

Convenience | Rob Scott

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The following are the first few pages of

“Convenience” by Rob Scott

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Chapter 1: What are you doing out there?

Convenience is the state of being able to proceed with something with little effort or difficulty. Affordable provisions; food, beverage, prepared meals and snacks are abundant in urban settings and lacking among rural America. In America, a convenience store is the epitome of convenience when it comes to acquiring provisions. Affordable is a relative term, it entails a reasonable price, meaning you have enough money to buy it. Grocery stores markup packages of food 25%, restaurants markup prepared meals 30%, but convenience stores markup items 125%. If you need a \$3 bottle of creamer, and the convenience store is two miles away at \$6.75 and the grocery store is twenty-five miles away at \$3.75, is it really more expensive to purchase from the C-store? Fifty miles round-trip in a pickup truck travelling at twelve miles to the gallon at \$3.65 per gallon gas prices, the round-trip costs \$15.20 regardless of how many items are purchased. So, the \$6.75 bottle of creamer is more affordable than the \$18.96 bottle of creamer from the far away grocery store. The choice of C-store purchase versus the grocery store purchase is the very definition of convenience.

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If on a Wednesday, Sally decides to go shopping for provisions, and travels into town to purchase \$100 of groceries, it really costs her \$116 with the gas expense, that is a built-in 16% margin of cost that she may or may not understand is accruing to her trip for provisions. If Sally works remotely and she wants to replenish the creamer on her fifteen-minute break, she can't do that by taking a trip to the grocery store, there is not enough time to do so, but she can if she visits the C-store. On a gas-time continuum basis, the difference is two hours of time plus gasoline expense. If she makes a typical remote salary of \$35.00 per hour the cost to make a trip to the grocery store is really \$90.00. If Sally purchases less than \$100.00 at the C-store, then Sally is actually saving money on her purchase versus the grocery store trip. In fact, Sally would need to purchase over \$400.00 of provisions from her trip to town to visit the grocery store to make the trip and its provisional purchases less expensive than from the convenience store.

Infrastructure is extremely valuable. Where paved roads exist, power lines, a source of water, and commerce is present, the value of property is relatively high. Where these critical pieces of infrastructure are lacking, property value is low. If you are making an investment, always buy low and watch it appreciate higher. North Polk County

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property costs \$50,000 per acre, south Polk County property costs \$5,000 per acre. But if infrastructure were to show up in southern Polk County, the property value would increase in parity. In order to increase property value, the County has to improve the roads and provide infrastructure. And entrepreneurs need to make prudent investments to capitalize upon opportunities to profit. It is not just raw land that improves in value, but values of everything measured in square feet increases exponentially.

North Polk County has 37,000 residents living among 18,500 houses across 127 square miles with an average home value of \$160 per square foot times 1,500 square feet or \$4.4 billion in home value. 829 businesses exist in north Polk County, employing 9,000 employees with an economic impact of \$106 billion, the value of the companies in north Polk County, TX.

South Polk County has 13,200 residents living among 6,500 houses across 930 square miles with an average home value of \$103 per square foot times 1,350 square feet or \$900 million in home value. Less than twelve businesses exist in south Polk County, employing 115 employees with an economic impact of zilch.

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Living in a rural setting such as in south Polk County is not convenient. According to the US Census Bureau, 46 million Americans or 14% of the population live in rural areas across the country. Rural populations are generally older with a higher population of residents aged 65 and older compared to urban areas.

Chapter 2: Home Economics

The average household in south Polk County, Texas has two residents per housing unit. Depending upon the ability of the homemaker to cook meals, it is almost always less expensive for a couple to visit a restaurant than to cook for themselves. Restaurants buy in volume and only tend to markup thirty percent. Purchases at a grocery store are made at twenty-five percent markup. But when time and ability are factored into the equation, it is very hard to beat restaurant math.

At \$15 per plate, a couple will receive drink, bread or tortilla chips, a meal and perhaps the ability to split a dessert. If the homemaker were to spend an hour preparing the meal, then consuming the meal and afterwards cleaning up, a total of two hours expensed. at \$35 per hour plus \$12 for the food items from the grocery store equals \$82. The breakeven occurs at five meals where the restaurant will cost \$98 after tax and tip. The homemade meals will cost \$100. These economics would hold true except for the fact that south Polk County does not have any restaurants.

