Chuck, Lois, and the "Global Economy" - Our Timeline

Aug 1996

The beginning of the end. Companies, including the newly formed "Baby Bells" start a new trend of layoffs to boost their bottom lines. Prior to this AT&T and all of its subsidiaries had never laid anyone off as a matter of business culture. Working for a company was working for a family. But that is no longer the case.

US West Job Cuts

1999

Key portions of the Glass-Steagall Act are effectively repealed (via 106th Congress; Republican House and Senate with strong support by Democrat votes) once Clinton signs the Gramm-Leach-Bliley Act in 1999. This is claimed to be a key step towards the eventual recession of 2008 which the Democrats blame on Bush all the way through Obama's two terms that finally end in Jan 2017 after the Nov 2016 elections. Thanks to this one Act – and Bill Clinton's signature *rather than a veto*, plus the Federal Reserve Bank lowering interest rates and the majority Democrats running the House and Senate during the last couple years of Bush's two terms in office – the stage for the housing bubble to collapse is set (and the Democrats do nothing to stop it). The housing bubble is allowed to grow and finally collapse in late 2006/early 2007. This leads to people voting for Obama and, after that, the shit hits the fan big time. Obama and the Democrats get "Obama Care" passed and they also pull troops out of the Middle East way before they should have; eventually leading to total ISIS chaos in the region. The mess Obama and the Democrats create is history (all blamed on Bush naturally).

What follows is my take on personal events during this timeframe in my/our life.

Glass–Steagall legislation

Gramm–Leach–Bliley Act

Gramm–Leach–Bliley Act restrictions

2000

Companies are already going lean and in the habit of laying people off in order to show false profits

Qwest to cut 11,000 jobs

US West merges with Qwest and things go down the toilet from there

2001

- Unemployment at 3.9% after Clinton; 4.9%+ at start of Bush to mid Sep 2001
- 9/11 happens and causes major blow to US economy - some airlines fail, etc.
- Read the Letter I Composed and mailed to President Bush, et al, Sep 12, 2001
    - **H:\CKJ-MY-WORLD\CJessup\PDFS\War-Against-Evil.pdf**
- Bush is in power and decides to address terrorists and middle east issues once and for all
- Democrats give Bush nothing but headaches for the next 8 long years
- US West (soon to become Qwest and eventually Century Link) cuts back people every year or so

- Chuck just wants to make 25 years in 2004 (age 50 = retirement eligible) so he can start a new career and chapter in life?
- The financial world eventually recovers from tech bubble bursting
- Congress has already loosened up banking rules and regulations
- Congress has already passed bills to stimulate banks via Fanny & Freddie to lend to sub-prime borrowers
- Housing market is **pumped up** thanks to the Fed's low interest rates and Fanny and Freddy giving easy loans/underwriting
- Countrywide and others are sharks feeding off of sub-prime loan market and giving out easy HELCs
- Chuck is single parent in high cost of living Seattle area
- Chuck commutes to work, helps send Jason to college, rents vs. owning in high cost Seattle/Bellevue area
- Chuck earns around $70K annually and races for fun on weekends but has little in terms of savings

…primarily thanks to fallout/being wiped out thanks to previous divorce in 1992, etc...

- Chuck does have company medical plan and 401K which is better than nothing
- More layoffs to look forward to as well

http://www.itworld.com/article/2793508/business/bellsouth--qwest-announce-layoffs.html
https://www.wsws.org/en/articles/2001/12/jobs-d15.html

- Life goes on

2002

- Gary (one of Chuck's best friends at the time) is part of spin off efforts - goes to IBM and moves to Bellingham - works from home and fights cancer for years
- Qwest CEO starts to run company into ground (to boost his own wealth via stock price/options) in mean time (http://en.wikipedia.org/wiki/Joe_Nacchio)
- Qwest CEO is eventually jailed for fraud and/or insider trading among other things... in 2009 once all appeals fail

2003

- Qwest is struggling along with other baby bells (due to government support of competition) to compete in new wireless world and over regulation
- Qwest keeps laying off people as do many companies (20,000 laid off over past few years)
- Qwest unions go on strike, etc.
- The writing is on the wall; Qwest will cut more IT heads sooner or later
- Qwest offers laid off people decent severance packages and buyout offers (one good thing)

2004

- Chuck - 50 yrs old - Can finally retire from Qwest, if need be, June of this year
- Qwest has been "outsourcing" jobs for a while now; usually to contractors from India, etc.

http://www.siliconinvestor.com/readmsgs.aspx?subjectid=50782&msgnum=3665&batchsize=10&batchtype=Previous

- By late 2004 the market is doing better
- Housing market is HOTTER than it really should be thanks to sub-prime going sub-sub-prime
- Unemployment rose to 6.1% after Bush came in, **THANKS TO 9/11**, and is now back at 5.5%

…Unemployment will eventually get down to as low as 4.4% mid 2007 even with war and negative media working against war efforts/Bush...

