuel prices were hurting many of the local businesses because they depended on the summer tourist trade to survive and the high priced fuel meant way fewer people vacationing by car.

The higher fuel costs also increased the cost of shipping and that meant food along with everything else was still going up in price. A couple more local businesses closed down. By the end of summer, even two of local motels closed up.

## Chapter 4

School started and this was my last year. I didn't know what I would do after I graduated. I had enough money so I could go to college but I don't know if I wanted to do that or what I would study for if I did go. I guess I had the whole school year to think about it. If I did go, it would just be to the state college. Maybe a technical school that would be more hands-on would suit me better.

On weekends I still did farrier work or sometimes worked for Judd. And I started going out on a date once in a while. By the first of the year, I guess I had a girlfriend. Her name was Maggie and we got along pretty good. I didn't know if she was the girl of my dreams but she was pretty and she seemed to like me.

I read on the computer that Christmas sales had really slumped this year. And the stock market was still slowly falling. Unemployment had now gone way up and people were talking about a possible recession. When the GDP numbers came out for the fourth quarter it was bad I guess though a negative point two did not seem too bad to me. People online made it seem like the sky was falling. Maybe this was all hype and nothing was really wrong after all.

We got through the winter and spring was in the air. I was getting more farrier work again with the warmer weather. Judd also had more work for me to do. For one of our "dates" I took Maggie out to Judd's place and we rode horse for an hour or so. She was from around here so riding horse was nothing new to her. Judd seemed to approve of her. Especially when she saddled her own ride and then wiped the gelding down when we came back.

We talked a lot about what to do after school was done. She knew I did farrier work and she asked me if that would end up being my profession. I told her that she knew well enough that around here I could never make a living doing just that. Her parents told her that they would be able to chip in all or at least some for her continuing education but like me, she just did not know what she wanted to do. At this point, I still did not know either. We had both talked to the school guidance counselor but while they wanted to help neither of us had come to any real decision yet.

Graduation came and I graduated with honors. So did Maggie. Sara wanted to have a graduation party for me but I asked her not to. I did go to the parties of a couple of friends. And to Maggie's party. I had met her folks before. They were nice.

I admit I was still concerned about this bad times situation that I still thought was coming. More people thought that since the first quarter GDP numbers had come out. It was down again. This time it was a negative point six. With two consecutive quarters being negative many people said that meant we were currently in a recession. Also, the unemployment number continued to rise while the stock markets continued to fall. Retail sales numbers were also falling.

I know that the Federal Reserve Bank was talking about restarting QE and many people were against it. I had to look it up to see what QE meant. It was printing new money and putting it in circulation. That seemed dumb to me because when you have more of something it usually drops in value. If the dollar dropped in value that seemed to me like it would be a bad thing.

I decided to not make a decision about college right now. Sara had almost all my money out of the bank now. It was almost all buried out at Judd's place. We did have some at home too. I turned eighteen and I had full access

to the remaining money in the bank. For now, I just left it there. While the economy looked kind of bad, things were still mostly normal.

Then Illinois said it was going to declare bankruptcy and shocked the nation.

Several cities had declared bankruptcy and one of those was Chicago which was the third largest city in America. So I was not sure just what the big deal was about the state of Illinois if they did the same. So thanks to the local library I did some reading.

Supposedly states could not declare bankruptcy. It was a constitutional thing. But the fact was that the state was broke and could not pay their creditors. The place was a mess, literally because they had not paid the private trash companies and now those companies refused to continue doing the work for no compensation. You couldn't blame them for that I guess. It came out that Illinois had not paid many of its normal bills for many months. The state had been sued for non-payment and were now in court. But there was just no money available to pay anyone.

Illinois asked Congress to bail them out. Taxpayers across the whole nation said no and were bombarding Congress with calls to not bail anyone out. Illinois had spent money like a drunken sailor and now it had fix itself without help from the nation's taxpayers.

Part of the trouble was that Illinois was not the only state in financial trouble; they just happened to be in the worst shape. It was all the pension funds that every state and city had that were the main problem. These pension funds were all severely underfunded. And the falling stock market had made things much worse. The markets had been falling for over a year and at this point, they were at a fraction of the value they had been just a couple of years back.

Apparently these pensions were a big deal. And we were talking about a whole lot of money. Many billions of

dollars in the hole. Some estimates said it was well over a trillion dollars for all states combined. And that was just the states, there were still all the cities and counties that were also in trouble. All were in the same dismal condition. If the federal government bailed out one, they would be tied to bailing out all of them. That could be trillions of dollars. And the federal government was already twenty-four trillion in debt itself. Plus they had the same problem with federal pension funds. It was a mess.

When Mike came back from his last run, he said things were not too good in the areas he had driven through this week. He didn't tell Sara but he went out and borrowed a pistol from Judd before he left for his next run. And for the first time, he asked me to keep Sara safe while he was gone. It made me think things must be very bad out there. Before he left, I made him take several hundred dollars in cash. He didn't want to take it but I explained it to him.

"If you have trouble and I have to come to get you it would cost time and trouble. If this money could get you home without me coming for you, then it would be money well spent. So use it if you have to and if not just bring it home again." He finally agreed.

Maggie told me she decided to go to Seattle University and take Computer Science for her major. For the first time, I knew a little about how Mike felt when he was away from Sara in these troubled times.

"I have no right to ask you this but please wait a year before you go."

"I know some kids wait a year but many who wait end up never going to college. Why do you want me to wait?"

"Maggie I think bad times are coming and being in a big city like Seattle would be the worst place to be when it happens."

"So you're worried about me?"

“We don’t play games, Maggie. You know I have feelings for you. I’m asking you to wait a year just for your safety. And for my safety too I guess.”

“Why you’re safety?”

“If you were in Seattle and bad things happened, I would come to get you and that could be bad for both of us.”

“You would do that?”

“Yes, I would do that without a second thought.”

“Why do you think such bad times are coming?”

Nothing is happening now.”

“Yes, a lot of stuff is happening. We are at the beginning of a recession and I, along with a large number of other people think it will be a very bad depression instead. Like the Great Depression only worse.”

“I haven’t heard anyone talk about that.”

“Do a search on the computer for the second great depression and go from there. Do that and do a lot of reading before you make a final decision about leaving. Keep an open mind while you are reading. Just promise to do that for me.”

“Okay, I can do that. It is just something I have heard nothing about but I see you are convinced. I promise to check it out thoroughly.”

“I could be wrong. But I have been watching things go downhill fast for a year now. I do think things will get really bad. Like people starving bad. Just look at what has been happening in Venezuela and that is what I expect to happen here. Or maybe even worse.”

“Okay, okay. I’ll check it out. But let’s change the subject for now.”

So I dropped it and I knew Maggie would keep her word to me about doing a real check on what is and could happen.

I seldom could use the library computers anymore because the city had cut the library hours to cut costs. They were no longer open any evenings.

