

When you Fall
You get back up

Pete Thorsen

Chapter 1

Finally, Jack was building his house. He had always wanted to actually build his own house and through a very frugal lifestyle it was finally coming to fruition. It had been a long road to get here but it was now happening. Jack had married young and the two of them had rented a relatively inexpensive apartment where they lived for four years while saving up some money.

They drove old beater vehicles and were careful with every dollar they made. And it paid off, kind of. After receiving a little money from their families they were able to buy their own house. And it was a big house, way bigger than needed. But it was just barely in their price range and then only after some negotiations with the seller. But the sale went through after they finally got approved for the loan. With the loan at the very top of their budget their monthly mortgage payments were very high, especially considering their low-paying jobs.

And the house was a real fixer-upper. But Jack worked construction and knew he could gradually fix up the house. After three more years of scraping to make ends meet, Jack had managed to do some small amount of work on the house. Then he got hit with some terrible news. Sandy his wife filed for divorce. While their marriage, like many others had its ups and downs, Jack was blindsided by the divorce.

It was amiable, as divorces go. Sandy knew exactly how much money they had in their saving account and she knew the house was worth at least a little more than the remaining mortgage. So she only asked for ninety percent of their savings and Jack could keep the house. Jack

agreed to the terms and the divorce was quickly completed with no payments to any lawyers.

So Jack had the house but there was no way he could make the payments with just his income. So he called a couple of his friends and offered to rent out rooms at a reasonable rate. Two of them accepted and within two months Jack had renters. He had just made the one mortgage payment and his friends each paid they monthly rent up front just in time for Jack to meet the next mortgage payment. Jack ate slim for that one month but after that with his income and the two renters he was able to make mortgage payments with little trouble.

Jack got a raise at work shortly after and that just made the mortgage payments even easier. He was able to again start doing more of the renovations on the house. Occasionally his renters even helped out a little with some projects. Three more years passed with many trials and tribulations but then Jack had the house completely renovated as he wanted it. As a bonus home prices in his area had even increased a fair amount. With the price increases and the house looking way better than when he bought it, the current value was twice what he and Sandy had originally paid.

He listed the house for sale. To save even more money he listed the house online using no realtor. If it sold he would net even more profit that way. The house was in a desirable location and with all the improvements Jack had made to the house; he had interested parties almost as soon as he listed it for sale.

A small bidding war ensued with the result being a very happy Jack with now no house but instead a substantial amount of money free and clear in his bank account. He moved in with a friend temporarily until he found a tiny apartment which he moved in to for hopefully just a short time. Jack planned on building his own house. Or more precisely helping to build his own house.

His first task was finding and buying a piece of property. Jack liked the area here but he was priced out of that market. He searched farther and farther away from where he now lived looking for just the right spot at the right price. Jack knew this would be a one shot deal. If he bought some property and it turned out it wouldn't work for him after he owned it then he would be out of luck on building his own house. While he now had quite a bunch of money in the bank Jack knew it would be close whether he could build a place or not without getting another loan. And he wanted to be debt free and own his own home. So he searched and searched for just the right bare property to buy that was just what he wanted and also in his price range.

Then the economy started to go downhill. Interest rates that had been very low, like at all-time record lows were going up rather quickly. That dropped real estate sales and with the drop in sales prices also went down. That was good for buyers like Jack but there was a bad side effect. Construction dropped and with it went Jack's job.

He was not deterred and signed up for unemployment while still searching for the perfect property to buy. While on unemployment Jack worked a few cash jobs and also did some online jobs that earned him a little more money. He even was able to add to his banked nest egg.

What he had hoped to be a quick search turned into more than a year. He was now working at another full-time job as a heavy equipment operator. Property had continued to drop in price as the interest rates had continued to increase. Finally he made an offer on some property that he had watched for a year that was out of his price range. It was still for sale and he made a low-ball cash offer that was accepted by the owners.

The deal went through quickly due to it being just vacant land and cash deal. Jack now owned ten acres of land and had less money left in his bank account. A very acceptable trade-off in his eyes.

He immediately started on his house project.

Chapter 2

Just my luck when I finally get the land I wanted the whole world starts to go into the dumper. The economy is starting a down turn, the very low unemployment rates are now going up, prices on just about everything are starting to go up faster than they had been doing, illegals are pouring over our southern border in record numbers, the stock market is falling, and they are constantly talking about a very possible coming recession on the news.

But I got my plan in motion. I have my land and I have scraped the area for the house and the garage. After thinking of possible house designs and possible building materials I have decided on a metal building. It will be an all steel building with part of it being an attached garage. This way I can have the shell of the building erected very quickly.

I worked with the steel building company and finally have the completed plans and the required building permits. The cement contractor dug the foundation, laid out all the re-bar, the plumber has all the required plumbing in place, and the inspector has signed off on the pour. The monolithic cement pour is tomorrow and the steel building will be delivered and erected by the end of the month.

It is a big cement pour and I have waited until it is completed before I have the septic put in place to prevent a stupid cement truck driver from backing over the septic and crushing it. As soon as the pour is complete the septic will be installed and hooked up to the stub-outs extending from the cement slab. The well is already in place and that will also be hooked up to the incoming water stub-outs.

Soon I will be living at my own place as I complete the interior work at least mostly myself. I will need an

electrician for some of the work and to look over my work before the county inspector comes for his inspection. The same with the inside plumbing. I will do the work but pay a plumber to do an inspection before the final county inspection. I am well acquainted with both the plumber and the electrician and will be talking to and asking them questions as needed while I do the work. It pays to have friends.

I have not been out to the home site but the cement guy has assured me the pour went smoothly. On Friday I have been told the septic is in and hooked up to the stub-outs and the RV dump station is ready for use. Also the water line is also hooked up to the stub-outs and the freeze-proof hydrant installed. So far so good. On Saturday afternoon I drove out to the site and did my own inspection. On top everything looks very good, of course most of what went on is all covered now. This trip I also brought out the five hundred gallon propane tank I had purchased from a private party.

I had bought the tank three weeks ago and it had been on my trailer sitting at a friend's house until this morning. I had the spot picked out and with just a little work I had the empty tank off the trailer sitting almost where I wanted it placed. Close enough anyway because that tank was heavy!