- Most companies trimming here and there but not as bad as before
- Qwest struggles in the Communication sector though
- Chuck plans to relocate back to Portland/Vancouver low cost of living metro area IF laid off via severance package and buyout offer
- Chuck bumps into Jan Reha while at movie with Darryn and starts dating her once again - timing on dating front sucks as it turns out
- Chuck laid off after 25 yrs and is glad to get decent package
- Chuck collects severance pay for 11 months - Chuck earns $90K this final year ($122,800 +/- CAD @ June 2004 rates)

- Chuck collects UI compensation for 18 weeks (by 2013 it is 26 weeks and as high as 99 weeks during recession that finally hits)
- Chuck looks for jobs for over 6 months - some interviews - NO OFFERS – age/wage discrimination??
- Chuck also begins investing in stocks as alternate income source
- Chuck meets Ramona, his RE agent, to find house in Portland area
- Chuck breaks up with Jan and moves to mom's house for a month+ while house hunt
- Chuck finally puts offer on Vancouver, WA house and moves in Dec 2004
- At one point Chuck also earns $90K extra in IRA by Dec 2004 on stock market
- Stock market is doing fine!!
- Housing market is doing OK but rumors about bubble start
- Bush re-elected due to recovery after 9/11, etc.
- >>> Democrats are always whining about Bush and the wars - whine, whine, whine <<<
- >>> Even though Democrats say they are against the wars they still manage to vote for funding them anyway??? <<<

2005

- Chuck has plenty of money - so far so good - not looking for jobs any more – tries to focus on stock trading
- Chuck and Ramona form race team and team does great on race weekends – championship years
- Chuck does a couple side projects to earn extra money via new company w/Ramona
- Ramona meets Jameson and gets involved in RE deals
- Chuck keeps investing in stock market
- Chuck lives off of market earnings - market becomes more volatile though
- Dating does NOT help - girl friends always want Chuck to go do things rather than pay attention to investments
- >>> Dec 2005 Ramona asks for $15K loan for Jameson - Seems like good deal <<<
- Chuck borrows $15K and loans to Jameson on trial basis - Dec 21, 2005
- Chuck thinks about dating other potential females

2006

- >>> Nobody in Congress has eye on the ball on the financial front or housing market <<<
- >>> Everyone/Democrats/media - whine, whine, whine <<<
- Chuck keeps investing with some good and some bad results
- Chuck begins dating Marlene… and her dogs and kids
- Chuck helps Marlene with all her widow issues and 3 houses
- Chuck, Ramona and Jameson keep racing w/Marlene's help also
- Summer turns out fine but Marlene's kids are a PAIN IN THE ASS for us
- As it turns out Marlene was just looking for FUN and not a real commitment
- Jameson's loan deal is going south thanks to housing market rumors and deal breakers
- Stock market is getting worse thanks to rumors on financial front
- Chuck starts losing, rather than making, money in stocks (so does everyone else BTW)
- Chuck begins thinking about selling house B4 market crashes per rumors
- Jameson says his property deal may get settled "soon"... so Chuck waits
- Chuck knows that if housing market is about to crash then tapping into a HELC is best way to get equity from house before then
- By Oct Chuck breaks up with Marlene - regroups on all fronts - decides to use HELC to buy CTS-V and offload older 2500HD pickup, etc.

Nov 2006

- >>> Nov elections - Democrats are finally majority in power in both houses (barely), after harping on Bush ENDLESSLY to pull out of Iraq <<<
- Obviously Democrats are a bunch of LOSERS whenever things get tough – the real problem is Bush, Cheney, Rumsfeld, AND CONGRESS were trying to keep the war DEBT down by minimizing the number of troops and running a "low cost" dragged out war – we save losses, but Iraq exploded – they all wake up later and finally win in Iraq the hard way… thanks primarily to John McCain's push for a winning/surge approach
- By now all the negative whining via the Democrats has damaged Republicans enough
- >>> Democrats are now in power but clueless what to do next - they keep whining and whining <<<

- **Democrats tactic is to keep pressure on Bush, to tear down Republican party efforts, and gain total power via next Presidential election in 2008**
- Thanks to wars... which Democrats vote to keep paying for anyway... the National Debt is very high... all blamed on Bush vs. the Democrat Congress (and media hype)
- >>> End of Clinton Nat Debt = $5.6 Trillion <<<
- >>> End of 2006 Nat Debt = $8.5 Trillion <<<
- >>> Democrats know NEGATIVE BS will get them in power by 2009 - Tactic = Keep whining <<<
- >>> NEGATIVE liberal news media on daily basis about everyone and everything <<<