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North Polk County has 72 restaurants. Food is prepared fresh, hot and cheapest among them daily, nearly 22,000 meals a day, consumed among the entirety of all of Polk County residents, all 50,123 of them. If restaurants were to appear in south Polk County, there would be a reasonable expectation that 9,000 meals could be demanded, perhaps more, given convenience and demand for that convenience. But, they do not exist, and so, if home-made meals were to become stocked in the convenience store, then sales could be expected of them.

Now, if the homemaker were to make six additional meals and six additional desserts for packaging and stocking at the local convenience store for sale, the 24 items divided into \$100 equals \$4.16 each item. If she were to deliver them to the local C-store cooler and they sell for \$6 each then she receives \$52,560 less cost of \$36,500 for the food gives her a net profit of \$16,060; about \$8 per hour.

It is completely possible that the homemaker could obtain the day's allotment of food at a deep discount, thereby reducing input from \$100 to closer to \$16 or the price of the gasoline used to collect the food each day. If the homemaker were resourceful

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enough to cook whatever was cheapest that day, then the pricing of \$6 per unit would warrant net profits of \$46,720; about \$23.36 per hour.

Deep discounts on a day's allotment of food are available from many sources; Food distributors run close on expiration dates and will deeply discount cases of foods to bulk buyers; Grocery stores will do the same or they may throw out the food all together. If the homemaker is resourceful, she could make the rounds to the food distributors and grocery store docks and gather heavily discounted daily allotment of food and cook that up daily.

Generally, free food comes in large quantities, like by the twenty-five-pound case; chicken, pork, beef and fish are traditional staples of protein that all have an expiration date on the case. If the homemaker were to secure a few cases a day of anything, then cooking that up would be a volume exercise and the output would be closer to 40 meals per case and if repeated for three meal-times and a dessert for a total output of 160 units instead of just 24 units. At a cost of \$16 to collect the free inputs, selling at \$6 each item produces \$960 per day or \$120 per hour.

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On a trip by the back of Brookshire Brothers grocery store early on a Tuesday morning, Sarah saw that there were cases of groceries that looked to be stacked for the Food Bank retrieval whenever they got around to it. In the meantime, Sarah noticed a case of potatoes, a case of green beans, a case of squash and as she was placing them into the pickup truck, an employee asked her “What are you doing?”

Sarah replied, “Putting these to good use. I am cooking 120 meals for my community today and I need these. They are out for the taking, right?”

“What else do you need today?”

“Well, I could use onions and any kind of protein you may have that is about to go bad.”

“What is your name?”

“Sarah Parker”, she said as she extended her hand for a shake.

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“Hi Sarah. I am Fritz Hubbard, I am the Produce Manager here at Brookshire Brothers. I have not put the onions out just yet, but they are coming, maybe tomorrow. Would you like to come inside and see what protein we have in the expiration room?”

“Sure, Fritz, that would be wonderful, thank you so much!”

“So, Sarah, what are you really doing with all this food?”

“I cook it up every day, whatever I can get, find, repurpose, recycle, salvage, whatever! I make about forty meals times three times a day plus a couple desserts and I package them and stock them at local convenience stores for customers to grab a good meal for cheap whenever it is convenient for them.”

“Are your meals popular?”

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“Well, they sell out every day, none go to waste.”

“Sarah, here is the back entrance to the place. It is opened at four o’clock in the morning, every day so that produce and food distribution trucks can make their deliveries every single day. It is the same entrance the Houston Food Bank uses to collect their daily allotment of expiring food. The cases we put outside are for the trash compactor, it is the really bad stuff. Don’t take from that pile outside. Just come in here and take what you need. Protein that you are allowed to take is in this here walk-in refrigerator. Just take what you need and we will be good.”

“Wow, Fritz! Thank you so much! You are being really awesome to me. What can I do for you in return?”

“Well, since you mention it, I could use a good hearty lunch here at the store. Do you know where I might be able to one delivered to me every day for cheap?”

