CRISIS

It was a warm Friday afternoon in June, at the end of a long work week, when the unthinkable occurred.

Terri and Russ were a young married couple living in the suburban Los Angeles community of San Fernando. Terri called her husband on her cell while commuting home from work on the notorious I-5. Traffic was crawling, as usual.

"Hon, don't forget to grab some cash at the ATM inside Safeway while shopping on your way home. And see if they have any of that yummy Chinese take-away left too, near the deli counter. You know what I like. I'm too damned tired to cook tonight."

Twenty minutes later, Russ called his wife back from the supermarket.

"Hey, 'T'...something's wrong here. The ATMs aren't working, and all of the self-checkout machines are out of order too. And guess what? All of the regular staffed registers won't accept any credit cards or debit cards. Weird, right? People can only buy food here now with cash. Look, I've got just three bucks in my wallet, so... sorry, Hon. No Chinese for you tonight. Looks like you'll have to rustle up some leftovers for us or zap some frozen dinners. I'll catch you back home in about thirty minutes. Love you."

Out of curiosity of what she just learned, Terri changed her satellite car radio station to a local AM news channel. At the top of the hour, she heard something very peculiar from the announcer.

"Here in the Valley, reports are coming in from distraught residents complaining that stores, banks, gas stations, and restaurants are unable to function electronically. Cash is still being accepted, but signs are going up fast announcing that any electronic transactions are temporarily suspended. Officials are baffled as to what exactly is causing such a massive outage. We'll keep you informed as much as possible as the situation unfolds..."

When Terri got home, she flipped on the television. More news reports were interrupting the regularly scheduled programming. Network camera crews were relaying live shots and airing interviews with bewildered citizens at various locations affected by the outages. Then Russ showed up. He removed his dress shoes with an exhausted sigh and yanked off his aqua-blue tie.

"God, what a week!" he exclaimed. He went over and gave Terri a quick hug and kiss. "So what's going on, Hon? I heard on the radio that this crazy outage thing has spread all across the Valley."

Together, the couple watched the news while munching on a large micro-waved frozen pizza. Terri added a nice tossed salad to their quick meal, while Russ liberated two cold bottles of craft beer from the refrigerator.

An hour later, every town and city in California learned that they likewise had been seriously affected. The usual modern money systems -- that everyone had learned to rely on, over the years-- had utterly failed.

Not surprisingly, panic was beginning to creep in.

Bank outdoor ATMs wouldn't function. No one could withdraw any cash from their checking or savings accounts inside the banks either. Gas stations only accepted cash now. Paychecks could neither be cashed nor deposited. Restaurants, stores, and supermarkets put up signs declaring: "Sorry -- Cash Only." Checks were soon rejected as any form of payment, the reason being that nothing was verifiable.

Still, no one knew the cause. Was it some kind of crazed terrorist cyber-attack? Or was it a huge electronic assault by some hostile foreign power? City and state officials took to the airwaves in a futile attempt to calm the alarmed public.

Fortunately, any other non-monetary electronic systems and devices still worked. Cell phones, the Internet, television, etc. were blessedly still functional. California's vast electric power grid was up and running as expected. Home and business lighting, traffic signals, hospital machines and equipment, air conditioning, and so on was operating normally. The water system was also reliable and secure.

Within forty-eight hours, however, it was learned that all fifty states had been affected by this unusual and unprecedented economic problem. The President addressed the nation after an emergency session of Congress was convened. The military and law enforcement were both put on heightened alert.

But the reassurance by Madame President fell largely on deaf ears. People were getting increasingly angry and upset.

The only citizens seemingly unaffected were those who mistrusted banks and had hoarded cash over the years. Those with basement coin jars dusted them off and used them or the greenbacks hidden under mattresses or in empty shoe boxes to conduct needed business at such stores that were still operational.

Over a week's time, it was learned that only the United States had affected by this mysterious outage. All other nations were untouched.

Soon, wealthy Americans went overseas to either stay there until the crisis at home was resolved, or they brought back their luggage filled with cash from their offshore banking assets. International stock trading with the U.S. was suspended by the European Union and Asian nations, so the American stock market was forced to shut down for the time being.

As the problem stretched past its ninth day, food stores began to voluntarily give away such perishable food items as milk, bread, and eggs rather than simply throw them out. Churches and relief agencies such as the Salvation Army and the American Red Cross also stepped in to provide aid to the hungry and the desperate. Of course, cows still had to be milked twice a day and hens kept laying regardless of any man-made emergency, so dairy and poultry farmers put their productions in cold storage, hoping to salvage their businesses once normalcy returned.