I knew I was not the only one worried about things even around here because many of the ranchers I did farrier work for were getting worried. Some were taking minor steps to prepare for any just-in-case scenario.

The Federal Reserve Bank had now doubled their Quantitative easing already. To me, that just meant the value of a dollar was sure to drop even faster. I went on somewhat of a buying spree.

I bought a lot more groceries even though we still had all that Sara and I had bought some time back. I bought more anyway. I remembered many of the items that Sara had us buy and I just bought more of those things. Way more. I also got more ammunition for my rifle and my pistol.

I noticed a handwritten ad on one of the many public bulletin boards in town. This ad listed a couple of guns for sale. I figured guns would be as good an investment as anything so I called and then met with the guy. It was a pistol and rifle in the ad. When we met, he said he had decided to sell another pistol he also had because he and his wife really needed the money. I didn't doubt that because our little town had a very high unemployment rate at this point.

He told me the price of the three guns and I asked how much if I took all of them. I then asked if he had any ammunition and holsters for the pistols. We ended up making a package deal and bought everything he had. He did have quite a bit of ammunition, especially for the rifle which was one of those the media called an assault rifle. I had him give me a run-down on all the guns as to how they worked and how to take them down for cleaning. He was more than happy to do so.

## Chapter 5

While on my buying spree I thought I would buy more silver but when I went to the coin dealer his business was closed for good. I took this as another very bad sign. I was able to buy a nice saddle at a yard sale. Judd had been letting me use one of his extras but for the price, I got this one for it was cheap and I wanted my own anyway. I also bought some other horse tack at that sale. Their stuff was really cheap. Though thinking about it, I don't think many people have much extra money. Especially with the new much higher prices on everything in the stores now which had to be hurting everyone. Because of that if you were having a yard sale, you had to have low prices, or you would end up selling nothing.

I did buy another pair of new cowboy boots and a nice pair of hiking shoes just to have in case things like that proved hard to get later. At another yard sale, I was able to buy a nice pair of binoculars, something I didn't have yet. When I was hunting, I would often just use the scope on my rifle but binoculars would be much better and safer too.

With a much smaller herd of cows, Judd did not need as much help anymore, so it was a good thing I had

my farrier business. But I noticed that fewer people were calling me for work and instead trying to do it themselves to save money. Everyone was feeling the economic pinch it seemed.

I didn't need the money but I wanted to stay busy. When I had some free time, I went out to Judd's place and did some practicing with my guns. I had a ton of ammunition for them. I even had ammunition in calibers that I didn't own because at yard sales I often bought everything they had just to get a better deal. Plus I kept wondering how long the paper dollars would be worth anything. I had read about what happened to the paper currency in Venezuela where their money had become totally worthless. I read that sooner or later all currencies in the world became worthless. I was not surprised. I mean it was just paper.

I did see some interesting pictures from Venezuela. Robbers broke into a bank and when they left they just dumped all the cash in the street. The paper money was worth nothing and in the pictures you could see no one was even picking it up.

When I got done shooting, I talked to Judd for a while. Then we worked together cleaning and rearranging in his house. We were getting it ready for all of us to move in there. Both of us thought the time was coming.

It was about a week before I talked to Maggie again. I called her and we went to a movie in town. The movie theater had a sign that said closing soon I had noticed and I thought we should go one last time. I figured it might be a very long time before any theater opened up in town again, if ever.

After the movie, I took her home but I went in with her and we talked for a long time. At one point her folks came in and joined in the conversation. Thankfully Maggie had decided to wait a year before going to college. She had not yet told her folks and she did so tonight. That led

to a somewhat lively discussion with her parents about the reason for waiting.

Like Maggie had been they were disbelievers. Maggie was now fully on board and thought the same as me about the future. When her parents asked if she was going to wait on college because of me, she answered yes it was because of me. She told them she thought I had likely saved her life.

That was the start of the discussion. When I left an hour or so later, she was still talking to them about the nation's and the world's financial problems. Before I left I told them I had started Maggie on this journey of enlightenment but I had done no convincing. I had only asked her to research it for herself and that was all. And it had been enough. I also told them that the safety of their daughter was my only concern.

Maggie called me the next day and said while her folks did not believe everything like she and I did they at least understood that she truly believed very bad times were coming and they did agree that they would want her home if something ever did happen.

Sara and I watched the television news every night. She no longer worked late because Walmart had cut its hours way back. The store was only open from six in the morning until eight at night and Sara thought they were considering cutting back more.

The news was not good, showing protests or riots in most of the larger cities. This was mostly because Congress had cut back the amount paid on the food stamp debit cards every month. This at a time when food prices were going way up. There was no way any person or family could buy enough food to live on for a month using just the food stamp money.

Congress had cut back because the number on the food stamp program had been steadily going up for years and had really spiked in the last three years. Many of

those on the program were immigrants, both legal and illegal. There was now way over one hundred twenty million on food assistance. On top of that was the number of people on Medicaid which was about the same number as food stamps and most were actually the same people on both programs.

On top of those two programs, the number on Social Security and Medicare had been jumping up every year also, setting new records every month. Taxpayer dollars were pouring into those four programs but the taxpayer money was no longer enough to keep pace.

Federal tax revenue was no longer enough to satisfy even just those four programs. Tax revenue was down while federal spending had never been higher. The result was larger and larger deficits which this year the deficit was expected to top two trillion dollars. The national debt now was at twenty-six trillion and rising faster than ever. By the end of this year, it would easily top twenty-seven trillion. The years of wide open borders and importing the refugees and immigrants from foreign countries was having an impact. A very negative impact. All those people had no jobs and little chance of getting a job in the best of times and no chance at all in these trying times.

To me, you did not need a crystal ball to see our nation was dying. Once the greatest nation in the world and the envy of all others was dying. And very quickly dying at this point.

In my research, I had read a lot about how things were in the Great Depression. But that was many years ago, so I had also read about how things were in right now in Venezuela. There were many similarities. The Great Depression had lasted ten years. And while the situation in Venezuela was ongoing, it had lasted almost ten years so far. I considered bad times now would also likely last ten years too. I tried to think of more ways to be prepared.

Moving out to Judd's ranch was a good plan. It had originally been built to use minimal electricity. It had two windmills on the place for free water. It still had an outhouse. There were still many cattle for food plus we would certainly have a garden.

But there were things that could make life there easier in some ways. It was heated with propane though it did have a wood stove. The kitchen range was also propane. So I stopped at the propane dealer which Judd always used. On the way, I had stopped at the bank and closed my account there and had a pocket full of cash.

At the propane dealer, I asked if they would put another leased tank out at Judd's place. They said no which I had expected. I instead bought two five hundred gallon tanks which I paid cash for and I also paid for the propane to fill each of them. I did say that if there was room in his existing tank to fill that and I would pay for that also.