- Chuck and Lois meet on Nov 14 in Bellingham
- Should we keep dating even though 275 miles apart? Lois says YES
- Things start looking good from Chuck's dating point of view BUT...
- The long distance traveling has many draw backs... even with CTS-V to drive, etc.
- Chuck decides to play along with Lois but also worried about markets and rumored housing crash
- Chuck lists house with Ramona but market already in pull back mode
- Travel back and forth many times – usually it is Chuck who does all the driving though – Lois has a job
- Chuck wants to PLAN how things will work and knows it will be very dicey at best
- Lois on fence and wants to wait a year – Lois has job, no reason why she should rush things… right?
- Chuck must be patient while his world is imploding and Lois's world is in cruise mode - real good plan

2007

- Lois wants to stay in her dream world - When you have a good job why not?
- Relationship has good times and bad times
- Last racing season with Ramona and Jameson including fun trips to CA race tracks
- Lois cannot make up her mind
- Chuck's house is off market and on again and will not sell
- Stock market is crapping out and flat lining and cost of living is still very high with no positive cash flow
- Lois knows everything but still does not want to decide what she wants to do
- Chuck gets interview in Portland but no offer
- Finally, near end of the year, Lois says OK to marriage

Nov 2007

- **Nov 14 we get married** - Things finally seem to be going in the right direction again
- Chuck's world is pretty much screwed up at this point, but so what?
- No house sale or even any lookers
- Jameson will not repay on his loan
- Stock market and financial world imploding... which sucks funds from Chuck's IRA (Lois loses a lot within her RRSP too)
- Unemployment just starts to go up to 5.0% in Dec (will go up to 7.4% over next 12 months and over 10.0% eventually)
- Chuck looks for some jobs but nothing of value on that front
- Chuck keeps driving back and forth to BC
- Chuck and Lois argue over where to live
- Lois drags feet on immigration front which seems to cause more problems than helping
- **Everyone** starts putting in their lame 2 cents worth
- Chuck gets down to under $15K in funds all locked up in IRA with 10% penalty to keep drawing $ out
- Chucks says PICK - Either we move to Ferndale area **or** Chuck goes with option B
- White Rock - White Rock – White Rock - Is NOT a viable option - Lois refuses to admit it
- Lois thinks Chuck should dump everything he ever owned to live in a BC cubby hole with her
- Chuck does sell off his race car and liquidates NTI Racing with Ramona – and regroups yet again
- Lois finally agrees to a plan that will actually work; a house with living and storage space for combined belongings
- But Lois refuses to sell condo w/o immigration approval while BC market begins to slump in mean time (see link below)

- We file I-130 (officially received by USCIS on Nov 27, 2007)

- Chuck gets a couple phone interviews at Walmart in Arkansas but still no offers

2008

- Each step of the way Lois will not engage very much, Chuck has to deal with most issues, all steps drag out

- USCIS notified us I-130 in system on Jan 28, 2008
- USCIS approved the petition on Apr 25, 2008
- On May 12, 2008 USCIS asked for a fee to be paid
- On May 24, 2008 we also had to send a requested "agent" form to USCIS
- On Jun 9, 2008 USCIS sent two notices about fees/payments
- On Jun 20-23, 2008 we sent a second Affidavit of Support form and fee to USCIS
- On Jul 3, 2008 USCIS requested a form DS-230
- We sent the DS-230 on Jul 19, 2008
- On Jul 30, 2008 USCIS asked for more DS-230 info
- After gathering needed info we mailed DS-230 back again by Aug 28, 2008
- On Oct 14, 2008 the interview in Montreal was set for Nov 26, 2008 with med exam

Nov/Dec 2008

- Chuck, having learned via the school of hard knocks, is very worried that if Lois waits any longer she too will get screwed on her condo sale in White Rock, BC... and, as it turns out, he was pretty much correct...
  http://www.youtube.com/watch?v=hqOn5XEm86A
- >>> Unemployment goes through the roof too – 7.4% and climbing <<<
- Keep waiting on Lois's immigration ("green card") approval and more paperwork… a process that lasts for over a year

- Lois gets her medical exam in Vancouver BC

- Chuck keeps chipping away on the Chapter 7 front, trying to time it and balance out funds to make it work
- Must trade DOWN from CTS-V to 2500HD pickup (+ several $K in cash) just to get Chapter 7 to work… but Chuck loses $9K (offset by the $50K HELC) in value in the process

- After the Nov 2008 interview in Montreal, **and approval**, we began to look for a rental home in Birch Bay (Ch-7 can now move forward also)

