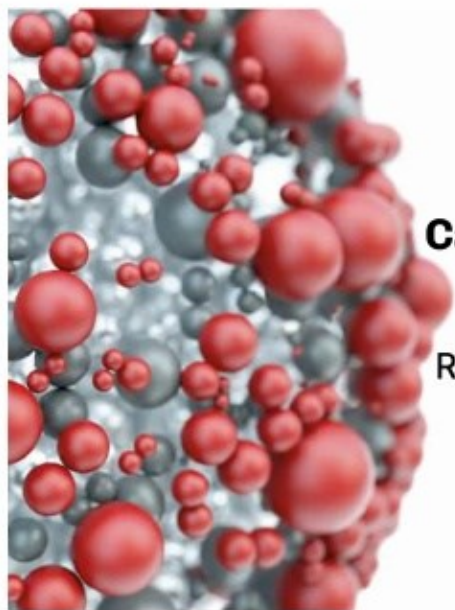




Catalyst

Rob Scott

"The loss of community is the loss of self"

- Robin Wall Kimmerer

The following are the first few pages of
“Catalyst” by Rob Scott

Foreward

We tell our children, “You can be anything you want to be if you just work hard enough at it.” It is a crock of shit, really. What we do for a living very much depends on the whims of our other half. It does not matter what we are made up of or built for, it only matters what we are expected to do for them.

When it comes to selecting a spouse, we are cautioned to choose very wisely. Courting is supposed to ferret out the impediments to a blissful life. The time and the custom of dating are supposed to be spent airing differences and finding common ground on which to build trust and loyalty in a relationship. There are just some things that are impolite to address properly, like income and finances.

Hypothetically speaking, the what if this or that, it is all pretty vague as you are navigating the proper way to discuss these taboo subjects. You can’t get a straight answer from either side, if it were to come down to a choice of what you would or would not do; your potential spouse is most likely to state, “we’ll just have to see when it comes to that”; as in “show me the money and then let me decide.”

My first attempt at marriage lasted nine years and produced two children that have cost me \$324,000 in wages garnished through the Office of the Texas Attorney General on behalf of their mother. If those funds had been invested at a moderate rate of return over the time span garnished, it would have produced just shy of one million dollars had I been able to save it instead of paying it out to their mother via child support.

My final approach to marriage has surpassed ten years. Last year my spouse asked me how I plan to retire since my savings is nowhere near her amount. She asked as if I was supposed to be coming up with a million dollars to match hers to afford me the right to retire. To which my response is, "Here, hold my beer and watch this."

Chapter 1: My Dilemma

My retirement assets consist of five acres of fenced pastures, a tank, (otherwise known as a one-acre pond), a thirty-foot by twenty-foot shop, a pickup truck, and some cash. To her, the property is just a liability costing half a coin in taxes every year. She views the cash as a century of taxes prepaid. To me, that is my retirement, filled with chickens, rabbits, goats and gardens. I own the property and assets outright. It costs nearly nothing to live on. I can eat what I produce. To be unplugged and off the grid is what I aspire to do in retirement.

After forty years of working for employers, I want to participate in the trade of my labor for their pay. I just want to be left alone to live out a sustainable life on my own accord. I do not want to travel anywhere. If people want to see us, they can come for a visit. I have been working since I was sixteen years old. In three more years, I am done with working for another person. In June of 2027 is the last payment required of me per the divorce decree.

Asking someone what they want to become when they grow up is a normal thing to ask if the

person is young, but when the person is 41, it is a little awkward and strange to ask such a thing. Regardless, my response would be the same as I reported in my class of 1990 yearbook quote, “Independently wealthy and sustainably rich.”

Now, no one knows what they are going to be in twenty-years’ time when they are 18, it is a crap shoot to say anything. Hell, in my graduating class of 99 seniors from Lemon Bay High School in 1990, typical mortality rates at the time suggested only 92 of us would remain alive to see age 50. They were not wrong. Accidents, cancer and heart attacks have taken the lives of eleven of us so far.

Usually, it takes both courage and a lot of resources to become independently wealthy and sustainably rich. Risking your scarce resources on an endeavor is the typical path to becoming rich. To most, it feels like gambling to take such a risk into the unknown. It is NOT! There are assets at work that remain in the event the endeavor completely fails. In that regard, there are still multiple chances to accomplish the goal in spite of the unfortunate event of a failure.