That done I went back and checked the bulletin boards in a couple of stores that were still open. I found three people selling firewood for some extra cash. I called all three and ordered firewood from each. Each seller said they could deliver tomorrow and I gave the directions to Judd's place. I would be out there tomorrow to pay for the loads of firewood with cash.

While in town I went to Walmart and bought all the long term storage food they had on the shelf. I also bought all the larger bags of rice and beans. Next, I bought containers to hold the rice and beans for longer term storage. I just bought heavy trash cans with tight-fitting lids. The back of my pickup was full. I would have time tomorrow to unload at Judd's place while waiting for the firewood to be delivered.

When I was looking at the public bulletin boards for firewood, I had checked for anything else we might be able to use. One person had a treadle sewing machine and I

met with them now and bought that too. There was just enough room in the back of my truck to fit it in. On the way home I stopped again at Walmart and bought a whole lot of sewing supplies. They even had needles that looked like would fit the old sewing machine, at least they looked the same as the one I took off the machine.

While there I bought many packs of socks and underwear and a couple more pairs of pants. When I got home, Sara just about fainted when I told her everything I had done. She said there already was a treadle sewing machine that worked out at Judd's place. I just said good, so we now had a spare that I bought with soon to be worthless money.

In my last conversation with Maggie, I had told her to get her folks to go in and buy a whole lot of food. If they balked just say that it would only make sense because it was going up in price so much, buying it now would be bound to save them money. She had promised to give it her best shot.

## Chapter 6

Sara was working the first shift so she would be leaving the house quite early but I was up because I wanted to talk to her a bit before she left. Much of the cash she had taken out of my bank account was still stashed here and there in our house yet. I made her take some of that money to spend today. I told her to buy extra clothing items for her and Mike and not to forget shoes. She finally said yes before she left.

It was Friday and I stopped at three yard sales on the way out to Judd's place. I bought stuff at each of them but not too much because my truck was full. Judd was surprised to see me with a whole truckload of supplies. While we were standing outside talking, the first load of firewood showed up. I asked him where he wanted to put it. He frowned but showed me where to put it.

By the time that load was unloaded and the guy left the next load of firewood showed up. I unloaded it in the same spot and the same with the final firewood load that came while we were unloading the second load. That was also when the first new propane tank came. That I didn't worry about because the propane guy would just put it next to the old tank.

By noon the second propane tank was delivered and hooked up and the truck had filled all three tanks full of propane. I paid for the little bit that went into the existing tank. While eating lunch, the now grumpy Judd finally started to talk about the stuff that came this morning.

"It's not your place to pay for the firewood and the propane. I'll give you the money for that stuff."

"Fine if you want to but I really don't see the point."

He looked at me for a bit and then spoke.

“You mean because you figure the money will be worth nothing soon anyway so what is the point in us trading it between us?”

I just nodded.

“I guess you’re right. When we finish lunch, we will have to scrounge up enough lumber to make some shelves for all that stuff you bought and knowing you there is more at your place that will come out here.”

“Yeah building a bunch of shelves would be a good idea. Good thing you have some lumber on hand.....”

I stopped talking. We looked at each other for a minute. Then Judd started talking.

“After we find some lumber and I show you where to build the shelves I should be the one to go in and buy more lumber. I know better what stuff we might need later.”

“You’re right. I’ll have plenty to do while you’re gone.”

So that is what we did. He left as I started building the shelves and he was back about the time I was done filling the new shelves. We worked together unloading the lumber. He had more than just lumber with many other building supplies too. Things like screws, nails, roofing tar, caulking, rolls of metal flashing, a number of sheets of metal roofing, a couple of rolls of building plastic sheeting, and a few other building items.

Then there were non-building supplies. He had bought a bunch of metal, angle iron, iron flats in different widths and weights, some round bars, and then there was a bunch of plumbing supplies. Many iron pipes of different diameters and lengths along with many different fittings to fit the different size pipes. Next were four rolls of black plastic pipe in four sizes and those, of course, had matching fittings to go along with them.

We built more shelves and realized we needed some plastic tote boxes so I told Judd I would pick some up at Walmart tomorrow. I thought I would buy many of them

so we could use them for extra clothes and food too. Thinking about clothes, I realized we should all get an extra coat and a couple of hats too. So many things to remember because we wanted to miss nothing.

At Walmart the next morning I bought a large number of plastic totes with good lids. Mostly in one size to make stacking and shelving easier but I did end up with three sizes. They nested together when empty making transport easy but the many lids were a pain to handle. After putting those in my truck, I went back in Walmart and just walked the aisles adding things to my cart.

I did stop at a few more yard sales today before heading out to Judd's place. We unloaded my truck and used many of the totes for items we had on hand. I had bought a few big magic markers and we put those to use marking full totes.

I kept looking at the stacks of firewood and something was nagging at my subconscious. Then I had it!

"Is there someplace that will deliver coal out here?"

"Coal?"

"Yeah. You have a good forge but not very much coal. It could come in handy."

"The wood stove will burn coal too. Yes, I think there is a place if it is still open for business."

Judd left to check that out and I continued with our current project. He came out later with a smile, so I knew he found a place to deliver coal.

"Got the coal thing handled. Should get it Monday or Tuesday."

We just puttered around most of the afternoon: straightening and sorting and moving items we had there already. Mostly just making sense of all the stacks of supplies. I had thought Mike might drive out because he was due back this morning. Cell phones were always unreliable in most western states anyway and things were certainly not improving lately so he could be home or holed

up someplace waiting for a load. I knew he could handle himself and I was not much worried. I did notice Judd looked towards town often during the afternoon and I think he was worried about Mike. The fact that Mike thought he needed to carry a pistol on this trip weighed on the minds of both of us.

Sara was home by the time I got home. I could immediately see the worry on her face. It was late afternoon and I had an idea.

“Let’s go out and splurge on supper.”

“I don’t know if I would be good company for you.”

“I think it would be good for both of us.”

“Why don’t you take Maggie instead?”

“Why don’t I take Maggie and you then.”

“You’re not going to drop this are you?”

“You got that right, Aunty.”

“You call me that again and your supper will have to be taken in the hospital.”

“Okay, it’s on then. I’ll call Maggie and see if she wants to come with us.”

Maggie was all for it. She had been here many times and she and Sara got along fine. At this point, there were not very many choices for fine dining in this town. Many places had shut down. But there was one nicer place still open and they had very few customers when we arrived.

I urged everyone to order something they liked that was expensive. It was great and even Sara had a good time. If nothing else it kept her mind busy, so she did not worry herself sick thinking about Mike.

Maggie came home with us to spend a little more time together. We just got home when Mike called. He was stuck for now in Omaha Nebraska. He was fine but would not make it home for a few days. He repeated that there was nothing to worry about many times.

Sara was better after the call. I made a quick call to Judd so he knew about Mike. The three of us played a couple of board games and we all had a great evening. It was fairly late when I took Maggie home. She thanked me for a great time.