I am anxious and of course two weeks later the steel building company called me and said they were running a week behind. I voiced my displeasure but I could do nothing else. A week later the steel building company called me again and said they would start the build on Saturday. A weekend? I drove out on Saturday and as at the site early in the morning. I did have a few things to do there anyway but mostly I was waiting for the building and work crew to show up.

They showed about eleven in the morning. The foreman of the job could just barely speak any English. He

was apparently the only one of the crew that could speak any English at all. It was all I could do to keep from chasing them off my property. I watched them all day and I was there on Sunday morning before they showed up and watched them all Sunday also. I had to work Monday but on my lunch break I called in to the Feds and reported that the steel building company was using illegal workers. I was told they would be checking into it after I gave them what information I had.

By Saturday when I returned to my home site the building was completed and no one was there. They had policed up the area fairly well other than about a million cigarette butts lying everywhere. I did spend about an hour picking up dropped screws. When I was done I must have picked up at least two hundred of the special self-drilling, washer-head screws. But the building was up and though I looked thoroughly I could not really find any visible errors in the large building.

On Monday I called the county to come do their final inspection. Once that was done and signed off I would start doing the interior work. But first I had the outside electric work to do. My home would not be hooked up to the electric grid. This was not really by choice because that would have been way cheaper and easier but the closest electric line was three miles away, the same distance as the closest house, which was just a vacation home. So I would use mainly solar power plus a small wind turbine and of course have a generator for back-up and for charging the batteries if necessary.

The power set-up was going to be very expensive. I had the building placed so half the roof was placed facing the south for proper solar system installation. The battery bank would be located in one closed off corner of the garage section.

Over the next month I worked out at the home site every day I was not working at my regular job. I had given

notice to my landlord and when the end of the month came I moved out to my unfinished house. I had the solar hooked up so I had power now and with the power my well pump worked so I also had water. The propane company had filled my tank but as yet I did not have any appliances hooked up in the house. It was rather crude living conditions but acceptable to me.

I had thought about buying a camp trailer for temporary living but I then decided it was just unnecessary expense so I did not buy one. I was living alone and I could get by on very little. It was still summer so heat was not needed. I ran a temporary water line to a regular toilet that I had installed temporarily in what would be one of the bathrooms. Of course the walls were not up yet but sitting kind of in the middle of nowhere in the house section was that toilet with a nearby vanity with only the cold water hooked up. Like I said rather crude living conditions but workable while I continued with the construction.

But the bathroom was on my priority list and soon I had a gas water heater installed and permanent water lines run for the toilet, vanity and the now installed tub/shower enclosure. At that point I was living like a king!

Slowly things were coming together. I worked whenever I could, both evenings and weekends but it happened I had to do some overtime at my job which was real good for the needed money but slowed the work done on my house.

By the time fall came I had the house section wired, plumbed, insulated, and closed off from the garage section. I had the wood stove installed along with the non-electric gas heaters. I was at least ready for winter. Other than wood scraps for occasional wood stove use, I would be using the gas heaters to heat the house this first year simply because I had no time to cut firewood. That was fine because it would at least tell me how much propane it would take if I relied totally on that for winter heat. I did

have a gas kitchen range along with the gas water heater too. I have it plumbed for a gas clothes dryer but so far I have just been using a clothes line to dry my clothes. So much work left to do!

Chapter 3

Winter is long. And it's cold. This year I did not get laid off for the winter which was good and bad. I obviously make more money when I am working rather than drawing unemployment but I don't really like working in the snow and cold and this winter I had plenty of work I could be doing at home on my house.

It is surprising that I am working at all because many people are out of work across the nation. The company I work for has a big contract with the city replacing piping. Water lines and gas lines mainly. I am reasonably sure when this job is completed I might very well be laid off but supposedly this job is scheduled to last over a year yet. It is a very large contract job.

I do question whether we will even finish the job with the way the economy is going. Or rather not going actually because we are in a recession now according to the "experts". Many cities are now filing for bankruptcy protection. Many years of over spending is catching up with many government entities. It is not just cities but counties and even states are in dire financial straits. Pension commitments are a large part of the problems. They promised way too much to too many people for too many years and now the next generation is here and the last generation is all retiring. And there is simply not enough money there to pay for all those retiring.

This has been an ongoing problem for many, many years but each group of elected officials have always just kicked the can down the road again and again. Now there are at the end of that road and the retirees are going to suffer for the past mistakes of the long gone politicians. Pensions will have to be cut drastically. There is no other choice. There is just not enough money.

And it is not just pensions. All government entities have spent money like there is no tomorrow for just too many years. In most cases every time they thought of something else to spend money on they would just float another bond. Bonds on top of bonds on top of bonds. They often used new bonds to pay for older bonds. You don't have to be an expert on anything to know you can't keep doing that. Taking out a loan to pay off your last loan is not going to end well.

Cities, counties, school systems, states: they are all now hurting. With the nation now in recession there is less tax revenue coming in to all these government entities. Less money coming in when they need more than ever to cover old promises and new promises. I wonder just how many cities now wish they would not have built all the giant new sports stadiums. The big new stadiums charged big ticket prices and they priced out a large part of the working population. Now with the recession it is even worse. All the empty seats are apparent when the news cameras scan the crowd at most any sports event or concerts or other events.

With the way things are going maybe I am rather happy that my new house is off grid. At least I will always have electric and running water at my house no matter what happens with the economy. Makes me wonder just how long it will be before the government decides to find a way to tax people for being off grid. They might as well tax the sunlight because they sure tax everything else. Some places they already tax rain water that falls on your property. It would be just a small step to tax the sunlight that falls on your property too.

But I just worry about me and not the whole world. And I don't get much in the way of news since I moved into my new house. I don't have any television out here because I have not signed up with a satellite provider and I likely never will either. And I don't have internet either

because my only option out here is satellite internet and I will not sign a two year contract. So I only catch the news on the radio, mainly only when I am driving to and from work.

Over winter I did pick up some used furniture for my house. I made platforms for two beds, one for each bedroom. I did spring for new mattresses for each bedroom. The living room furniture, what there is of it, is all used that mostly came from the free ad section of a couple of internet sites. I was a little picky about what I brought out here and what I have now does look pretty nice. And it all being free makes it look even better to me.