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“Yes, Fritz. Yes I do! I know a great service that will place a great hearty breakfast, lunch and dinner with your name on it into that very employee fridge, every day, without fail, for absolutely free.”

“Well, Sarah, sign me up then, please.”

“Done and done.” Sarah said as she extended her hand to Fritz.

With a steady flow of daily provisions at the case level, making 200 plates of food takes more than one person to make, portion out, package and deliver to the convenience store coolers. It also has to be prepared in a clean environment, apart from any living structure. Sarah moved the operation from her kitchen out to her She Shed and hired Tanya and Tina to cook, package and deliver the food to the C-stores. Sarah makes the morning rounds at 5:00am to collect the food to be cooked for the day. Tanya arrives at 7:00am and begins cooking forty lunch meals and forty desserts. The meals are packaged and labeled and delivered into the coolers by 11:00am and she has the store clerk sign off on the sales receipt of what was missing from the cooler case and then she texts the receipt to Sarah and she goes home with four hours of pay at \$12 per hour.

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Tina arrives at 9:00am and cooks forty dinners and forty desserts, packages them and delivers them at 1:00pm, she has the C-store clerk sign off upon the sales receipt, texts the receipt to Sarah and she goes home with four hours of pay at \$12 per hour. Sarah begins cooking forty breakfasts at 2:00pm and finishes at 4:00pm and delivers them to the C-stores, has the clerk sign off on the sales receipts and returns back home by 5:00pm. After Sarah makes dinner for her family at 6:00pm and finishes the dishes, she sits down to process the sales from the convenience store coolers.

Every evening, Sarah bills out invoices for what sold that day, about 200 items at \$6 each; \$1,200 less \$48 to Tanya and \$48 to Tina, less about \$100 of incidentals in fuel, packaging supplies makes a \$1,000 profit every day. \$365,000 in profit is an hourly wage to Sarah of \$100 per hour. Every now and then, there simply would not be enough free food to make the meals for the day. The actual cost was about \$4.16 per plate of food when Sarah needed to purchase inputs. On a bad day when all food was required to be purchased, Sarah was able to profit \$168 or \$16 per hour after all expenses were accounted for.

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Since bad days were few and far between, Sarah made pretty good money, but it was not a scalable business model, because it relies so heavily upon free food inputs to work in her favor. So, Sarah saved every penny she could to build a retirement for her and her husband Jack.

Jack and Sarah Parker live in the deep south of Polk County. Jack works at the prison unit as a Corrections Officer at the Polunsky Prison making \$22 per hour. He drives 31 miles north to the prison every morning and he comes home every evening after work. On Jack's salary the only benefits worth much are the health care and the pension. There is not much left over from Jack's salary to support much else. When Sarah got the idea to make a few extra meals and stock them at the only convenience store in south Polk County, she found out there was demand. And that got Sarah motivated to sell as many meals as she could. By doing so, Sarah is now able to save about \$500 every day after income taxes.

When Jack turned 55, Sarah encouraged him to retire from the prison and start enjoying the rest of his life. At that point, Jack had access to his pension and could begin to draw from it if he wanted to, or he could postpone disbursements until he needed them

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in the future. For thirty years, Jack contributed 9.5% of his income (\$380 per month) and the Texas Department of Criminal Justice contributed 10% to the fund (\$400 per month) on his behalf. The fund grows at 6.5% annually as managed by the Employees Retirement System of Texas. The pension ensured Jack would receive a lump sum of \$800,000 at age 55. When Jack takes the lump sum and places it into an annuity for 17 years of monthly payments to bridge him until Social Security requires disbursements at age 72, the monthly amounts are \$6,000. Delaying Social Security payments until 72 pays the maximum amount to the beneficiary. At the same time, Sarah is socking away \$15,000 every month. If she keeps up the endeavors she will have amassed \$3 million by the time the annuity runs out.

Jack had been a good man to Sarah. He had been the sole provider for them for thirty-two years, but the prison was becoming ever more dangerous every day. Jack was no longer the physical specimen he was when they married years ago and moved out to the south Polk County address. Now that Sarah found another way to support the family, she felt it was a deserved time for Jack to take a break and enjoy his time while he still had it.