# Chapter 7

I keep having thoughts about things happening behind the scenes that could and would negatively affect us all. We have all done so many things to get ready but I still feel we should be doing more. We watch the television news but I always wonder if they are telling the truth. Or if they are holding back things that we really should know. I have little to go on as far as backing up this feeling about the news but that does not make it less real.

Our town is becoming a ghost town. So many stores and businesses have closed. Not that small towns like this one had it good before but now things are just much worse. The news has reported many national chain stores that have filed for bankruptcy and are closing all their stores. Again this has been happening for several years now but the pace has really accelerated.

Congress has made no decision on bailing out the state of Illinois but something will have to be done soon. Last night on the news they reported that six more larger cities had just filed for bankruptcy protection. One of these was New York City, the largest city in America. Again the pace of these city filings is accelerating too. I fear there is only one answer for all the debt problems and that is a complete collapse. We hit bottom so we can get a fresh start.

On the internet, some people talked about a debt jubilee or debt forgiveness. But they didn't fully explain because I see no way that could work out. Forgive all debt? What about the places and people that had no debt, how would debt forgiveness help them? How would that be fair?

No, I see us hitting bottom and maybe money gets to no value and eventually, our government comes up with a new currency. I don't quite know how that would all work either. If the value of the dollar drops to zero, then people would have to barter or use possibly use real gold and silver for trade. Then maybe after some time passes our government could have a gold or silver backed currency. If the dollar ever drops to zero value, I don't think people would accept just a different fiat paper currency in its place.

They tried that in Venezuela and it did not work at all. Their original currency basically dropped to zero value and they then printed a "new" currency. This new one lasted just a matter days before it was next to worthless too. No, once paper money turns worthless people will want something real. Something like a real gold or silver coin maybe. But certainly not paper.

On Monday I had a farrier job and then surprisingly I got jobs on Wednesday and Thursday too. That was great because it kept me busy and I did accept the money as payment even though by now I considered that paper money to have little real value.

I've been keeping the fuel tank on my truck full all the time. For one thing, gas goes up almost every day it seems. I check the public bulletin boards in town whenever I'm nearby. I did buy three more guns. A shotgun and both a twenty rifle and pistol. On my next time in town, I bought a bunch of ammunition for all of them. The twenty-two's are really fun to shoot.

Friday Mike called and said he should be home Saturday or Sunday at the latest. On Saturday I took Maggie out to Judd's place and we did a bunch of shooting. She had never shot guns before but found she really liked it. Her parents had no guns. At the end of the day, I gave her the twenty-two pistol and some ammo for it. It had been her favorite to shoot and she was good with it by the end of the day. I showed her how to clean the guns and

she was quite happy to now have her own. She did say she would keep it a secret from her parents, at least for now. She did not know what they would say about her having a gun. She wouldn't hide it but she just would not say she had one. Whatever, I know I felt better knowing she now had a gun even if it was just a twenty-two.

Mike did come home on Sunday. He told us all that things were getting pretty bad out there. Many drivers were refusing to go into the big cities anymore. He said he had a few days off and would decide then if he was even going back out on another run or not. When Sara was at work, he told me some of what he saw while out on the road. It was far from good.

Luckily Mike was still here on Thursday night when on the news they announced that banks would be closed until Monday. He said he was done working and likely many other people too. You see the banks being closed for a few days might not be a big deal but the news said while the banks were closed there would be no electronic money transfers of any kind and that would include credit and debit cards. So many people had no cash and just used plastic cards for everything. A long weekend for those people would be catastrophic.

Sara and Mike had a little money in their checking account but they had been keeping that to a minimum. I don't think Judd had any money in the bank anymore and had closed my account a while back. So we were all fine as far as the bank situation but few people could say that because most had their life savings in the banks. It could still work out and the banks would supposedly open on Monday but trouble was certainly afoot.

Maggie called me on Friday morning and she was pretty upset.

"It's starting isn't it?"

"Yes, I believe so."

"Do you think the banks will open on Monday?"

“Yes and no. I think the banks will open with severe limits on withdrawals but I don’t think credit cards and debit cards will ever work again.”

“What should we do?”

“Well, we could go out and have a nice dinner tonight.”

“Can you be serious?”

“I am serious. You know I have some money. And I truly believe that money will have no value pretty soon. I’ve bought everything I could think of with my money and I still have some left so we might as well use some tonight.”

“I don’t think I could do that. I couldn’t go out for a good time while so many people will be worried sick about the money situation.”

“Ask your parents if they will go to dinner with us tonight and tell them it will be my treat.”

“Why take my parents, though thank you for the thought?”

“They’re not on board yet with what we are sure is coming right?”

“No, they have not changed their minds.”

“Then for sure ask them to come with us tonight.”

“Okay, I’ll ask them and call you back.”

She called back just awhile later.

“They were surprised but thought it would be nice to go out tonight.”

“Great. And Maggie let’s not talk about what’s coming tonight unless your parents bring it up.”

“Sure and that will make things smoother anyway.”

“Perfect. If I can, I’ll borrow Sara’s car so we will be more comfortable. See you about six.”

“Okay, see you then. Bye.”

Sara was at work but I called and left a message on her phone to call me (she always had her phone shutoff while at work). She called during her lunch break and told me I could certainly use her car and she was getting off at

four today so she would be home in plenty of time for me to use her car.

Sara sounded a little worked up and she was still the same when she got home. It seemed that many people blamed Walmart for not accepting any plastic cards today. Many people were pretty mad she said. By the time she left there were two cops stationed up by the checkouts just to make sure things did not get out of hand.

## Chapter 8

I picked everyone up just after six and drove to the fanciest of the only three restaurants still open in the town. The food was good and the company was good. We talked about this and that and everything was great. It was after we were done eating and each of us was lingering over coffee (or hot chocolate in Maggie's case) when Maggie's dad asked what I thought about the banks being closed.

"I've been expecting it to happen soon."

"You were? It's not a big deal, is it? The banks will be open Monday and things will be back to normal like always."

"I hope you're right but in my opinion, it won't be quite like that I don't think."

"What do you mean?"

"Well, I do think the banks will open on Monday like always. But I think they will have severe limits on withdrawals. Plus I don't think credit and debit cards will ever work again."

"You know that sounds pretty bizarre right?"

"Yes I agree but you asked and I believe in being honest."

"America couldn't function if they stopped all card transactions forever."

"That's right. And I'm including all electronic transactions beside cards."

"But most businesses couldn't function without instant electronic bank transfers."

"Again I fully agree with you."

"But that would mean America's economy would completely collapse."

“Yes, I agree. But it would likely also mean the general world economy would collapse too.”

“That’s impossible.”

“I really hope you are correct.”

“Why did you invite us to supper tonight?”

“Because Maggie and I are very good friends and you are her parents. And I thought with things in, say turmoil right now, that a nice relaxing meal with good company would be good for all of us.”

“Do you intend to ask my daughter to marry you?”