The house is far from being done. I have purchased no trim yet and while the sheetrock is all up and sanded I have done no painting. I have the base kitchen cabinets up and the countertops are in but I need more upper cabinets. As a temporary measure I have put up some open shelving in the kitchen.

You see I ran out of money. The house is totally livable but is obviously not done. But I did get done what was truly needed and now I can just coast along and do more as time and money permit. I know it will be very slow from here on out. I am looking forward to when the yard sales start up again.

Prices on everything have been going up. Food and gas are the two things that are really noticeable to me. Of course those are the only things I buy every week. Over winter gas has gone up a whole dollar per gallon. While I know food has gone up it is harder to point at just one thing and say, see this it doubled in price. With the food it has been a slow but mostly steady increase across the board.

My pickup insurance has gone up twenty five percent. When I saw the increase I checked around but no one was really any cheaper so I just paid the new higher premium. I get health insurance through work but my

portion of that premium has also increased. I never use it and if it goes up any more I plan on just dropping it.

My house insurance is pretty high. I knew it would be going into this project because I live in the boondocks. Far from a fire station but in my favor the house is all metal and while I basically live in the woods, it has been clear-cut around my house so the closest tree is well over two hundred yards away.

I did work all winter and I have saved as much money as I could that whole time. I had used every penny I had to finish the house as much I got done and when it was livable I started saving money for emergencies. Spring is just about here and I never had to have the propane refilled over winter. It's only got twenty percent left in it but with the warmer temps now I can wait until mid-summer when gas is hopefully cheaper to have it filled.

The city job is still going and it is much nicer working conditions now with spring in the air. The news I hear on the radio is all bad and it makes me wonder just how bad things really are now. Like most of the population I do not trust the news outlets at all. I listen to them but I do not trust anything they say. Even with the news's rosy spin on things it seems the economy is going downhill and picking up speed all the time. Of course I don't need the news to tell me that because I can see it for myself.

Many small businesses have closed their doors for good in the local city. This is not totally out of the ordinary but what is different is that the buildings are just sitting empty with for sale or for rent signs on them. In the past small businesses would come and go but the buildings would have new businesses in pretty quickly to replace the ones that went bust. That is not the case anymore.

When I am shopping in the grocery store I often hear people in there complaining about the constantly rising prices. It is more than just complaining because I can often now hear the fear in their voices. I think they are worried

about having enough money just to feed their family. I did hear one day on the radio that the number of people on the Snap program (food stamps) had increased but that was all they said. No numbers just that it increased. It did not surprise me.

Chapter 4

Summer is here and things have looked up for me. I got another raise at work. I think the boss noticed that I do twice the work or more than everyone else on the job. I have been really stocking up on food now. Even though I got that raise I fear for my job. And I have been checking around and there are no jobs to be had in this area of the state at least.

I have also been buying stuff at yard sales. I bought two chainsaws and several gas cans. Lots of clothes for me along with odds and ends for the house. Prices at these yard sales are really cheap because most people have very little money. I found another propane tank that I bought and moved out here to my place. I have it hooked up but I am waiting to fill both tanks until hopefully propane drops a little more in price.

I have bought many junk boxes at yard sales filled with this and that just to have on hand. Things like screws, bolts, odds and ends of hardware and plumbing just to have on hand. That stuff is so expensive when you have to go to the store and buy it. A dollar here and there at yard sales will save me a lot of money in the future plus it is very handy to have that stuff on hand, especially when you live this far from town.

Crime has really increased and I have bought three guns, all used. Plus I plan on hunting this fall just to try and save more money. Plus some guns for self-defense is a good idea for anyone. I now own a nine millimeter pistol, a twenty-two rifle, and a three-oh-eight rifle with a scope on it. I did buy ammunition for all three guns too. Not too much for the pistol but quite a lot for the little twenty-two

and several boxes for the deer rifle. I have shot all of them and I can hit fairly well with each.

Every week I call about the price of propane. When it dropped finally I had my two tanks filled. I'm sitting pretty good now with propane plus I plan on cutting a whole lot of firewood this fall. I can cut it not very far from my house and the cost of the permit to cut on the national forest land is only around twenty bucks. I have bought some used metal roof sheeting so I made a large lean-to on the end of the garage for storing the firewood. It was cheap to do and will keep most of the rain and snow off the wood.

With my major purchase of all that propane out of the way now I have increased my purchases of food. At a moving sale I went to there were cases and cases of food in like gallon cans. When I saw it I assumed it was from a closed down restaurant but then I discovered it was all dehydrated or freeze-dried foods for "long term storage" it said on the cans. I checked the use by dates on some of the cans and they were like ten years in the future!

I haggled with the guy selling the stuff and finally got the food for half of what he was asking if I took it all. I made the deal. It was a whole lot of common foods and since I bought all of it I have opened a couple of the cans and found that it seems to taste just fine. That one purchase has likely saved me one whole lot of money on future food purchases. I now use that stuff a lot of the time and only use "fresher" stuff I buy when on sale just for more variety. I don't know for sure but I think I could live for way more than a year on the food I have at home now. Makes me feel good knowing I have all that food with the way things are going in the nation.

On Saturday I drove into town. This was rare for me to do because any small amount of shopping or anything else I need to do in town I do on the way to or from work but today was an exception. I was splurging on the gas to drive into town when gas is now seven nineteen per gallon.

I brought my laptop so I could get on the internet and see if I could find out just how the nation and world are really doing now.

I had not done this for months and the first thing I found out was that it was very difficult to find a free hotspot for the internet. Apparently countless businesses were cutting back and the free wi-fi was now gone. But after a search I did find a spot and I got online.

And I got a real eye opening experience. First I found out Chicago the third largest city in the nation had just filed for bankruptcy. I also found out it was the seventy eighth large city or county to do so this year. Apparently also countless other cities were in the process to see if bankruptcy would be an answer to their problems too.

Also Illinois was now in some kind of a state of limbo. They had been having financial problems for several years and now it had finally come to a head. They were broke and could not pay for any common everyday services. The state had already used all the normal financial shenanigans to kick the can down the road and now they were completely out of options. They had asked Congress to bail them out. And apparently several other states were anxiously awaiting the answer that Illinois would get from Congress.