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It had made much more sense for Sarah to remain a homemaker as opposed to securing a job and traveling to that job. Sarah had only a high school education, she never went to college, and she was never able to bare children. On Jack's \$3,000 per month take-home salary, they owned just one vehicle, lived in a double-wide trailer and carried no insurance on it, they lived on a strict budget and Jack did the grocery shopping on his way home from work. At their home, Sarah filled her day with tending to chickens, goats, ducks, a few rabbits and some pigs. She collected chicken and duck eggs every day, milked the goats, and fed the rabbits and pigs. The animals she raised supplemented their protein intake and kept the grocery bills down. She also kept a garden and supplemented the groceries further with it. Leftover food and any excess vegetables were used to slop the pigs. Jack was a college educated man, having attended Sam Houston State University and was a member of the Future Farmers of America (FFA) while he attended high school. There he learned all about butchering animals into their primal cuts. While Jack attended college, he worked part time at a meat market and cut the primal cuts into chops and steaks for the customers.

When the household sustains itself on an income of just \$3,000 it can only afford so many payments for things. With Sarah being only high

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school educated, her ability to get a good paying job close by is an oxymoron. Even if Sarah could get a job at a restaurant or some kind of office job, it would not pay more than \$8 per hour and her take home pay would be \$160 per week, \$600 a month does not pay for the extra car note, gas and insurance for it. It just would not make sense to secure those things and attempt to pay for them on Sarah's salary. So, they made the most prudent decision to keep Sarah at home and for Jack to support the family.

After thirty-two years of servitude, Jack was given a break while Sarah provided for a while.

Chapter 3: Is Working Worth It?

Shortly after Sarah gave Jack the news about allowing him to retire early, he called his high school friend, Todd to catch up with him.

“Wow, Jack! What’s it been, about five years since we last spoke? What have you been up to?”

“Well, working at the prison up until last week. Sarah said I could retire early and enjoy myself, to do some stuff I want, within reason. I put in thirty years there. And now I get up later and fish a lot.”

“Did they pay you well?” Todd asked.

“I made \$22 per hour, but that is a good wage here in the woods. Nothing else pays that well within fifty miles of my house.”

“Shit! Jack, that’s horrible. I don’t get out of bed for less than \$60 per hour! How did you survive on that?”

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“Yeah, but, Todd, you live in Tampa, Florida where everyone makes good wages. Here in Segno, Texas we don’t have much to choose from for career paths. I went to college to become a corrections officer and I was one, for thirty-years.”

“Well, yeah, but you didn’t make squat! How are you going to live now? Were you able to save anything with the peanuts you were paid?”

“Todd, Sarah started a business and she clears a thousand dollars a day, every day.”

“Holy Hell! What is she doing? Is she running drugs for the cartels?”

“Nope, she picks up expiring food from places by the case for nothing and she cooks it and sells it through the local convenience stores. Her food is pretty good it seems, everyone buys it and she runs out every day.”

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“Shit! How many hours does she work?”, asked Todd.

“Like ten hours at best, sometimes less.”

“So, she has to do it every day though?”

“Yep, but she makes bank for doing it.”

“Fucking-A right! \$100 per hour is pretty good, dude! Damn, Jack! So, what are you going to do now?”

“I’m thinking about getting a Tracker bass boat, with like a 600-horsepower outboard motor on it.”

“Shit Jack! A 600? You are talking about the Mercury V12 Verado, right? Do you know how much gas that will guzzle? It burns 50 gallons per hour. It gets zero point four miles per gallon. You would need to refuel at every station along the whole lake just to keep it going!”

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“Yes, but it will do 72 knots.”

“72 knots! That’s 83 miles per hour. It is a \$115,000 for one engine dude!”

“Yes, maybe that will be a bit much.”