- Once Lois's immigration is approved, in the dead of winter and $4,000 later, we can start a real life together
- Lois FINALLY lists her condo (just in time – see above link) so we both can live in Blaine…
- Chuck and Lois settle on a 6 month lease that we found after a lot of effort looking with Lois

- We then rented the house on Clamdigger, but I kept the Vancouver house address during my CH-7 process

- Finally, Chuck can move north to rental house closer to Lois and BC - But w/bad job market
- At same time Chuck formulates how to execute a Chapter 7 once immigration is approved… timing is everything from here on out… getting a job would actually screw up the Chapter 7 at this point
- **Dec 2008, Chuck drives U-Haul rental truck in worst storm of past few years**
- >>> Democrats retain both houses and win White House - FINALLY they will "CHANGE" things... for the worse <<<
- Democrats continue to bail out banks, piss away money as fast as possible, TARP, Stimulus, GM tanks, cash for clunkers, etc., promise the moon … you name it … but can't deliver shit - typical pack of election lies

2009

Obama and Democrats now have full control but want to blame economy on Bush for years to come
... even though the Democrats held the "purse strings" and sat on their asses for the past 2 long years
... letting everything crap out so they could gain more seats, and the White House, after hoping the

... economy would fail so they could offer "Change"…
... The problem is that by the time they started to work on their "bail out" plans it was TOO F-ING LATE
>>> End of Bush – after two years of Democrats in power the National Debt is now at $10.0+ Trillion and will soon go through the roof <<<

Chuck's old company is still laying people off too, however, ...

- We finally set up shop at the rental house and start selling off stuff we do not need to keep

- Lois finds a buyer for BC condo (up to that point we maintain two places for each of us to live... not just a BC condo)
- Eventually Chuck sends USCIS an I-865 change of address effective on Mar 31, 2009 and "walks away" from Vancouver, WA house

- Lois FINALLY sets closing date for BC condo sale for end of April with a price mark down (see above link) as we plan her move to Blaine…
- Chuck Chapter 7 process should wrap up by mid-April Chuck is told… just hang loose on jobs for now

- On Apr 15, 2009, Chuck's CH-7 is finalized
- May 1, 2009 Lois moves to U.S.

- Congress – whine, whine, whine and it only gets worse - **Tea Parties formed** (one good thing)
- >>> Mid 2009 unemployment at 10% <<<
- After arguments with Lois, Chuck leaves for a couple days – nothing helps with Lois
- Lois acts like no big deal
- But we at least stop fighting with life for a little while
- Chuck applies for jobs BUT no replies
- Chuck starts handyman business until he finds out WA regulations will not allow w/o **high cost insurance** (no help ever offered from Lois)
- Chuck applies for border patrol, etc. – waste of time and effort application process
- Luckily Chuck finds a car sales job in Burlington and thinks maybe things will be OK
- Two weeks later Chuck is fired during zero sales week
- **GOOD NEWS – we find a perfect house on market which is priced very low and meets our exact needs – BINGO!!!**
- Chuck applies at WTA – 4 different times as well – no other decent jobs to be found **– good test, no job**

- By Sep 18, 2009 we again changed our address, and with USCIS, to the Birch Bay house... 9 months after renting the Clamdigger house

- Move to Birch Bay house in SEP 2009
- Chuck applies at some other jobs too – NO OFFERS OR RESPONSE
- Lois thinks getting jobs is like snapping fingers now days – she still lives in her dream world
- Lois goes on trip to Africa, etc.
- >>> 3rd QTR 2009 – **Nat Debt heading to $12.0 Trillion** – Democrats spend like drunken sailors and no tomorrow <<<
- Chuck, Quintin, and Gary decide to regroup on TMI business front
- Quintin cannot find work in Seattle either (he is thinking Chapter 7 also)
- Chuck applies and interviews at UPS in Burlington – that does no good
- Lois becomes a roller coaster ride again as well
- Lois/Chuck have worked out a budget that WORKS but it will not make Lois happy no matter what

2010

- >>> Politics as usual – Republicans want to cut spending – Democrats want to go off the DEEP end and spend, spend, spend <<<
- >>> Democrats had 3 years to turn the ship around but would rather blame economy on Bush than the banks, etc. <<<
- >>> Democrats bailed out the banks, $.75 Trillion stimulus BS, GM, cash for clunkers, BS, BS and more BS <<<

- >>> Tea Party folks are fed up and pissed off due to another $Trillion plan for health care bill BS <<<
- Chuck applies and takes tests at the Census hoping for a short term job with decent pay