I learned that supposedly well over one hundred million people were now on the food stamp Snap program and over one hundred and fifty million people were now getting some kind of government financial assistance from either the state or federal level.

And that the federal Congress had cut the amount of food stamp money given to each person by fifteen percent per month and were even now considering additional cuts to the program. Congress had already tightened what could be purchased with the food stamps, something I felt they should have done many years ago to help prevent fraud. Now food stamps could also only be used in a store

whose business was primarily food sales. A grocery store only, no convenience stores or other businesses.

Congress had also stopped all foreign aid and had made many other cost cutting measures but from what I was reading it sounded like a case of way too little and way too late.

Unemployment was way up again and the official number now had the unemployment rate at thirteen point seven percent. That did not surprise me any because I could see that locally.

Georgia had just made a cut to the number of people on Medicaid and the article said Georgia was the fourteenth state to do so and several more states were expected to follow suit within the next two months. It seemed states and even the federal government were busy finally doing spending cuts.

Then there was crime. Crime rates all across the whole nation were on a sharp rise. The largest rise in crime was for non-violent things especially breaking and entering and thievery but violent crime had also experienced a sharp rise.

To make matters worse several states now had instituted early release programs for non-violent inmates. Obviously to save money but also because all the jails and prisons were so overcrowded. Also to help ease that overcrowding many non-violent crimes were no longer even being prosecuted. Offenders were often still being arrested but then released the same day without ever seeing the inside of a courtroom. It said many times the arresting officers did not arrest the offenders and instead just had them stop or sometimes the cops hauled the perp to the station and released them there without even writing up any charges. This was faster and cheaper and at the same time it at least moved the perpetrator away from the scene of the crime.

Very few counties and cities would prosecute or even send a patrol out for shoplifting anymore. So many retailers had hired guards to at least stop shoplifters and take the merchandise back from them.

Countless stores and businesses had now closed with many having declared bankruptcy. Even large businesses that had been going for many years were now gone. It sounded like very few if any shopping malls were still in operation.

To me it sounded like the whole nation was just shutting down.

Chapter 5

I filled the gas tank on my truck on the way out of town. Earlier I had bought a fifty five gallon drum that was in good shape at a yard sale and through the summer I had gradually filled that tank with fuel. My generator was gas and even though I very seldom used the generator I did want fuel on hand for it.

With the constantly higher prices it just made sense to buy everything and store it for future use if you had the money to do so. I had built a heavy duty stand for drum that was just high enough so I could get a five gallon gas can under to make filling easy. With the increase in crime I started to think about putting a lock on the drum's valve too.

I was still working but now I wondered just how long my job would last. Normally any kind of job for the government was ironclad but I now sure wondered if that was true anymore.

September came and the national forest service was now selling the firewood permits. When I went in to get one I found out this year the permits were free. I started cutting firewood that same day. I would take my trailer and fill it to overloading both the trailer and my pickup each time I went out to get wood. Over summer I had scouted the areas around close to my place and picked out ahead of time where I would go to cut wood. You were supposed to take only dead timber. There was plenty available so that was not a problem. Never did I drive more than five miles from my house to cut wood. Gas was just too high and there was woods everywhere.

I did buy a small game license along with both a deer license and an elk license. I fully planned to take as

much wild game as I could and I had purchased a small chest freezer for twenty bucks at a yard sale so I was ready. I had also bought a fair amount of freezer paper. I was able to shoot a small buck deer early in the season but though I hunted hard it was close to the end of season before I was able to harvest a bull elk. I had no interest in the antlers but the tags were for bucks and bulls only. Even with the meat all de-boned it filled the little freezer. I even had to make some into jerky using my oven and I also had some of the meat in the freezer compartment of the refrigerator. But none went to waste.

The scraps of meat I ran through the hand meat grinder I had bought used. It worked okay but some of the stringy sinew or whatever you call it would sometimes wrap up inside the grinder so I had to take it apart and cut that stringy stuff out before grinding more meat. Not a big deal anyway. The grinder was used and not likely as sharp as it once was when new.

I was sure glad I had all the food and fuel at home the next day when I went to work. About ten in the morning the boss showed up and he was not happy. The last check from the city for this job had bounced. He said they must have knew when they sent that check out that it was no good. He just had all of us fill in the hole where we were working then transport all the equipment back to the boss's place. By the time we were done it was approaching quitting time and the boss handed each of us our final check. We were all now laid off.

On the way home I cashed that check and took almost all the money out of my checking account as cash. I wondered just how much longer the banks would even be open. I swung into the grocery store I always shopped at on the way home because I figured I would not be in town again for a long time. I was at least somewhat surprised to see two guards standing near the exit door. I bought more

stuff than I had originally planned on buying and left the store.

I swung by Walmart and when I saw they had some ammunition for my deer rifle I bought three more boxes. I still had plenty of ammo for my other two guns. I did top off the gas tank on my truck on the way home. When I got home I wondered just how long it would be before I went back to town again then I realized I needed to sign up for unemployment so I would have to go back in the next few days.

The next two days I cut more firewood and the third day I went to sign up for unemployment. I noticed gas had gone up again in the last three days. It was now eight thirty nine per gallon.

At the unemployment office I asked about where I could find the list of job postings and I was told there are no openings in the area right now. While not totally unexpected, I guess it hit home more when the woman actually voiced the fact that there were no job openings at all.

Before going home I went to Walmart and bought more stuff, more food along with more sundry items like toilet paper, hygiene products, and soaps/detergents. I filled a cart including the bottom tray. I again topped off my gas tank before leaving town.

The next several days I again spent cutting firewood. I decided it would be impossible to have too much. I decided to keep cutting firewood until we got snow or I got wore out. The snow came first about two weeks later. By that time I had a huge amount of firewood. Now I stayed home and spent my time splitting wood and stacking it under the lean-to. I was able to completely fill the lean-to and also stack just about that much more again along side of it. I guessed I had at least a two year supply and maybe more than that on hand now.

With the firewood done for now I had little to do every day. Even with the few inches of snow on the ground I took long hikes most days, at least when it was sunny. I had planned ahead and I did have a couple pieces of exercise equipment that I had bought really cheap. I used it now just to try to stay in shape and also just to pass the time.