The history of working for wages dates back to ancient civilizations, where workers were often compensated with necessities like food and shelter, with the earliest recorded evidence coming from Mesopotamia around 3100 BC, where workers were paid in daily beer rations as documented on clay tablets; the word "salary" itself originates from the Latin "salarium," meaning "salt money," as Roman soldiers were once paid in salt. Guilds, during Medieval times, played a significant role in regulating wages and working conditions for skilled laborers. The rise of factories and mass production during the Industrial Revolution led to a shift towards time-based wages, with workers being paid for hours worked. Recently labor movements have begun advocating for minimum wage laws and better working conditions, like remote working and more work-life-balance arrangements.

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It is hard to manipulate an agrarian economy. If everyone simply worked their own farm and did not trade goods and services with others, there would not be much in the way of taxation upon commerce to capitalize upon and to rule with. By reverting back to living off the land, checking out of the capitalist society, life is made to be hard, and the government only makes it harder in its attempt to ensure the dissident rejoins the capitalistic regime. Government mandated health care, education, property taxation; Capitalism is an economic system that is driven by the profit motive, and in which people are forced to make ever increasing amounts of money in order to survive. Only those who make the most money is able to thrive.

If you work your land, there is a minimum amount of money you will be responsible for paying as a citizen of the United States to be allowed to continue residing upon that land. You will be required to pay for social services, education, health care, property taxes, sales taxes, income taxes, capital gains taxes and bartering taxes.

Most people living in a capitalistic society must sell their labor to earn a wage to survive. Most

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feel the system dehumanizes workers and prioritizes profits over everything else. As workers we are trained to save so that over a long period of time, the savings will grow and become enough to draw from during the last period in our lives. We are trained to look forward to the retirement savings to be used as the money to pay for our ability to live out the remaining years of life in some manner of comfort.

“Get a job” is what everyone is told to do. From the moment a person is capable of doing something of skill; babysitting, washing dishes, bussing tables, being a lifeguard, mowing lawns, etc. It is the assimilation we are all taught to obey.

“You know this capitalism shit is a scam, right?”

“How so?” asked Todd.

“Our government spends a \$150 billion every year on subsidies to give to small businesses and large corporations to promote their movement and establishment into areas that will employ people. These companies then hire people at minimum wage, giving them just enough money to make them

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take on debt to support their commute to work and to live near the job. But the debt is more than they make, so the employee is enslaved to the employer, because they now need the job in order to pay their debt and to survive.”

“Damn, Jack! That is deep. What made you think of that?”

“It’s bullshit really. Our government is no better than the British who conquered the world and enslaved the inhabitants to work the fields and mines to supply the British government with the spoils of their lands. Only, our government is worse, because it enslaves its own citizens to produce for the Capitalistic system with labor that is reimbursed for less than the labor produces, leaving a profit to the owners of that business.”

“But, Jack, it’s a free country, the employee is allowed and able to work wherever for whomever, they are not slaves, they are free to make change.”

“You say that, but try to change from a job that pays you to running a self-sustaining homestead that you live at and work the land and theoretically makes

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no profits. Try to get a loan to make that happen. I'll bet you any amount of money that you can't do that!"

"What are you talking about? Farmers do that every day!"

"Farmers, Todd, have to make a large profit to pay for the equipment and repay the loans. They have to constantly take out loans to plant, grow, harvest and to store their grains and output."

"So, why do you care if you can't get a loan to be a broke farmer?"

"That's just it, Todd, why is the person who wants to check out of the Capitalistic system called 'broke'?"

"Because he will never have any money with those endeavors. He will always be broke!"

"Look, all a person needs to do to live well is to secure food, shelter, clothing and healthcare."

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“Okay, brainiac, are you going to make your own clothes and how are you going to get free healthcare?”

“By bartering, I will make food and trade that food for things I need.”

“What are you going to do, give the doctor a couple chickens and a goat?”

“No, but I could offer healthcare professionals pounds and pounds of cheese, goat chops, rabbit parts, vegetables and canned goods.”

“And where are you going to find these hungry healthcare professionals?”

“From the Prepper Network, there are hundreds of thousands of Preppers across the United States and they are very open to trading for provisions, food being the number one security item willing to trade for.”

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“So, you would seek out a doctor, that owns a practice and wants fresh food?”

“Yes, there are doctors out there that will trade a food delivery service for healthcare services.”