Mar 2010

- Life now costs Lois (and Chuck) about $1,600/mo on a decent cost of living budget to live in Blaine
- No big deal really – Lois brings home around $3,500/mo (working only 4 days a week on average)
- BUT Lois cannot deal with having to spend $1,600 of her $3,500 per month while living with Chuck
- >>> even though living alone in White Rock used to cost her just about as much when single <<<
- >>> **Oct 2008 $1,700 - Nov 2008 $1,400 - Dec 2008 $1,800 - Jan 2009 $1,900** in White Rock <<<
- Lois would rather whine about that also
- But Lois goes out and spends $500 on a tax helper anyway (so how bad can it be???)
- And Lois sets up another 2 week trip to Rome in April w/o Chuck (so how bad can it be???)
- Chuck saves the next $500 Lois would rather spend by doing our own taxes for our U.S. return
- Lois rants at him and will not listen to his ideas to help save even more money
- Lois thinks Chuck should go force someone to hire him yesterday – Chuck can NOT win

May 2010

- Months pass and Chuck finally gets called on the short term, 4 days, job of "training" with the Census in May 2010, but no real work… lasts a couple weeks MAYBE
- His mother sides with Lois **and the loser Democrats** as if there are not enough problems to deal with

Aug 2010

- Chuck finally finds a reasonable temp, 12 hr shift, job working for Express Employment Professionals ($10.00 to $10.75/hr nights usually) in Aug
- End result: Chuck is eventually laid up with bad back and getting other physical problems due to over working @ Nature's Path through Express Pros
- Chuck goes to Salem to get neck problem fixed by friend Craig

Nov 2010

- Lois goes to Africa in Nov on her low income – NOT (she is obviously not hurting for money)
- **Republicans score big during Nov 2 midterm election in the House of Reps but not much headway in Senate – Obama hamstrung now**
- Nov 21 is last paycheck from Express Pros for working at Nature's Path
- Chuck gets an offer for TMI through ProBill.net in FL as a regional partner... agreement signed in Nov (but it never really pans out)
- We eventually have a nice Canada Thanksgiving and Trent's 18th birthday party with Lois's family and friends
- Our relationship finally gets better after we had everyone over for a good "Home On The Range" buffalo steak Thanksgiving at home with family and friends
- TMI (Chuck) got a gig working on Greg's apprenticeship program approval project for some extra bucks
- Chuck filed a $2,700+ complaint through the WA Department of L&I against Nature's Path – Naturally WA State ignores the complaint
- Life goes on right through Xmas and the New Year
- The new border crossing facilities are almost finished which should make Lois's commute even better – patience is virtue

2011

- On Feb 7, 2011, as requested by USCIS, we sent an I-751 and fee to have Lois's "green card" changed to permanent status
- Between Feb and May 2011 we/Lois gets jerked around repeatedly about her FBI fingerprints and trying to deal with going from a temp to perm status on her "green card", including two trips to Seattle, etc.

- On May 27, 2011, as requested by USCIS on May 11, 2011, we sent a Sheriff's report to USCIS
- Jun 8, 2011 Lois finally gets "I-551 Permanent Residence" status ("green card") approved
- We both have NEXUS cards as well by this time

- Our relationship gets better over time
- And we finally manage to do our own tax returns w/o paying anyone to get them done – Lois gets some of her long awaited money back from BC too
- Chuck manages to take **HeathTechna** classes and beat 20 others on tests to get a job with HeathTechna (via **Kelly Services**) in Bellingham
- But that injures his hands and he gets a bad rash from all the chemicals (working on the assembly line) so he had to let that job go (when Kelly Services jacks Chuck around)
- Later in the year **Alcoa** was planning a possible union strike and Chuck got a job as a strike worker to make some extra money
- **No real long term employment works out for Chuck though**
- Quintin also ends up filing a Chapter 7 due to the slow job market in Seattle
- Lois takes more trips abroad as usual
- Plus we did manage to rent a cabin in Long Beach, WA and enjoyed that for a few days
- We took a great trip to the Grand Canyon, etc. in August
- Chuck published his book that he worked on over the prior couple years also – Sep 2011 – Money Slaves and Cool Aid
- Holidays/anniversaries come and go…
- **Chuck plans to start working for Greg in Tacoma Jan 2012**, even though it seems like a crazy idea, low $12/hr pay and **long distance commute**
- Chuck finds a decent house share for the Jan 2012 move in, etc.
- We make it through another year, things are going OK, all things considered (except Chuck worries about Lois's sore back, etc. all the time)