“I like your daughter. Maybe I more than just like your daughter. But I feel we are too young even to consider marriage. Though I would think it might be a possibility at some future date.”

“Maybe we should be getting home. And thank you for being honest with me.”

There was some tension on the ride home but nothing serious. When I dropped them off both of Maggie’s parents thanked me for the evening. Maggie gave me a short kiss when she said good night. I’m not sure if the kiss in front of her folks was for my benefit or for her parents but I enjoyed it anyway.

On Monday the banks did open the same as always but it was exactly as I said it would be with credit cards not working and a 300 dollar per week withdrawal limit. About noon I got a surprise phone call. It was Maggie’s dad. It was a short call. He said I was one hundred percent right about the banks and he was wrong. He then said goodbye and ended the call. I wondered what kind of discussions were going on in their house.

Sara went to work but was not looking forward to it. I told her that not to worry because unless things changed soon, Walmart would have to close. Well, Walmart did stay open all week. Sara said while they usually got shipments every day and sometimes more than one a day only one truck showed up all week.

The following Monday when there was no change with the bank situation our local Walmart closed its doors. On Thursday when I happened to drive past the store, all the front glass area both windows and doors was completely covered in plywood. It looked like Walmart was getting ready for a hurricane. Though I thought this would be much worse than any hurricane. I fully expected the store to be looted within a month.

At our place, we started packing to move out to Judd's place as had been our plan from the beginning. When I had bought all those plastic totes at Walmart, I had brought many of them home with me for the purpose we were using them for now. They made packing and hauling much easier. We took everything Sara and Mike owned that they wanted to keep. None of us thought we would be moving back in here again.

We moved everything to Judd's over two days. We were in no hurry but the time to move was before things got bad, if they ever did in our small town. When Sara thanked Judd for letting us move in all he said was that he would be getting a lot of free help and he knew for a fact he would be eating better thanks to Sara's cooking.

Once completely moved in we went nowhere. Fuel was still available in town but none of us had any income and we had no place to go anyway. So we stayed at the ranch.

We had pretty good rain this year and there was plenty of forage in the fields. Judd had his cows spread out over his leased land and as the days went by we very gradually moved the cattle back to his own property or adjacent leased land. Better to keep them close. Plus he did not have very many left anyway because he had sold most off what seemed like a long time ago.

One day everyone's cell phone quit getting a signal. It was no surprise. Judd's landline phone still worked and occasionally in the evenings Maggie and I would talk.

Neither of us had any news but it was nice to stay in touch. Her parents had bought food with their allotted cash from the bank but the grocery store ran out of food quickly because they were not getting any deliveries.

I never talked about our food situation. We literally had tons of food if we counted the beef cows. We were all glad we had bought everything when we still could. I still had a lot of cash money buried but I doubted there would ever be a reason to dig it up. I'm guessing Judd had some buried too and I know he felt the same about it.

We all watched the news each evening but none of us believed anything they said on there. But it was nice to watch the weather yet. We all wondered how long it would be until the news stations all went down. One thing nice was they had no commercials anymore. Judd had no satellite system and it was only local over-the-air broadcasts that we could watch.

Judd tried to find us projects at the ranch to work on every day. At first, there was plenty to do but gradually that got less and less as we got everything cleaned or fixed or rearranged or whatever else he had us do. We were all willing workers. When the work was about done I saddled one of Judd's horses and rode over to see Maggie one day. I wore my pistol in the cowboy holster. I carried both food and water in the saddlebags.

Maggie's parents seemed happy enough to see me. I had brought fixin's to make lunch and her mom took over the task. We had lunch together and before I left, I asked how they were fixed for food. They had some because at Maggie's urging they had stocked up some. Nowhere near what we did at the ranch.

I asked Maggie's dad Oscar if he had ever hunted. He said he had when he was young. So I asked if I dropped off a deer or antelope if they could take care of it themselves. Both her mom and dad said yes and seemed

eager to get the meat. I told them I should be able to get them something within a week.

Four days later I brought over and dropped off a nice small antelope buck. I used horses again to save our precious fuel. They all thanked me for the meat. I just told them there was more where that came from but to myself, I wondered just how long the wild critters would last around here this close to a town. I thought not too long. Over winter I could ride out a day or two's ride and likely find more critters and bring something back without worry of the meat spoiling.

## Chapter 9

One evening we turned the TV on but there were no stations transmitting. We knew it would happen. I think we all wondered at that point if the electric power would stay on, while we could get by without it sure was nicer having the power on all the time.

With the cooler fall weather, I took to shooting a rabbit or two now and then with my twenty-two rifle. Sara was masterful at making whatever I brought home into a good meal. Sometimes it was sage grouse or ducks or pheasants that I brought home. I switched horses every day and was always out riding. I did keep an eye on Judd's cattle too. Cows were pretty valuable now I figured.

Judd helped me make an ugly scabbard that fit that assault looking rifle I owned. I had used that to shoot the antelope for Maggie. It was too small for deer I thought but it did a fine job on that antelope. I always had that rifle in the scabbard whenever I was out riding. I often carried my twenty two too but used a sling for that or just let it rest across the saddle so it would be handy if I saw a rabbit or something.

Most of the horses had heard us shoot many times and the shooting did not bother them. I could even shoot that little twenty-two while in the saddle. But I never tried shooting anything loud while I was riding. I always got off the horse and walked away before firing.

Judd went out and brought back a deer. About a month after I had shot the antelope I brought a deer over to Maggie's place. I could no longer call ahead because the landline phones no longer worked. They really welcomed the fresh meat. I think they were running low on food.

It put me in a bad place. We had a large amount of food at the ranch but what we had was all we would ever have. Yes, we planned a big garden in the spring but that might turn out great, or it could be a dud and not produce anything. Even though most of the food we had stored was bought with my money, it really belonged to everyone at the ranch. I couldn't or wouldn't take that food to feed other people. If it had been just Maggie, I would have brought her to the ranch and the others I'm sure would have accepted her into the family.

But there were three people at Maggie's place. Another three mouths to feed would deplete our stored food quickly. I had no answer other than to shoot fresh meat for them every so often. On the ride home I thought about how much meat that would take.

The deer was a fair sized one and might have had seventy pounds of meat. Divide that seventy pounds of meat by three people and you got twenty-three pounds per person. That twenty-three pounds of meat each might stretch out to two weeks of food. It would take a lot of meat to feed them. I would do what I could.

One thing about now was even if the power went off it was cold enough so the meat would keep for a while. That was the only advantage of winter that I could think of right now.

When I got home that time, Judd spoke to me about it.

"You feedin your girlfriend's family?"

"Trying to."

"Reckon their good people iffing you are doing that."

"I think so."

"They okay for right now?"

"I'd say they got two weeks of food. Maybe a month with a starvation diet."

"Do what you want. If things get bad talk to me about it."

“Thanks.”