“But what if you need surgery, an MRI, you know, healthcare. How are you going to pay for that?”

“I don’t know, maybe Obamacare, just buy it when I need it. There is no exclusion for pre-existing conditions.”

“Yes, but there is a fine for not carrying insurance every month. If you don’t have any money, how will you pay for that then?”

“Todd, money is not the answer to happiness.”

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“Jack, whatever the question is, money is always the answer! If you want to be happy, you need money, enough to be independently wealthy. Nobody is poor and happy!” Look, people with lower incomes tend to have lower life satisfaction, lower subjective well-being, and lower levels of positive emotion.”

“Yeah, well, I read that people across the globe with very low incomes do achieve a level of life satisfaction that is just as high, and in some cases higher, than those in wealthy nations.”

“That is Craker-Jack wisdom man, money is the right answer to any question. Ask anybody you want. And I am pretty sure that study determined happy poor people have to be living remotely, far removed from the rest of the country’s culture in order to not be influenced by the rest of the economy making fun of their poorness.”

“Well Todd, that is exactly where I live. South Polk County is very remote. There ain’t a damn thing to influence us for over 30 miles in any direction, no billboards, no stores, nothing.”

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“Gee, Jack, sounds like a place where Sarah would be the least happy, seeing how she grew up in Houston and all she ever knew was the city life.”

“You know, Todd, the least happiest people on the planet live in Japan. They are not happy people because they work themselves to death. So many people die from working that they call it ‘karoshi’. Now, the happiest people in the world live in Denmark.”

“Yeah, what do they do there that makes them so happy?”

“It is what the government of Denmark does that allows its citizens to feel happiness, the government provides a lot of basic needs and the citizens are freely able to pursue happiness and most of them achieve it. Happiness is most often experienced when people find meaning in what they do and those people do things for others and do things that are bigger than themselves.”

“Not to change the subject”, Todd stated, “But did you know my dad has Parkinson’s Disease?”

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“Is he shaking bad?”

“No, well, he was at first when they diagnosed him, but they are giving him a new drug that is making it seem like he doesn’t have it anymore.”

“Todd, it’s Dopamine that they are giving him, right?”

“Yeah, how did you know that?”

“It is the happiness neurotransmitter, that is how people feel happiness. When we are young we feel happy most of the time. Doesn’t matter if things are good or bad, we feel happy regardless. But as we age, the Dopamine receptors die off and we have a harder time feeling happy. And when we lose enough receptors, and we are not able to process Dopamine anymore, we get Parkinson’s Disease.”

“What are you, Bob Ross, painting happy little trees everywhere you go?”

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“Know what else gets Dopamine flowing?”

“What?”

“Cocaine, which prevents neurons from turning the dopamine signal off, resulting in dopamine levels to rise more than three times the normal level. Methamphetamine, Ecstasy, and Levodopa, which reverses the effects of inflammation on brain reward circuitry, ultimately improving symptoms of depression. And then there are completely natural and legal ways to do it like with Tyrosine, an amino acid that is converted into dopamine in the brain. Foods that are rich in tyrosine include rabbit, chicken, eggs, beef, almonds, avocados, and bananas. L-theanine: Another precursor to dopamine found in Green Tea. Vitamin D. Pantothenic Acid or vitamin B5, found in dairy foods and eggs, potatoes, tomatoes, oat-cereals, sunflower seeds, avocados, mushrooms, fish meal, peanuts, molasses, rice bran, wheat bran, and yeasts. Pyridine or vitamin B6, found in whey, beef liver, tuna, pistachios, crustaceans and mollusks, apples, oranges and pears. Magnesium, a mineral in hemp seeds, dried spices, cocoa powder and

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energy drinks. Omega-3 fatty acids, found in hemp oil, vegetable oils, walnuts and soybeans.”

“Do you eat all that shit?”

“Most of the time.”

“Are you happy?”

“I usually am.”

“Hell, Jack, if I were retired I guess I would be too.”

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I hope you did enjoy reading the first few pages of “Convenience” by Rob Scott. Please note all books can be located for sampling and purchase at:

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