There are about 34 million small businesses running in America. 47% of those businesses are owned by a person of Generation X (1965-1980) making Generation X the most prolific small business owning generation. A small business is an independent business with less than 500 employees. These make up 99.9% of all businesses in the United States of America. They employ 62 million people, half of all employed persons in the private sector. Texas is the second largest small business owning state with 3.3 million establishments throughout the state. Only California is bigger at 4.2 million small businesses. If a person of my age wanted to do something different, owning a small business would be as natural as anything, in fact, I would be in great company and favored by most banks and other lending institutions over other applicants for funding.

As a card-carrying member of Generation X, I am 52 years old and am not ready to retire yet, I still have a good fifteen years of ability left in me to run a small business before I am forced to draw Social Security payments. At 67, my monthly draw will be \$4,000, more than enough to live with on my farm.

I ask very little of my spouse, I provide the best I can, but the sad truth is that my debt

obligations have always gotten the best of me. I have been saddled with child support burdens most of my entire adult life. As soon as I am able to live without having to pay those monthly payments, I would like to start a small business and to run it until I am no longer able.

At this point, all I need is a signed permission slip from my wife to quit my job in 2027, to scrape together the 20% of the loan amount needed to borrow the money. Oh, and to be given the freedom to live with my wife on my farm in my humble abode. I know it is a lot to ask, but it is only my resources I am requesting to use, not any of hers'. Sure, a share of the debt would be her burden as well, but the assets would secure those debts, in the event of absolute failure the assets would be sold and would cover the debt obligations fully. It is not as risky as she might believe. The plan is solid and the assets, when acquired, will continuously appreciate in value.

I suppose if she does not like the homestead arrangement, she could have her dreamhouse built on the property of her liking and to meet her expectations. I suppose it really just comes down to whether she still wants to be with me or not. If she does, she can find a way to make something work out there. If she does not, well, that's a pisser.

People do change over time. It is part of growing up and growing old. Tanya met me at a weird time of my life. I was bound to do some changing since then.

My changes were more of a reversion back to the late 1970's and early 1980's. When I was just a kid with my dad. Having witnessed the death of his best friend, my dad was gripped by depression, culminating in divorce. I watched our family spiral apart all because of what I thought was an inability of him to keep a job. I took every lesson to heart that my dad showed me on that farm. There will always be another job, but no one can ever take away what my dad showed me.

Anyways, back to the finances part with Tanya, she was damn proud of the fact she raked in well over six figures every year. She followed the retirement advice to a "T". She aimed to achieve fifteen times her income in savings by the time she retired. That two million dollar mark was extremely important to her. She needed assurance it was going to be enough. Assurance from who was my only question. I never aspired to ever accumulate that kind of money. As far as I am concerned,

\$500,000 is more than plenty to live out 30 years. But it became a sore spot with Tanya, she insisted we needed to accumulate twice what she was saving up for just her. She needed us to achieve \$4 million in savings before we retired. And there in lay the rub we had with each other going forward.

What I know for certain is that you can't change a person's mind on what is important, you can only choose to acknowledge their position and agree or reject it. And by rejecting it, they feel that you have invalidated their position on that subject. I stand by my opinion that we will never need more than \$500,000 to retire comfortably on the property for the rest of our life. And by God that is all I will ever have to my name. Everything else will be risked to achieve that which Tanya feels is important to have. If she wants millions, by God this is the story of how that is going to happen.

Chapter 2: The Way It Was

Back in 2013 was a weird time for me. I had lost everything, my wife, kids, church, friends and ten years of community vanished from me all due to a divorce. I turned 41 that year, I was officially in mid-life and it was a disaster, way worse than any crisis. While a crisis is a critical situation that threatens to escalate into something harmful, potentially causing significant disruption or danger if not managed effectively; a disaster is a sudden and catastrophic event causing significant harm, damage, or destruction to people, property, or the environment, overwhelming one's ability to cope. That was me, Dalton Webb a fucking disaster. I was cleaning up though. I had been sober for a few months and feeling rather fearful to mingle in Atascocita, Texas in January 2013.

About that same time was Tanya, be-bopping around her quaint little community of Kingwood, Texas. She was a devoted Girl Scout leader to her daughter's troop, had been divorced for fifteen years, had many friends and was connected to her community in so many ways; through old friends from high school, from church, her book-scraping club, her walking group and volunteering as a good Soccer Mom does for the club. It was fancy finding

Tanya on the Christian Mingle dating site, her friendly tone and demeanor was a welcomed howdy-do.