2012

- Now that Chuck has apparently solved his job search issue, Lois becomes a lot more loving and supportive, for a while anyway
- She also likes it that Chuck is out of town 3 or 4 days a week?
- Chuck, once again, does the long distance commute and low pay for work, for what it is worth
- Things on the work front go OK through summer until Greg and Tim want Chuck to take over on the Apprenticeship Instructor front which works for a while but does not pan out in the long run
- Chuck never manages to pass the "06 Administrator" test with WA State, so Greg/Tim contract out the Apprentice Program and shift Chuck to another role (great – no more house share in Tacoma – work from home)
- Chuck & Greg go to the GUHS class reunion which was interesting – Chuck is in better shape/health than nearly any of the old Gresham HS gang
- Lois tries hiring a house cleaner to help on home front – that fails to pan out also
- We take a great day hike to Cascade pass – one thing we love doing together (more day hikes next year?)
- Chuck does get the LAN/Server/workstation/network system under control at his Tacoma job site after phasing out of the warehouse support role
- Chuck struggles to also get the backup/ recovery system working finally by Nov 2012
- Chuck buys Lois her long desired iPad for her birthday (which latter she complains about not doing all the stuff that she wanted – but she eventually uses it a lot)
- We took a trip to CA for our 5th Anniversary... Nov 9 to 17, 2012
- By the end of the year we are doing better on all fronts, except neither of us really look forward to enjoying holidays any more (which tend to be more of a drag than anything)
- Romney eventually loses the election and the Senate gridlock never gets corrected – **4 more years of Obama**... so things will never get better in 2013

2013

- Chuck asks for a raise if Greg wants to continue employing him and his services for 2013 – Greg refuses

- Chuck works **via TMI contract** for Greg (better pay via TMI contract for a while) to wrap up his workstation PC conversion project and that ends Chuck's income stream once again
- This April we find out that filing separate U.S. tax returns saves money on tax returns – still doing battle with Canada on taxes though
- Chuck also does battle with WA State unemployment and, after appeal, is **finally grant UI for 26 weeks** ($240/week gross, $216/week net)
- Lois does another trip abroad while Chuck is left at home as usual and gets first of three (eventually) Kidney stone attacks
- **Chuck gets BPA interview, Tesoro test, casino IT Manager interview and Logos PM interview, but no matter how many resumes and job applications nothing pans out in Whatcom County area** anyway
- Quintin also hits a job wall in Seattle (eventually runs out of his UI in Nov)
- Lois and Chuck meet with old friend, Farid, for lunch to catch up on old times, etc. after another B&B trip
- One good thing is **Lois finds a good chiropractor** after Chuck urges her to try something for her back – now we can actually do things again w/o as much back pain for Lois
- We spend a little more than we should, probably, by going to B&Bs and the beach cabin Lois loves in Long Beach, WA
- We also take many more day hikes this summer, one of which includes two nights in Winthrop WA again (it is good we are trying to enjoy life together again, even with all of Chuck's lack of work issues)
- **Chuck gets government payout from a class action suit against banks and a notice of yet more payout $ to come from WA State as well**
- Family issues – Ruth has cancer to deal with, Cap has bladder cancer and a heart attack, we did get Pat moved to her new retirement unit, Connie and Chuck have run ins with cops, shit always hits the fan
- At least Harold is engaged to be married soon
- Lois refuses to get use to her 15 to 20 minute commute and begs Chuck to move to BC no matter what the resulting nightmare will be
- Thanks to Obama Care raising our medical insurance rates sky high, Chuck says OK and we decide to move to BC after finding a 1300+sf condo to buy for $369,000 + closing costs (Nov/Dec 2013)
  http://www.youtube.com/watch?v=hqOn5XEm86A
- **We play most of Lois's move idea by ear**; our only real plan is to somehow sell the Birch Bay house in early 2014... maybe... after buying the condo via a loan and a nightmare $20K+/- remodel on the BC condo (in Jan and Feb of 2014)
- Last but not least, we take our 6th anniversary trip to St Louis, Bowling Green (Corvette museum/assembly plant tour) and Mammoth Cave National Park in late Nov 2013

2014

- Phase I; purchase and then start remodel on the **Surrey BC condo**
- Chuck helps with kitchen changes in condo, appliances, builds custom closet doors, pull outs in kitchen cabinets, etc.
- Phase II; we move Lois, with some stuff, to BC condo
- Then we get lucky and hire RE agent, Mike Kent, to list and sell the house... luckily he works a deal so we actually get full price from the house... about what we paid for it (no real gain though)
- Phase III; Then we sell some stuff and leave some stuff for the Birch Bay house buyers and finally move our remaining (Chuck's) things over the boarder to BC also
- We also apply for Chuck's immigration to BC while Chuck hunts for a vehicle to replace the 2500HD which is beginning to have mechanical issue at 140K miles