I don't know what Judd was saying exactly. For now, I would do just what I was doing and if things got bad, I would talk to Judd like he suggested. There was an old bunkhouse here and with a little work, it could be livable. I don't know if that was what he was suggesting or not but he talked to me about it for a reason.

Two weeks later I brought another deer over to Maggie's place. I could see they were not getting fat. I knew them well enough to know the parents would starve themselves to feed Maggie. I did not want it to come to that. I couldn't stay long because it was already getting late and I had hoped to be home before full dark.

At home, Judd had brought in a steer and they had butchered it. It had been a lot of work I'm sure and I wasn't here to help. I was in a tough place in my mind and I did not know what to do. The steer hide was tacked to the wall of one of the sheds. I guessed that Judd was going to tan it or at least try. Knowing him, he knew how and had likely done so in the past.

About ten days later I set out with a pack horse to try and get another deer or antelope for Maggie. I rode in a big loop around towards Maggie's place. She lived in the country but it was a new home and not an old ranch site. There was a whole lot of wide open land everywhere around here and the roughly eight or ten miles between our two places was no exception.

While to most the land looked flat and featureless there were actually many gullies and creek beds (both with and without water) scattered in the area. Deer and antelope wandered most anywhere. It was getting late afternoon and I had seen no big game and it was time to head back home. I did make a slight detour to stop at Maggie's, to see her and let them know I was trying to secure some food for them.

As I got closer, I saw a pickup parked in their yard. Nobody drove anywhere anymore, so I knew it was not some kind of social call by a friend of the family. I was suspicious and tied the horses in a dry creek bed mostly out of sight and advanced on foot, with my military style rifle.

When I got up close to the house, I was sure I heard several shots from inside. They were muffled because they were inside but to me, they sounded to maybe be from Maggie's twenty-two pistol. I turned the safety on the rifle to the off position and started to hurry.

At the front door, I could see that it had been busted open as I passed through the doorway. Maggie's dad lay on the floor just inside. I paused just for a second to check for a pulse. I found none and continued farther into the house. In the downstairs, I found no one else and slowly made my way as quietly as I could up the stairway. When I heard a scream, I dropped all caution and rushed ahead.

Noises were coming from what I thought was the master bedroom. That door was open and I stopped my mad rush and peeked around the doorway.

Maggie's mom was lying half on the bed and there was a large pool of blood around her. A man I did not recognize was on the floor and he appeared dead but another had a hold of Maggie and she was fighting something fierce. In my brief glance, I could see bloody scratches on the side of his face that was one the side I could see from here.

I stepped inside and I upped my rifle and when the sights aligned for a second on his head with Maggie safely to one side, I fired. The man fell and my rifle sights followed him down. When he hit the floor, I shot twice more into his torso. When the man fell, Maggie fell back from away from him. She was just starting to rise when I reached her.

Only then did I realize Maggie was screaming. When I got close, she started to attack me. I just wrapped my arms around her and brought her into a bear hug. I held very tight because she was screaming and fighting. I was hampered some because I still had my rifle in one hand.

“Maggie it’s me. Maggie stop it’s me. Maggie look at me.”

I just kept repeating the words and then finally she lifted her head. And she stopped for a second.

“Chad?”

“I’m here. It’s over Maggie.”

Then her legs seemed to lose the power to hold her up. Luckily I still had a good hold on her and kept her from falling. I just backed away holding her and mostly carried her to her room. There I sat her down on her bed and after setting my rifle down, I sat next to her and just held her.

# Chapter 10

She was slow to come around. When she did, she just started crying. I just held her and let her cry. After some time passed, I started to move some but she tightened her arms around me, so I just stayed next to her. She never stopped crying.

I don't know how long we stayed like that before the crying slowed and then mostly stopped.

"Thank you for saving me."

"You're welcome. Gather a few things and I will take you to our place."

She didn't argue or even talk about it; she just got up and started doing.

I walked back into the master bedroom and checked the three bodies to see if they all were dead. They were. I found Maggie's pistol lying empty on the bed. She must have shot and killed the one guy. I loaded Maggie's pistol from some shells I had in my pocket and took it with me. I did go through the pockets of the two bad guys and found a set of keys which I took with me.

I waited in the hallway for Maggie and I did not wait long.

"I'll come back tomorrow but we should leave now."

She just nodded and let me lead her outside. I did give her back her pistol which she seemed to appreciate.

"I have to go take care of my horses. Can you wait here?"

"Yes. I'll be okay."

I went back to the horses and led them up near the house. I had hobbles in the saddlebags and hobbled each horse. I took off the saddles and bridles then found a couple of big buckets which I filled with water for them.

The lawn was brown now but way overgrown so they could feed some overnight.

I then led Maggie to the truck and using the keys I took from one body I started it up. The gas gauge showed over half full and we drove away without a backward look.

It was getting pretty dark by the time I pulled in at Judd's. I stopped the pickup and yelled out.

"It's me Chad."

I didn't want to get shot by accident. I led Maggie into the house. Sara took one look at her and gave her a long hug then led Maggie away. Mike and Judd just looked at me.

"Two bad guys attacked her family. Her mother and father are dead. She killed one guy and I killed the other. Maggie was not hurt. I hobbled the horses and left them there with water and graze. I'll go back there tomorrow to bury her folks."

"That the dead guy's truck?"

"Yes. It's got about a half tank of gas. I'll use that tomorrow."

"I'll ride with tomorrow. We should leave first thing in the morning. I expect your girlfriend would want to go too?"

"I would think so. She will need to get all her clothes and such and bring over here. Um, that's okay isn't it?"

"I think that will be fine with everyone."

It was a while later that Sara returned alone.

"I put Maggie in your room. You can use the couch until we can make some changes. I sat with her for a while and she did go to sleep I think. Or at least she is resting. What happened?"

I gave her the same rundown that I told the others.

"So she will be staying here then from now on.

She's a strong girl and will be an asset to our group. You going back there in the morning?"

"Yeah early. Judd is coming with."

“Be careful. It looks like things have gotten much worse. We all better arm up.”

It was late by now and we all wandered off to our beds. There was no need for alarm clocks because we all got up early every day and the next morning was no different. Once breakfast was made, Sara went to wake Maggie but found her up. When she came into the kitchen, it was obvious that she had been crying.

We all ate a quiet breakfast.

“Judd and I are going to get the horses and we’ll bury your folks. You can come or stay here. If you stay, we could go another day for you to get all your things.”

“No, I want to go now.”

“We can wait and leave as soon as you’re ready.”

“I’m ready now. Um, can I stay here?”

“Yes, you are most welcome to stay here. We all feel that way.”

So we left with no further talk. Judd and I unloaded everything from the back of the truck before we left. It was pretty full and it was obvious the two had hit other places before being stopped at Maggie’s place.

At Maggie’s place, I told Maggie that we would wrap her folks in bed linens, so she did not have to see them. We would also get the two dead guys out of the house. She agreed to wait a bit before she went inside.