The wood stove proved to work very well and I even often cooked on the top of it. It snowed off and on like always during the winter. I was often snowed in due to the county road was slow to be plowed open after a large snowfall. The smaller snowfalls the county just left on the road.

Mail was still delivered and I was getting direct deposits of my unemployment. In February on a week day I drove into town for the first time all winter. I did bring my laptop to see if I could get free wi-fi somewhere. My first stop was at the bank. I right away saw the signs that said withdrawals were limited to five hundred dollars per week. I took my five hundred in cash before I left. I had also checked to see how much I had left in there and planned to buy and pay by check as close to that amount as I could while I could still get the money. The radio I sometimes listened to never mentioned that there were capital controls on bank withdrawals. Kind of a big deal and they never said a word about it.

When I could not find a free wi-fi connection I went to the library to get on there. But the library was closed. Not just for the day but closed for good. I went to Walmart to spend my money the bank was illegally holding and would not let me have even though it was my money.

The Walmart had several guards and they were all armed. The two by the front door were armed with pistols and rifles. Obviously things were not well in the city. I had my pistol locked in my pickup and now wished I had it on me if things were this bad. But this was a liberal city and

you could never carry a gun here without a permit and I did not have a permit. I grabbed a cart and started my shopping.

The food shelves were not bare but there was certainly a limited supply. I noticed prices had gone up even more but I bought anyway. I was keeping a running total in my mind as I put things into the cart. When I saw that I would need another cart and still not get enough to use up what money I had in the bank. I left my cart and got another before continuing. I had both carts full as I went up to the checkout.

I double checked with the cashier and she said they did still take checks. She rang everything up and I wrote out the check which she ran through their machine. It apparently went through fine and she thanked me for shopping. She asked if I wanted an escort and I gave her a questioning look. She just waved one of the door guards over then she leaned closer and said "tip him five bucks if you have it". I thanked her and pushed my two carts outside with the well armed guard in the lead.

Now outside I looked around (like the guard was doing) and saw several guys here and there. The guard looked like he flicked the safety on his rifle off but I could not be sure. He had never spoken to me until now.

"Which vehicle is yours?"

I told him and pointed and then followed him over to my nearby truck. It took me a couple minutes to load everything into the truck and his head was on a swivel the whole time keeping a careful watch in every direction with his rifle at point-of-arms. When I was done I took another minute to slip my pistol in my waistband and then handed him a five dollar bill. He just nodded and walked back to the store.

I wasted no time and left the parking lot. Again I did stop to fill the truck's gas tank before going home. This time at the gas station I looked around all the time as I was

filling the gas tank. There were a couple guys around but they never approached me. I was very glad to get home again.

Though I never was able to get on the internet I did not consider the trip a bust. I did learn some things, I got more of my money out of the bank, and I was able to buy some more supplies.

The armed guards at Walmart told me a lot. Things must be very bad in the city. And I never saw a single cop or police car during the whole trip in and back. If things were as bad as they obviously were then where were all the police?

Then I remembered that my boss had said, the check from the city had bounced. The same checking account was likely used to pay the wages of the police and fire department too. If the city had no money maybe there were no police or at least now there were very few police.

That couldn't be a good thing.

Chapter 6

In March we received quite a bit of snow and the county road past my place was never plowed out. I was totally snowed in for over a month, not that I cared. But it did show me that the county must be out of money also if they quit plowing the roads. More snow in April and still no snow plow but towards the end of April the sun did melt the snow except in shaded areas. When enough of the snow had melted I decided to run into the city again to draw out more of money as cash. I could also check things out and see how bad they were there. The radio station had quit broadcasting quite awhile back and I could find no stations on the air after many searches.

I left on a Wednesday morning and this time I had my loaded pistol on my hip and I had one of my rifles loaded and handy. I doubted that things would be better in the city and they might be even worse. The loss of the radio stations had me concerned. I was the only vehicle on the road all the way into town. As I got closer it looked like there must be a fire somewhere in town from all the smoke I was seeing.

I came to the first gas station/convenience store and I could see all the doors and windows were smashed. Even if it was looted I could understand the smashed door to gain entry but why smash all the windows? Driving farther I could see that every store and business had been broken into. Some of these had boarded up fronts but most just had busted windows and doors that were wide open to the elements.

I drove as far as the big Walmart store but I turned around there without getting very close to the store front because I could see it had also been broken into also. I

doubted there were any intact and open businesses left in the city. I did not drive to where ever the fire was burning but I had to assume it was arson of either businesses or homes and I was sure no one was fighting the fire. I just picked up my speed and drove home.

Now safe at home had a whole new meaning. I assumed I was safe out here but as soon as I thought that I wondered just how true that could be. Obviously no one had been safe in the city and during my drive I had not seen a single person. People had to be there and for me not to see any meant they were all in hiding. The only thing they could be hiding from was bad guys. Thieves, robbers, and worse.

Once the city was picked clean people both good and bad would spread out in all directions from the city looking for safety and supplies. Not right away but I had to assume eventually some of them would find their way all way to my place. And whether good or bad I doubted whether they would just leave if I told them to do so. No, if they were all the way out here they would not want to leave empty-handed. I suddenly wished I had more and better guns.

I maybe had some time I thought to prepare but prepare how? Surely there were things I could do but I did not have a clue what. I could stay armed and I certainly would but that seemed way too little. I went outside just to look around and come up with ideas.

The front of the garage faced the driveway which was fairly long. All my land had been clear-cut so there were no trees or anything to hide behind. There was a smaller window in the garage which faced the driveway and the road itself. The window happened to be positioned so it would be at a comfortable height for me to shoot from. The disadvantage was below the window there was just the thin steel siding which even a twenty-two could easily shoot through and into me.

I went back into the garage and looked under the window. Then back outside and I started bringing over and carefully stacking firewood under the window on the outside of the garage. When I was done stacking the wood I was quite sure no bullets could penetrate through the stacked wood and into me.

The inside garage walls were bare with no insulation or interior sheeting so the wall studs were all exposed. That gave me another idea. I found the two five gallon pails mostly full of mixed pipe fittings that I had bought for a song at yard sales. I dumped them out on the garage floor so I could sort through them.