In rural communities, store owners -- who naturally knew their neighbors by name -- switched to selling items on credit or barter, knowing that the electronic money crisis couldn't last forever. In the cities, however, such trust was not practical, so the municipal, state, and federal governments released emergency stockpiles -- for those in need -- of fuel, powered milk, cheese, and sealed military food packets called MREs -- Meals Ready to Eat. These last items had a long shelf life, and needed no special storage or handling.

About 90% of the American people remained calm and patient -- like Terri and Russ -- assuming that this unthinkable disaster wouldn't last much longer. Each day, the majority resorted to consuming stored foods already found in their refrigerators, freezers, and cupboards holding their canned and packaged dry goods. Neighbors learned to help their neighbors, seeing as most businesses had suspended operations because they could neither pay their workers nor their suppliers. The public, as a result, largely stayed home -- just as during the Covid-19 pandemic in 2020-2022. People shared what they had the best they could.

But the other 10% of Americans had other ideas: frantic self-preservation and survival at any cost. Martial law eventually had to be declared, with a dusk-to-dawn curfew patrolled by armed National Guardsmen and Guardswomen. Police were kept busy stopping and arresting looters, or those assaulting anyone suspected of carrying any dollars. Civil unrest -- some of it armed -- began to increase. News reports and civic officials urged peace, and stressed that the crisis would not last forever. Experts were said to be working day and night to solve the problem, they promised.

The surprise announcement came on Day 14 -- two full weeks after the initial outages in California. Madame President made a dramatic nation-wide address from the Oval Office at the White House.

"My Fellow Americans, I am happy to announce that all electronic banking and economic business interfaces and records will be fully restored exactly one hour from now, at 8:00 p.m. EST. Everything will return to normal. You have my word.

What you have endured these last two weeks has actually been an enormous -- and potentially risky -- test, and nothing more. Your own government pulled the plug, so to speak, on our electronic money systems . It was not done by some crazed terrorist group or any hostile foreign power. Our country's loyal allies around the world were secretly informed in advance that we would be conducting an emergency test of the resiliency of all 340 million of us Americans. Believe me, you were never in any danger. In the initial days of this carefully planned and executed crisis, your elected officials merely pretended that we didn't know what was causing the problem. We could have stopped the crisis test at any time under my command using a new, sophisticated computer network hidden deep in an ultra- secure underground bunker.

Why -- you are probably asking yourself -- did your own government conduct such a serious experiment? The answer is that, as your elected leadership, we needed to know precisely how every American would react to such a dire economic emergency. We will be studying the huge detailed results of this artificial crisis for many months from now, to determine exactly what worked, what didn't work, and what surprised us. This vital data will henceforth prepare us even better for the future, should such an unlikely event ever actually occur.

I am proud to say that the vast majority of you weathered the past fourteen days in a positive and constructive manner. You proved to me and to the nation that you are steadfast, adaptable, and compassionate. I sincerely salute you from the bottom of my heart!

Naturally, some businesses and institutions suffered some fiscal damage during this crisis test. But I assure you that each and every one of you will be fairly compensated for any loss of revenue. We have carefully set aside a substantial fund in our nation's budget for just such a purpose. Be fully aware, however, that any legal action or lawsuits against the government are forbidden, seeing as I have moments ago signed an Executive Order banning any such specific legal retaliations.

I am also granting clemency for the small minority of our citizenry who sadly panicked and chose the wrong path into selfishness and lawlessness. As long as you return any looted items and/or make fair restitution of consumed stolen goods, your related prison term will be revoked and your record summarily cleansed.

My friends, what we have just accomplished is unique in our nation's history -- indeed, no country has ever attempted such a dramatic experiment, let alone the world's most powerful economic system. We did the unthinkable, and we survived -- as I was confident that we would. After all, we are Americans...

Thank you for all you have endured. I believe we are a better and stronger nation as the result of what we have just lived through.

May God bless you, and may God bless the United States of America. Good night, and sleep well in peace and reassurance."

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Once the bright, hot camera lights were turned off at the end of her address, the nation's second female President breathed a sigh of relief. She was informed afterward that every electronic economic conduit had been fully restored, as promised and expected, precisely on the hour.

She then called her Vice-President, her top two advisors, and her Chief of Staff to her side, and spoke in a confident voice.

"Well, I believe we have pulled it off, my friends. I'm reminded of an old saying: 'Once you can fake sincerity, the rest is easy.' " Madame President smiled icily and gave a slight chuckle. Those assembled grinned in agreement.

"We now have the ability to control the country's financial system at our discretion. We can turn it on or off at will. The people will have to do whatever we tell them to do, or else. Tell the Secretary of State to inform our globalist allies that we were successful. Also debrief the military Joint Chiefs.

Now, we can work on Phase Two -- disarming the American population of their guns..."

THE END

by Jack Karolewski

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