Judd and I worked quickly and soon had all the bodies outside where Maggie could not see them. We had brought two shovels with and I asked Maggie where we should put the grave. She pointed to a spot and Judd and I got to work with the shovels. Maggie went inside to gather her stuff and anything else she wanted to bring with her. Before starting to dig the grave we dragged the two dead guys well away from the house. The local critters would take care of them.

Judd and I made short work of the single grave. Both bodies would be laid to rest together. When we had

the two in the grave and arranged, I went inside to get Maggie so she could say goodbye to her parents.

She stood by the grave while Judd and I stayed back. I didn't hear exactly what she said but soon she left and just gave me a nod as she went past. We filled grave and I went into the house to bring Maggie's possessions she had packed out to the pickup.

Judd went inside the garage and apparently found many items that he put in the truck. By the time I came out with another load he had saddled the horses and was ready to ride home. He waited to tell me to do a walkthrough of the house and take everything I thought might be of use at some point.

When Maggie saw me take a few other things out to the truck, she asked me and told her what I was doing. She just said that was a good idea and gathered more stuff too. There was almost no food in the house but we did take what there was plus all the spices and such. Also extra blankets and bedding. We did a thorough search so we would not miss anything that could be needed later. We had to keep reminding each other that it was a different world now and way different than before.

By the time we were done the back of the pickup was mostly full. I had gone overhead in the garage and brought down many totes from there. They were mostly full of Christmas decorations that I dumped out in the garage and we used the totes to hold smaller items for the ride home.

We had the pickup unloaded and parked in an out-of-the-way spot before Judd got back with the horses. I had siphoned the gas from Maggie's parents SUV and filled the pickup that we brought home.

Judd, Maggie, and I had all carried holstered pistols all day. When we got back, I saw that Mike and Sara were also armed similarly. I guess it would be that way from now

on. Just one more sign that we now lived in a different world.

The next day Maggie and returned to her place and hauled back her single bed. I set it up in the corner of the living room and that would now be my bed, at least until spring when I might move out to the bunkhouse.

In a few days, things got settled down and Maggie quickly fitted in with our family.

# Chapter 11

Time passed I was able to shoot two more deer that Sara and Maggie made into jerky using the kitchen oven. It turned out really well, so I went out a couple more times until I was able to shoot one more deer. I shot all bucks so it would leave the does to have fawns in the coming spring to help replenish the population.

When spring came, we worked up a very large area for a garden. It was way bigger than I ever thought a garden would be. We worked in mostly horse manure though we did add some cow manure also to enrich the garden soil. After a couple of spring rains, we worked the soil up some more.

We also found some fencing and made a low fence around the garden area to keep the rabbits out and maybe some other critters. We all knew just how important that garden would be for our very survival. The spring rains along with the warmer weather made everything in the area to green up and so far it looked to be a good year.

When we deemed it warm enough, we planted the garden. Judd and Mike worked running a plastic water line from the big water tank next to the windmill which we would be using to water the garden. A common hose spigot was put on the end of the plastic water line. There was little pressure but it would still work fine for our needs.

Judd and I moved most of his remaining cows to another pasture. When new calves were dropped, I got to help brand them. I had done that before and it was a lot of work and the burning hair smell stayed with you all day. I was glad when that job was done.

Several days Judd rode out alone and checked on many of the neighboring ranches. He made a deal with

one ranch and we drove over later and picked up some chickens. Beforehand we had worked on one shed and changed it into a chicken coop. We would soon have fresh eggs.

One of the ranches had been hit and Judd just found dead bodies there. He didn't say much about what he found but he had a grim look on his face for several days after. He also made sure he carried a rifle besides just a pistol when he left the ranch, even just to check on the cows pastured close into the place. He had also warned all of us to never get so into working that we forgot to stop and look around every so often.

We went through all the stuff that was in the pickup that I had brought back from Maggie's place. There was quite a bit of food that we added to our supplies. There were also several guns and a quite a bit of ammunition. There was quite an assortment of jewelry and a fair amount of cash. None of us knew if the cash had any value at all anymore.

One day someone rode into the ranch yard. There were a couple of tense moments but then I recognized him as a nearby rancher. He asked if I was still doing horseshoeing and I said yes. We set up a date for me to do the work in three days. He would be bringing the horses over here. Part of the supplies I had bought ahead was quite a large stack of horseshoes and plenty of the corresponding nails. Now it looks like I am back in business.

Payment for my services was another thing. For this job, it would just be on credit. He would owe me and we would work it out later. I had never thought about that before, with no money and only barter it was difficult to pay for things. I wonder how Judd paid for those chickens that I am glad he got. I'll ask him when I remember and he's around.

That was the day the electricity shut off. It was off for several hours and then came back on again. It did this for a few days before any of us realized it was done on a set schedule. It was four hours on and then four hours off. This caused no real trouble once we realized what was happening. We were happy it did not go off completely. This way we could use power when we had it for things like laundry and plan not to use it when it was off.

We all made guesses as to why this was being done. The best guess was because the coal-fired electric generating plants were likely down. The coal plants required a lot of stuff to happen to keep the coal fires burning. The coal has to be mined, loaded on rail cars, shipped to the generating plant and burned and then the ash removed. Many moving parts that likely just were not possible now. So whoever was in charge of the electric grid was doing what they could to make life possible for everyone in these trying times.

Our garden was growing and to me, it appeared to be doing great though I knew nothing about gardens. All I know is that green stuff was growing in rows, so I assumed that was a good thing. Sara seemed happy with it. The two women took control of the garden. They did allow one of us guys to help occasionally. Judd had a hand push cultivator with a big steel wheel in front that we used between the rows of crops. That cultivator looked like it was a hundred years old and it likely was that old.

It rained sometimes but apparently not enough because we watered the garden often. The cultivating and the watering were two of the chores that the men were allowed to do. We did have other jobs around the place. Mike mostly stayed close to home. He never got comfortable on horseback. That was fine with all of us. Judd and I often were gone all day.

We would check on the cattle very often and sometimes move them to a different pasture over the

summer. We also spent time just riding patrol routes in big circles around the ranch. When riding, we always carried a pistol and a rifle though so far we had never had any trouble. Better to be prepared for anything rather than wish you were when it was too late.

During the summer the electric power routine changed to six hours on and then six hours off. Made no real difference to us and must have been done for a reason we figured. We were just very happy it didn't go off for good. Obviously at this point no one was paying an electric bill.

Things were not quite all roses for us at the ranch. We were in a survival situation and none of us ever forgot that. It wears on you after awhile. Maggie and I were friends before this happened and now through circumstances beyond our control, she was living in the same house as me. I'm not sure what changed in our relationship. We were friends and now I think we are more like brother and sister. Or maybe not.

Maggie was never fat. But by the time she moved in with us she had lost weight. Enough weight so she did not look very healthy. Since living here this long, she has gained likely all of the lost weight back again. But it is different now because she is much stronger than she ever was before. And then Sara asked to talk to Maggie.