There were ten sets of what I was looking for in the piles. I gathered up the pieces I wanted and put the rest back in the pails. Taking the few pieces I wanted I laid them on the work bench and then searched for and found some angle iron scrap. I clamped the angle iron in the bench vise and cut off several pieces about three inches long until I had enough.

Then taking the now small pieces of angle iron and the mixed short pieces of three quarter inch iron pipe (some of which I cut down shorter) I laid them all on the floor near my light duty MIG welder I had bought used for little money. I proceeded to weld the short pipes to the short angle iron pieces. When I was done each piece of pipe had a threaded end which stuck out past the angle iron.

In turn I clamped each one of the pieces of pipe securely in the vise with the threaded end up. Then putting a little grease on the threads I screwed a pipe cap down tight and then loosened it and screwed it very tight again a couple more times. When I was done the pipe cap could then be screwed down pretty far on the pipe just with my hands. I did the same thing with all the other nine pipes and caps.

Next I found the two boxes of three inch twelve gauge ammo that I had got this summer with some other junk. I had asked the seller if he was sure he wanted the ammo in the junk box but he said it was old lead number two goose loads and was pretty worthless now because everyone had to use steel shot rather than lead for waterfowl. Now I double checked and the twelve gauge shells fit perfectly in the three quarter inch iron pipe.

Next, one at a time I drilled a quarter inch hole dead center in each of the pipe caps. Then I placed a shotgun shell into a pipe and screwed the cap on tight. Next I took a common quarter inch bolt and pushed through the pipe cap to see how far it went in before touching the cartridge primer. Seeing there appeared to be just enough room for a nut on the inside of the cap I took ten of the shortest bolts I had and ground a dull point on the end of each bolt.

I put a bolt through each cap and screwed a nut on the bolt inside the caps. Now the bolts were loose but could not fall out of cap. That done I took my cordless screwdriver with self-drilling screws and securely screwed each pipe to various studs on the garage wall using the attached angle iron with the pipe's open end pointing toward the thin steel wall.

Next I loaded each pipe with a shotgun shell and screwed the caps on all on them. Now I could quickly walk from pipe to pipe and tap the exposed bolt head with a hammer to fire each shot shell. The heavy loads would pass through that thin wall sheeting without even hardly slowing down and the shot charge could cause real damage to any attacking people outside within fifty yards or so. While very slow to reload the pipe "shotguns" could make a very real difference if several people attacked my place at the same time.

Each shotgun shell might hit two or more people and I had made ten of them. And that number two shot is pretty big and would certainly do some damage to attackers.

Hopefully I would never have to use them but I felt better just knowing I was better prepared now just in case people did make their way to my place with evil intent.

My deer rifle was only a bolt action that held only four cartridges but I was a very good shot with it and it was plenty powerful so one shot would likely do the job. Then I did have that twenty-two rifle which was a semi-automatic that held ten cartridges in each magazine and I did have three magazines for it. It was accurate but not very powerful. These guns would have to do me. The pistol I had would only be used as a last resort. Hopefully these preparations would prove useless because no one was real likely to show up here anyway and if someone did come here they could certainly be peaceful. Better to be ready for anything than sorry you were not.

Chapter 7

It was still pretty cool even though spring was here or soon would be here. So seeing I had room in the freezer I went out hunting illegally the next morning. I would need as much food as could get because obviously I would not be buying any more in the city. My hunt did not amount to much. I was only gone about an hour and I saw a spike bull elk. It still had both of its small antlers which was great because I wanted to only shoot a male so not to reduce the population so much.

After I shot the small bull and had it gutted out I went back and was able to drive my pickup right up to the dead elk. I had thrown in a few eight foot two by sixes and used them as a make-shift ramp to get the elk in the back of the pickup using a come-a-long.

At home I backed the pickup into the garage and with a chain around a steel rafter I used the come-a-long again to hang the elk from the rafter. I got the truck out of the way and skinned the elk then cut one quarter off at a time to bring in the house and cut the meat off and wrap it in freezer paper.

The whole process was done that same day and my freezer was again full of meat. Plus I still had quite a bit of other food. But meat would be my primary food every day because it could be rather easily replaced. I had part of one of the fresh tenderloins for supper that night. All day while working inside the house or garage I had stopped occasionally and looked out towards the county road to see if anyone was approaching. I never saw anyone of course, just like always out here.

Days went by and I was cautiously keeping a wary eye out towards the road all the time. I did hike out down

the road some distance each way also. I never walked on the road itself but instead stayed well to one side or the other so I could not easily be spotted by anyone if they were on the road. I was happy to never see anyone. I did not want any confrontations.

I did try the radio everyday at least once or twice. I always made sure to try at noon and six when I remembered because I figured if they were not transmitting continuously then six and noon were the most likely times they would be broadcasting. That was my guess anyway but so far I have heard nothing from the radio. I did think it was just a matter of time before there would be radio broadcasts though. Things were bound to get better. They just about had to get better.

Now with the warmer weather while out hiking I did gather some wild plants. I had purchased a few books on foraging and also a couple just on plant identification. I used more than one book to make doubly sure before I ate anything I picked. I never got very much but anything I did bring home stretched my regular food that much farther. I started hiking farther and farther from my home in several directions. I found more edible plants that way and I also could look for other people in the general area too.

It is a lonely life here but better than meeting any bad guys and having to fight for my life. It would be nice to at least hear something from the radio. The radio silence was bothering me more and more. It made me think things were still getting worse instead of getting better. Because of that I guess is why I drove my pickup down the road a short way and cut a medium sized tree down and dragged it back to my place.

I left the tree across my driveway. It still had all the branches on it that had not broken off in the fall or from dragging it home. I could always move it with my pickup to get it out of the way or just cut it up for firewood. I thought about it some more and walked towards town with my

chainsaw and about a half mile away I cut a big tree down and dropped it across the county road. Now nobody would be driving up to my place unless they had a chainsaw with them.

It was only three days later that I heard a chainsaw in the distance. There was little reason for anyone to waste what now must be very precious fuel driving way up here unless they thought there was something here to make it all worthwhile. There were plenty of trees much closer to the city than here. The same with wild game too. So they must want something else. When I heard that chainsaw I ran into the garage.