We dated through July, I proposed, she accepted and we married the following spring. Her daughter graduated high school and went off to college. Tanya seemed happy and we were doing really well, until 2020 when a damn virus up and bit her on a plane trip from Ohio to Houston. It did a hell of a number on her. Gave her a crippling disease. Damn near killed her. Eventually she recovered with a lot of clips in her belly and limitations on what she could and couldn't do for the rest of her life.

When her daughter left for college, her friends' daughters all did the same. Damn if her closest friends didn't all leave to deal with their empty-nesting woes as well. Then the church had an issue and it split in half, losing many of her closest church friends to other congregations. And then the company she worked for thirty years at expelled through attrition the rest of her friends. Called it a "Re-Org" or some shit. Who knows why they did it, but it was the last blow. That one broke her. After that, she became lost. Her only focus became money and that was in short supply in her mind.

After twelve years of no community, I was still very much in search of one. I don't warm up to people so good, I have an autism condition that prevents me from being able to read people and they can't read me. Therefore, I go about life in a constant state of non-community. Tanya lost her community slowly over time and now we were both without one. But I had an idea.

Chapter 3: A Country Boy can Survive

I grew up on a five-acre hobby farm in Southwest Florida in Englewood, between Sarasota and Fort Myers. We had a small, quarter-acre pond, it was dug shallow, it did not need to be too deep because the water table was just three feet there. The entire five acres was built on reclaimed swamp land. Just like in the back pages of nudie magazines, sold it as “cheap” land in Florida. As soon as enough people bought the lots, there were large ditches dug between each lot and the swamp was drained. The dirt from the ditches leveled the property to allow it to be built upon. The dirt from the pond was used to create the house pad for its foundation.

As early as I can remember, I loved picking up and hugging the chickens. They were so soft and smelled like the pine needles they liked scratching around so much looking for bugs. Whenever I fed them they came running and I just wanted to pet them all. It was my job to collect the eggs every day. I remember one time when I moved a hen laying in a box. I found a whole pile of eggs. I got my dad to look at it and he explained those were going to be baby chicks soon and to let them be. A few days later he was right. Those fuzzy little peepers were

amazing. A couple months after that, we rounded up some of those chickens and stuck them in a cone and lopped off their heads. Then we dunked each one in a bucket of very hot water and we plucked off their feathers. It took a long time. Then we gutted them and quartered them and threw the parts and pieces on ice in a big cooler.

But nothing was like the rabbits. Every thirty days there were always bunches and bunches of bunnies. They were a little harder to hold. They scratched my arms a lot. Dad showed me the proper way to hold them right behind their ears on their neck, like a kitty cat. They breathed shallow and fast, like their heart was about to explode. But then one Saturday came and we rounded up the older ones. My dad took the handle of a hammer and cracked it across the top of the rabbit's head and slipped it's stunned and quivering hind foot into the snare. He stripped its coat of fur off, gutted it and tossed the cleaned carcass into a cooler filled with ice. He butchered and cleaned about twenty of them that day. I kept the all the hides and I tanned them making them into leather pelts.

Once we had two cows, my brother and I named them Burt and Earnie. About six months after we got them, my dad butchered them. He strung

them up between two large tree branches and when he ran his knife down their bellies, a river of guts came pouring out. He quartered them and threw the cow parts on ice lining the whole bed of the pickup truck and hauled them to the butcher in town. A week later, we got back about a hundred packages of steaks. When we ate them, my brother and I would always ask, "Is this Bert or Earnie?". My dad would always chuckle at our question. I can remember my dad kept some of the cow meat, some dark red meat and some tallow or fat from the cow. We took chunks of each and with a hand grinder we ground them into long strings of ground beef. I think it was an 80/20 blend of meat to tallow which made a most flavorful blend of ground beef. We must have made over thirty pounds of ground beef that day.

We had two big freezers in our garage. They were always filled with food, good food, great steaks, roasts, ground beef, chicken, rabbit and fish. I remember bags and bags of stone crab claws. No matter what was going on, with my dad, working or not, we always ate good.

My dad had several careers over the course of his lifetime and still he found the time to teach my siblings and me how to survive and to live off the land. My dad was not taught these things by his dad,

he developed the desire and skills to teach these things to me on his own accord. He reinvented himself several times. I learned that talent from my dad, to reinvent myself repeatedly.

Like I said, Tanya met me at a weird time of my life. I was forty-one years old. Instead of purchasing a sports car, I bought property just north of Houston. I was single, no dependents and making a decent living as a chemical logistics manager. I was not making big bucks. I never have. However, I was able to pay all my bills and I have always lived within my means. I never compared my income to anyone else's. That is a very private matter and no one should know everyone's business like that.