Sara said Maggie was working way too hard. Sara guessed it was because Maggie thought she was sponging off us and we had to put up with her because she had no place else to go and we were too nice to kick her out. This was far from being true. By this time Maggie was family to all of us.

So I talked to Maggie about it. Sometimes in the evening after supper, we would take a walk, just the two of us. It was not very romantic with both of us wearing pistols and was really just two kids the same age stuck together by chance. So we spent some time alone together.

On one of these walks, I talked to her about cutting back on her workload. She promptly said she did not work hard enough. I talked to her some more but I might as well have been talking to one of the fence posts we walked past. It was about a week later when someone else talked to her.

We were all sitting around the living room relaxing after another long day. Then Judd spoke up.

“Mike, I want you to move out. You don’t ride a horse and are just a drain on our resources.”

Mike just looked at Judd like he had just grown an extra head or something. That was how weird the statement was coming from Judd. But Mike is a sharp cookie and obviously Sara had confessed to him about the problem with Maggie. Mike instantly, well almost instantly caught on to Judd.

“I’m family and we should kick Maggie out instead.”

I looked at Maggie and she had a strange look on her face and as I watched, I could see her eyes starting to well up. Then Judd spoke again.

“Maggie is three times the worker you are and I consider her family. There is no way I would ever kick her out of here even if she quit working entirely. She is like a granddaughter to me.”

Then Sara spoke.

“Maggie is like a younger sister to me and I don’t know how I would even live if she left.”

Then Mike spoke up again.

“I was just kidding. I love Maggie like a sister too. And she looks a lot better than that worthless Chad.”

“I like her because she was the only girl who would talk to me when we were in school.”

We all looked at Maggie. She wasn’t crying quite but she seemed not to know what to do. Then Sara spoke.

“Maggie we all love you. You are part of our family and that will never change. None of us want you to work

so hard though. It hurts all of us knowing you feel that you have to work harder than anyone else just to stay here. Please just accept us as your family even though we likely don't deserve you."

Maggie said nothing for a whole minute I think. Then she jumped up, ran to Sara, and hugged her tight. Then she hugged Judd and Mike.

"Thank you all. You guys are everything to me. I can never thank you enough for what you have done. It wasn't just taking me in after my parents died. It was that you helped me heal and were so nice to me all the time."

"Um, you forgot to hug me."

We looked at each other across the room. Then she came to me and sat in my lap. Next, she gave me a kiss in front of everyone.

I think I turned red because I could feel the heat in my face.

"I guess that was way better than a stupid hug."

Then everyone was laughing.

That evening turned the corner for Maggie. She still worked very hard but not to the point of exhaustion anymore. And she knew that no matter what she had a family that loved her.

## Chapter 12

It was September third when we heard the radio broadcast. Well, maybe it wasn't September third even though that is what the guy on the radio said because the broadcast kept repeating. None of us at the ranch knew what day it was because we never kept track.

Once in a while one of us would turn on the television and the radio just to check and see if anything was on one of them. I admit it happened somewhat rarely but we did do it. Well, one evening we heard the radio broadcast and it came as quite a surprise.

It wasn't much of a broadcast because the guy just said things were getting better and more information would be forthcoming. That is what he said but used many words to say it. So after that one broadcast, we made a point of trying the radio and television every evening or at least most evenings anyway. For maybe a week or so it was just a repeat of that first broadcast. Then it changed but really had no new information.

Gradually over winter, there was more and more on the radio and I think it was towards the end of January when the television had its first broadcast, at least in our area. Our ranch is not exactly in the middle of Times Square or anything.

The broadcasts did not help us survive at all but I admit they did lift our spirits some. I still spent time hunting and we did butcher another cow. The wild meat we turned into mostly jerky. We all liked it and it was handy to have with if you were out all day in the saddle. Plus the girls used the jerky when they made stew and soup and such. I

had to ride a long ways to find any big game. Which was okay. I was used to the saddle and did not mind spending a day or two out camping.

About the first of April, we took a trip into town. We were able to buy a few things but there was very little stock of anything. But I still had a bunch of cash and it was still accepted so we bought stuff. One gas station was open for business and had both gas and diesel fuel. The landline phones were working again by that time and Mike called into where he used to work.

They wanted him to come to work right away because drivers were desperately needed. So he started work again as a trucker. When he came back after his first trip he had quite a few tales to tell. Mainly he just said that we were very lucky we lived where we did and had the means to stay alive on our own. Most of what he said was pretty sad. Many, many people had died.

I got a job too. It was not in Worland of course. I was working in Cheyenne for a while and then I worked in Denver for quite a while. It was all just cleanup work. I worked for a private company but they got paid by the government. Things were way different than in the past. The government was trying to clean things up and to close up and preserve all types of infrastructure. Everywhere it was a mess and I did understand why they wanted to save as much as possible. It just made sense.

So I worked. Sara, Maggie, and Judd stayed at the ranch. They planted a big garden again. You could buy food in town and we did but we all were wary and wanted our own food source.

In the fall Judd shipped a few cows. Not too many but some. I think he just wanted to help feed the Americans who were still alive. When the ranch garden was done, both Sara and Maggie found part-time jobs in Worland. Judd had gone over to Maggie's old house and

was able to finally get her parents SUV started. She started driving that back and forth to work.

The pickup that I had brought home from the dead guys, Judd just used around the ranch and for short trips to check on cattle and such. It obviously did not really belong to us.

There was a lot of stuff that had ownership issues. Many, many people had died. They all had stuff like houses, cars, and personal items. In many cases whole families were dead, so the ownership of those items were in question.

There were now countless empty houses all across the nation because of the now much smaller population. It was the same with cars and trucks. The car companies would not have to make new vehicles for a very long time I don't think.

I kept working but tried to drive home about once a month. When I came home Maggie and I talked a lot. Over winter I was gone for longer periods. When spring came again, I took a more permanent job in Billings Montana. Billings was close enough so I could drive home over weekends.

By fall I could see that I could make this job permanent or easily find something else. I was renting an apartment for almost no money because most people were just taking possession of empty homes in which to live.

One weekend that I was home I asked Maggie to marry me. She said yes of course. We used rings that were among the stuff we found in the dead guy's pickup. We were married a month later in Worland. She then moved up to Billings with me.

Sara and Mike never moved from the ranch. Judd was not a young man anymore and both Sara and Mike worried over him.

The nation was rebuilding but it would likely never be what it once was again. It was the same across the

globe. The whole world had fallen on very bad times and there were countless deaths. Many countries were still far from the rebuilding stage and it might be many years before they got to that point.

The same month that Judd passed our baby boy was born. It was nature's way I guess. We all missed Judd. Sara tried to get Maggie to stay at the ranch for a while with the baby. And Maggie did stay for a couple of weeks just to please Sara. We are all still a close family.

**The End**