I grabbed a hammer and laid it on the floor near one of my home-made shotguns. I figured I could start at that one and rap each of the ten shotguns with the hammer firing them pretty quickly. Then I made sure my two rifles were loaded and that I had extra ammunition ready for each of them too. Then I opened the garage window that was above that stack of firewood and waited.

It was not a long wait and I saw a pickup with a trailer turn into my driveway. It stopped when it got to the tree lying across the drive. I heard the pickup motor stop then guys started getting out of the cab and the box of the truck. Seemed like a hundred of them to me and they looked to all be armed.

“Leave right now so we don’t have to hurt you. This is your only warning.”

I thought it couldn’t hurt to make them think there was more than just me. They never stopped. Then I did something I never would have ever thought I could ever do. I shot the man in the lead with my deer rifle.

He fell backwards and I aimed the rifle at another man as fast as I could work that slow bolt action. Then I shot another and another. Then I missed one and that rifle was empty. There was no cover for those attacking and they were now running towards me. I switched to the

twenty-two rifle and shot three more but they were getting too close and I knew I had to use those shotguns now or they would do me no good.

I grabbed the hammer and hit the make-shift firing pins as fast as could. All ten fired and I ran back to the window with the twenty-two after slipping in a fresh magazine. I looked out the window.

Guys were on the ground but some were not and I started firing as fast as I could get a bead on a man. I shot until the rifle was empty and then drew my pistol. Two guys were very close now and in easy pistol range.

I was not the only one doing the shooting and I could hear bullets hitting the firewood and some hitting the garage too. I shot the last two guys that were still standing with my pistol. With them down I started carefully aiming and putting a bullet into each man on the ground starting with the closest ones. When my pistol was empty I grabbed the twenty-two rifle again and with another loaded magazine I continued to place one bullet carefully into each body.

One guy got up and started running away and I shot him in the back. When he fell I shot him two more times. Then I was empty again. I tried to load the empty magazine while still looking out the window but mostly I was just fumbling around. I looked down and loaded the magazine as fast as I could without dropping too many cartridges.

I looked out and saw no movement. I watched for a couple minutes and seeing nothing I put another loaded magazine into my pistol too. I did remember to work the action to get one in the chamber. Then I watched for maybe another ten minutes but really I had no way to know. It might have been a half hour or only two minutes for all I knew. I was pretty shook up and now my knees were shaking something fierce.

I leaned against the wall and still watched out the window as best as could while trying hard not to fall down. I stayed there a long time.

Chapter 8

Finally I forced myself to go outside. I had never seen any further movement from any of the men. I just carried the twenty-two rifle and of course my pistol when I went out. I went from body to body giving each a strong kick. They all were dead. I looked back at the garage and now I could see the line of holes caused by the home-made shotguns shooting through the siding. They did their job and I was standing amid the results.

It was maybe about lunch time but eating was last thing I wanted to do at this point. There were twelve bodies scattered from right next to my garage out to over hundred yards to the bend in my driveway. There was work to do and no one but me to do it.

I looked in their pickup and the keys were in the ignition. I then looked in the small covered trailer it was pulling. It was over half full of stuff. I left the door to trailer open and first took everything that was in pickup that I thought worthwhile and put that stuff in the trailer. Next was the bad job and I went from body to body taking guns, holsters, knives, magazines, and wallets. All that went into the trailer also.

I started that pickup and backed the trailer to a spot off the driveway and unhooked it. Then knowing there was no way I could or would load all those bodies into the truck I instead just backed the truck up partway in my driveway and shut it off. I had noticed that the tank was over half full and more to put off my next job than any other reason I took the time to siphon out about ten gallons of the gas. That done there was only job left.

Taking the big hank of rope I found in that pickup I cut a section off and tied it to the legs of one of the men

closest to my garage. I dragged the body close enough so the loop I made on the end of rope could be dropped over the trailer hitch ball. I did that same thing eleven more times. Then I drove that truck out my driveway and down the road about two miles. There was a very steep ditch there and I unhooked the bodies from the truck (I just cut the ropes) and let the bodies roll down the hill there all the way to the bottom.

Then I drove the truck to a turnout that was about another half mile away and left it with the keys inside. It was a slow walk back home. It was somehow fitting that it started to rain and I was totally soaked by the time I got home. I undressed near the door and went right to the shower. After the long hot shower I fell into bed.

I never expected to sleep but I did right away. It was still raining when I got up in the morning. I cleaned all my guns and put duct tape over the holes from my shotguns. I could see many smaller holes in many places on the garage wall but I thought those would have to wait until it wasn't raining. I washed up and forced myself to eat something.

All afternoon I just sat in the rocking chair and stared out the window. I never ate anything again and well after it got dark I again slept.

In the morning the sun was bright and sky was clear. I was hungry now and I ate a big breakfast. Then I went out and using my truck I moved the tree so I could bring the trailer up by the garage. When I parked the trailer again I moved the tree back into place again blocking my driveway.

Next I moved everything from the trailer into my garage. I unloaded and cleaned all the guns then I reloaded all of them and set them around the house and garage. All the ammunition I added to where I had my existing ammunition stacked.

I put all the wallets and the wads of cash into a bag and I would look at that later. I went through all the other stuff. The bulk of the remaining stuff turned out to be food. All different types of food. What was sealed I put where I stored what food I had that would not fit in the pantry. Food that was opened and questionable I tossed to the side. I would not throw it away but I would only eat it if the situation was dire.

There was a fair sized bag of jewelry and a bag of coins but I did not look through either to see what was all in them. These two bags I did put in the cheap gun safe that was bolted to a wall in the garage. The rest of what I guess was the guys' loot I found spots for in the garage. There wasn't very much and apparently their main loot was all that food.

The next several days I did not have much ambition to do anything. I did go through the collected wallets and put all the cash in my gun safe. There was quite a bit. The wallets with their other contents I threw in the burn barrel out back. I added the little bit of trash I had and the trash that was in the trailer and burned it all.

I moved the now completely empty trailer to a spot where it was out of the way and left it there. It was a nice trailer. I did use calking to fix all the small bullet holes in my siding. I looked at stuff in the garage but found nothing important that had been hit by stray bullets. I also reloaded all my home-made shotguns.

I did go on many very long walks and those walks seemed to help me get my head put back together. I started gathering wild edibles again. I did have some garden seeds but I was not a gardener. I was okay for this year and next spring if necessary I would plant a garden but I rather doubted how well I could do growing stuff with no experience at all.