- We mail Chuck's immigration application package to CIC on Mar 27, 2014

- Chuck researches pros and cons between a $32K Chevy Equinox vs. a $10K used 2008 Cadillac SRX which are HARD TO FIND (we think some day we will downsize to one car too?)
- Chuck trades his pickup and Lois pays extra cash (55/45 owners) for a 2008 Cadillac SRX ($18,095 FMV) he finds in Hermiston OR (not a great deal but we make it happen at half of what a new Equinox would have cost)
- Chuck begins the expected year of yo yo traveling back and forth to Oregon (staying with sister Connie) while we wait for Canada to process his immigration application
- We also get used to buying extra storage cabinets, fixing condo problems, etc. and having family over to our place for dinners going forward (Harrold gets married in April also)
- Lois finds out she has low iron in her blood which is why she is so tired all the time… so she starts eating meat again (yahoo!)
- Cost of living in BC (thanks to high cost condo, renovations, "special assessments", etc.) is sticker shock sometimes too (but monthly cash flow is eventually a bit better than Birch Bay was)

- A breakeven point will be somewhere out in 2030, but oh well...

- On May 15, 2014 CIC sends notice that Lois's sponsorship is approved
- Jul 30, 2014 Chuck immigrates to Canada as Permanent Resident
- By Sep 2014 Chuck has his Permanent Resident status, BC driver license and part time job at Linda Pharmacy
- On Oct 1, 2014 Chuck is covered by the BC health care program vs. United Health Care

- Chuck begins working (legally) part time at Linda Pharmacy (the "token male" on staff) which gives us plenty of extra spending money to enjoy life as we please (4 days off and 3 days working is a good deal too)
- Not enough income for Chuck to actually save any money in the bank though
- We have BC folks over for BC Thanksgiving, and we end up going to Portland for U.S. Thanksgiving
- We take a great trip to Hawaii before our 7th anniversary (where Chuck hurts his arm and foot during a hike… but he recovers gracefully as always)
- Also have Xmas at our place
- Then Chuck injures his back at Linda Pharmacy lifting a box once again; **same problem as when he worked at Nature's Path back in 2010**… (but he recovers gracefully as always)
- **Lois finishes her battle with low iron in her blood** – she is now a full time meat eater once again (and we can eat out anywhere we want now!!!)

2015

- We made it through 2014 holiday dinners and more birthday dinners with BC clan, etc.
- Mom and Connie came for visit for mom's birthday; March 24
- By Apr 1, 2015 we have done our Canada tax returns and Chuck's U.S. tax return and, finally, Lois's last U.S. tax return before Apr 15, 2015
- Lois still spending on remaining condo fix up items; blinds, painting bathrooms, etc.
- Condo Strata wants to refurbish exterior walls, balconies, etc., etc. but a member vote to pay $1 million over next year or so (average $6K per unit) falls through. Time to move again some folks say?
- Strata rams it through after using $11K CAD of everyone else's $$ to work legal system
- May 10 we head to our Long Beach rental cabin to decompress once again – Chuck goes to visit Mom and Dad, etc. in Portland that Monday
- High ho, high ho, off to work we go…
- Find out Ruth now has a brain tumor and they want to wait until Jan 2016 to operate
- Chuck goes to Portland for Thanksgiving which turns out to be a dead end effort (mom not talking to Chuck after argument), then he heads to Idaho to visit with Jerry and Janis after stopping in Pendleton to check things out there
- Xmas plans include moving Ron and Ruth to new digs near Chuck and Lois in a retirement complex called The Peninsula.
- Manage to have about THREE Xmas dinners; Linda's annual dinner, plus Harold, Nell, etc. at our condo, plus everyone at Craig's new digs in Richmond on Xmas day.

2016

- We made it through holiday dinners, moving Ron and Ruth and more reorganizing life with the BC clan, etc.
- March… Cap and Chuck visit Jason in LA.
- Chuck starts getting his Social Security benefits (after age 62) as of March 2016 which helps a lot on the expense/savings side of the balance sheet
- Gary passed away from cancer in early March also.
- In June I visited Jerry and Janis in Idaho.
- Chuck gave Cap, Connie and Felix's wife and daughter their Seattle tour in July.
- Chuck did some hikes with various BC gangs that summer as well; and a couple great hikes with Jenny from South Korea.
- Chuck and Lois hiked Table Mt in September.
- Then Chuck visited Dave and Deanna in Oregon that October also.
- Chuck and Lois had Anniversary #9 dinner at Kennan's (at the Pier) in Fairhaven/Bellingham.
- Xmas at Connie's and Mark's.