I did not ever have much left over from my paychecks, but I saved what I could. I had just completed the "healing and self-reflection period" of one year of no-dating after my divorce. It was my conscious decision to focus on personal growth before entering into a new relationship. I was recently divorced, with decimated finances, paying off a substantial child support debt and trying to manage all the household bills by myself. All I had was a paycheck and time to focus on my career. Tanya was a welcomed distraction, for she is well

endowed, was also divorced with a kid and was managing her life just fine.

The company I was employed through was a start-up and our growth trajectory was not an easy one. About a year into my marriage to Tanya, the controller of the company decided to embezzle four million dollars from the owners and caused my eventual layoff from the company and ensuing unemployment status for a few months.

Because of the start-up status, the extreme uncertainty of success of the company, I saved all that I could into highly liquid assets. Because of what happened to me during my divorce, being left decimated in finances and not a way to pay for anything. I would never again tie my money up into untouchable retirement funds. When I was divorced, my ex took all the money in our account and left me with all the bills. As a condition of divorce, I was to come up with money I didn't have to pay for legal expenses, a payment to keep my home, utility bills, and to pay child support. The money came from my Individual Retirement Account. With losses on the investments due to the crash of 2008, taxes due and a penalty-fee on top of those losses and fees. That destroyed my retirement account. From then on, I would not ever put money into an account with such

restrictions. I will always have very tangible and very liquid assets.

I will never ever be dependent upon another person, company or entity for my livelihood. I will always have enough money to last as long as it takes to re-establish myself into the next endeavor. Money is just a tool. In that regard it is simply leverage to achieve more when necessary.

When a woman looks at an account balance, she views it as a finite limit, such that any withdrawal depletes the balance forever and will never get replaced. When a man looks at an account balance, he views it as a leverageable entity, to be used in conjunction with knowledge and experience to just make more.

Tanya's desire for retirement is to travel extensively, everywhere, both foreign and domestic. She says traveling is her escape from life. It takes an obscene amount of money to travel. And after it has been spent, there are nothing but memories to show for it. What a waste of perfectly good resources.

Generation X, my generation, is the first generation primarily relying on 401(k) plans. Half of Gen X have no retirement saving and most worry about the growth of their amount for retirement. Flexibility in remote work is expected to allow Gen-Xers to extend their working years. The average Baby Boomer (1946-1964) retired with \$250k in their 401(k) and \$250k in their IRA. The average Gen-Xer has \$200k in their 401(k) and \$100k in their IRA. For Gen X, caring for loved ones is a top priority, significantly influencing their decision-making. This generation places a high value on family and personal relationships, often making choices that prioritize the well-being and security of their loved ones. Gen-X has an average life expectancy of 85.

If you want to retire at 55 and you do not have a significant hobby, it will be a long boring thirty years until you pass. Bored people tend to burn through a lot of money doing stupid stuff, like traveling, gambling and dining out constantly. A large majority of Gen-Xers prefer to retire outdoors and to pick up gardening as a hobby and most of them want to be able to keep chickens. However, most home owner associations prohibit the keeping of chickens. If you want to do that, you will need to find some unrestricted property outside of town, like the property I have in Segno, Texas.

Home Owner Associations restrict what a person is allowed to do on their property in their attempt to protect neighborhood prices from fluctuation due to unsightly or unwanted problems. A traditional HOA will spell out specifically that keeping chickens, rabbits and other livestock are strictly prohibited so that you and your neighbors will not have them and cause the neighborhood to become like a farm. They also restrict where, on their yard, a neighbor may have a garden. Gardens in the front yard are never allowed, regardless of where full sun can be found. There were not many HOAs prior to 1970. At that time there were less than 10,000 in existence, however, today there are over 370,000 HOAs restricting 40 million houses across the USA from doing what they want to, supposedly protecting \$12 trillion in property values.

On my property in Segno, TX there are no restrictions. I can do whatever the hell I want to, on my property, and my neighbors can do whatever the hell they want to on theirs'. I can have any kind of livestock I want; chickens, rabbits, goats are all perfectly fine. I can have a garden of any size anywhere I feel like having one. I can discharge firearms on my property anytime I feel like it. The point is I am not restricted from anything on my

property, and to me, that is worth a lot of money, because doing what I want to, when I want to, does have its privileges.

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

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