I had quit trying the radio ever since that bad day and one evening I happen to think of it and turned the radio

on once again. I was very surprised to hear a voice. It seemed to be some kind of a government broadcast but I only caught the tail end of it. I waited for the beginning of the next hour but the broadcast was not repeated.

I had the radio on at six the next evening and heard the whole broadcast.

But it really did not amount to much. Some unnamed government "official" just telling everyone that their wonderful government is working over-time like crazy trying to make things all better for the lowly population. Sounded like we can expect a new season of "Dancing with the Stars" to air in just a few days. Well maybe not that but it was just a propaganda speech. Though just the fact that the radio had a transmission was uplifting. I figure maybe by fall things might possibly be looking up some. I sure hope so.

The next day I felt better. I know it was because of that transmission on the radio so I guess our government can consider it a success. It did make me feel better. Not that I am changing anything here. I took a long walk of maybe eight miles or so today. That is quite a bit in this very uneven terrain.

I always see some critters on my walks but I don't try to shoot any. At least not now in the summer. They better watch out this fall though!

I am monitoring my food and my food usage. Assuming I can shoot elk or deer for more meat come fall I should be able to get by over the coming winter with no more added supplies. By the end of winter though I will be eating mostly meat until the spring brings more wild edibles. There is the slight possibility that I might be able to go into town and buy some groceries at some point. That is my hope anyway.

It has been well over a month since the attack on my place and I have not seen nor heard anyone since then. Something I really like. I do not want to try and kill any

more people. And I was incredibly lucky that one time and I know it so I could never expect to come through unscathed again.

I would have to think the odds of anymore people coming way up here has to be very small now. Why would they come here? Plus from the loot in the truck and trailer I have to assume those bad guys looted every place between me and town or from wherever they started from anyway.

Chapter 9

Well I can feel fall in the air. And my freezer is looking thin. The radio is now on day and night and it has real reports from around the country. I'm not real sure just how much I believe but there must be some improvement happening out there. There is also some local news on the radio now from the nearby city.

There is a soup kitchen in operation and at least one grocery store is open and is getting supplies in weekly. Sounds like more than one gas station is open for business too. The military is in town to provide security and supposedly occasionally offer free rides to other cities. Though it sounds like the rides are only for people who want to go to other places to help with the rebuilding process. Right now they are asking for people to go down to the very southern states where farm laborers are needed.

I'm not that desperate so I guess I will just wait and see what happens over winter. If I can buy some added supplies I will stay here. If not then I might see about moving. I would think they might need heavy equipment operators in many places. Or I could go back into construction again if necessary.

We had the first dusting of snow last night so I am heading into town today before I get snowed in here. I have brought a bunch of cash with me, mostly some of the cash I got after the gun fight. I hope to buy a fair amount of groceries. I will also check on the job situation. As I near

the city I actually see some traffic! Things must be way better now.

I see a gas station open and the listed gas price is way lower than it was before the crash. The windows still are covered with plywood but there are new entrance doors installed. Driving on I see a smattering of other stores are now open for business.

I drive into the parking lot of the big Walmart store. There are many people around here and I see a couple of military vehicles too. People are going in and out of Walmart and most of the ones coming out are carrying bags.

Before I stop I drive over near a couple of troopers and I roll down the window.

“Hi can I ask a couple questions?”

“Ask away.”

“This is my first trip back to town and I was wondering if you know where I could go to look for job opportunities?”

“There is a list up at just about every business. Most jobs would require you moving though because it will soon be winter here.”

“Thanks. I got pretty scared last time I was in town and I wonder what the law is now about carrying a gun?”

“Many or even most people carry a handgun on them now. Congress passed a law so nationwide carry is legal. You can carry openly or concealed. Things are pretty peaceful now but you can carry a gun if you want to and we won't bother you. I'd leave a long gun in the truck though if you have one. Though legally you can carry one of those too.”

“Thank you very much for your time and the information.”

“Not a problem.”

I drove on and parked the truck and locked it. My pistol is on my hip. I walked into Walmart and started

looking for the jobs listing. It was quite easy to find. There was a metal stand with copies of the job listings available to take with so I did take one. Then I went shopping.

The store was clean and you could see many places that looked like things had been patched up and had a hasty paint job. The merchandise was different than before and there was not so much of it. Most of the knick-knack things were absent. And there were many empty shelves all over. I had a cart and I headed to the grocery section.

The fresh foods section was very limited. There were none of the imported items from other countries. There were some fresh vegetables and the bakery section had breads but the selection was a fraction of what it once had contained. I went to the canned section and here the shelves were certainly fuller. Good quantity but limited brands and selections. I just about filled the cart. There was rice and added a good supply of that along with some pasta.

I finally went and got another cart which I also mostly filled. On the way up to the checkout I got some sundry items like soaps, toothpaste and more toilet paper. I also got two pairs of work pants to fit me along with more socks and underwear. With two very full carts I went up to the checkout. I had noticed just like with the price of gas the food prices were lower than before.

I checked out and paid with no problem. The clerk asked if I needed help out and I said yes. She caught a guy's attention and had him come over. After bagging I now had three carts and he took one and I took two out to my truck. I thanked him and loaded the items in my truck for the trip home. On the way out of town I stopped and filled the gas tank. I went home happy. I had plenty of food to tide me over winter now.

At home after I put all the food and other supplies away I read the whole job listing pages. The jobs were almost all in other states. I think I will just wait until spring

and see what is going on then. If I have to work in another state I would much rather leave my house in the summer than in the winter. Stuff could happen to it in the winter and it's all I have.

I didn't have a problem shooting as many deer and elk as I wanted and I did cut and haul a lot more firewood before the heavy snows really showed up. I was setting fine for over winter and now I could even listen to the radio every day.

Chapter 10

I made it through the long winter with no problems. The county road was even plowed twice during the winter. As soon as most of the snow was gone in the spring I went to town to see about a job. I found a listing for heavy equipment operator about two hundred miles away and that is where I ended up working over summer.

In the fall I came home and winterized my house and took a job in southern California over winter. It sure was warmer there. Things are looking good for me and the whole country. I think we will both make it.

The End