- Photos, etc. of most of our significant events for the year (or any other years) can be found here as well:
    - **H:\CKJ-MY-WORLD\CJESSUP\INDEX.HTM**
- **Trump wins in Nov elections.**

2017

- Trump takes office and does a great job of exposing the Marxist Libtard Demoncraps in D.C. even though they try every trick in the book to tear him and the country down.
- Ruth passed away on March 2. **H:\CKJ-MY-WORLD\CJESSUP\PDFS\My-Memories-of-Ruth-Worthington.pdf**
- Aunt Audrey passed away in July… not the best year going.
- Tried some hikes but getting out of shape (old).
- Well at least there was a solar eclipse to view Aug 21.
- Took our anniversary trip (BC, ID, WA, OR, etc.) ahead of schedule (in September); #10!!
- **H:\CKJ-MY-WORLD\CJESSUP\CHUCK-LOIS\Sep-Aniv-Trip-2017.htm**
- And yet one more uneventful TG and Xmas.

2018

Chuck kept working part time (45 hrs max a month… usually just 5.5 hrs a week on Fridays) while Lois kept her regular job/hours and Chuck did his best to try to figure out how to keep earning/saving some extra money on the side via his Social Security, TMI, YouTube.com or any other ideas he and Lois can think of (or whatever).

Lois went on her trips as always, now that she has regained her health (and as she pays off her expensive condo "special assessments"); we walk to work now and Lois is happier doing what she once did to entertain herself. And that is what is going to keep on happening in the near future.

In the meantime, Congress, Obama and most of the Democrats are long gone (something to be thankful for) while DNC, GOP and the fake news far left Marxist Libtard Demoncrap media machine can spin their wheels and the U.S. continues to be dragged into the deepest NATIONAL DEBT HOLE (**$22+ TRILLION + more bullshit**) possible **during 2018+** that they can possibly dig for us, just like Greece, etc. have done with their Socialist agendas... and what will be will be. Looking forward to a much better President in 2018+ (Trump is still stirring up his hornets' nest).

Personally, the hope is that the 25% of us who are still out of work, or who are trying to get by on half time or half pay jobs, unemployment and minimum wages revolt (like the Iranians) and send every last one of the people in the Marxist Libtard Demoncrap party within Congress, packing over the next couple election cycles (the GOP did at least get the majority in Congress during the 2014 mid-terms, but are just hanging on by a thread after the 2018 elections and most GOP members in the House gave up and quit).

2019-2026

It sure would have been nice if Trump could have drained the swamp once and for all. But, thanks to the COVID-19 outbreak, the libtard media, all the voting scams pulled off by the MLD party, and the economic fallout during 2020, brain dead Bidden and the communists in D.C. finally manage to get rid of Trump and the MAGA movement is dealt a blow thanks to the Jan 6, 2021 D.C. protests. The Trump administration had the country on the right track for a few years. The Marxist Libtard Demoncraps have managed to tear down every good thing done under Trump by May of 2021. And the MLDs have allowed as many or more illegals into the USA as the number of people that COVID-19 had killed worldwide during 2020 and 2021… until Trump's Warp Speed vaccination plan finally turned the tide on the MLDs plans to get a full on recession going during the early months of 2021. Canada, and some

of the MLD controlled U.S. states, didn't get done with their economic lockdowns until the winter of 2021 or later (as expected).

As always the demoncraps are trying their best to impose communist rule on both countries and will do anything to make that happen, including making sure the national debt tops $31+ TRILLION in the USA by March of 2022 (and Jimmy Carter era inflation is well on its way… finally). The stock market crapped out long ago thanks to Biden's economy killing efforts and his own green raw deal.

But who gives a rip what anyone says. The main problem with the U.S. today is BIG CENTRALLY PLANNED COMMUNIST STYLE GOVERNMENT, corruption (such as the Mueller investigation and Jan 6 "witch hunts" of Trump and MAGA protesters and the MLDs running various house committees any time they get the chance now days), the MLD caused border crisis, massive taxation (GOP did pass a tax bill anyway and would eventually pass the so called "Big Beautiful Bill"), and BS regulations (which Trump did his best to work on only to have Biden screw it all up)… and small minds running the show. ***PERIOD***. The other main problem is that the voters have been drinking all the MLD Kool-Aid from their own party's punch bowl for so long that they have rotted their brains on the stuff. **If you think the Democrats (which by 2026 or 250 years of USA was mostly DSA's) have a clue what they are doing you are dead WRONG!!**

Only good news of late is that the GOP finally won back the House in the 2022 midterms and Trump was re-elected along with the GOP winning both houses, in 2024, and they have started investigating all the corruption in the MLD party and Biden's administration and family… not that anything will ever come from it. By 2026, though, taxes are lower, the economy had come back, the market is going up, they are finally taking down Iran as I write this and the 2026 mid-terms are right around the Nov corner (hopefully the GOP hold both houses so Trump's administration can finish all of the above jobs).

End of Story and Time Line (check my main personal page for any more notes from mid-2026 onward).