LOTTERY WISDOM

So you think that winning the lottery will solve all of life’s problems? Think again. Believe me, some things will get better and easier, but other things will throw you for a loop.

My name is Buckley Wesmore, and I’m twenty- nine years old. I was named after my great-great grandfather from Pennsylvania who fought in the Civil War. Folks just call me “Buck,” which is good because I prefer that name anyway.

I hail from Mullan, Idaho, a small mining town with a population of 674 in the mountains off of I-90, about ninety miles from Spokane to the west, and six miles from the Montana border to the east. Like most other men in town, I worked in the Lucky Friday Mine. We dug out silver, lead, and zinc at a depth of 6000’. I started there in 2011. But in 2012, one man died underground in an accident in April, and in December, seven men were injured too. As a result, the mine was closed for all of 2013, and 100 of us miners were out of work. My wife of two years, Sheree, filed for divorce six months after that, complaining that we never had any money, despite the fact that I found work as a janitor at the U of M in Missoula, some 110 miles away. It was a long two-hour drive there and two hours back home, Monday through Friday. The gas bills were a killer on my old truck. Sheree said she never saw me. Maybe she had a point. But what else could I do? We had bills to pay and needed to eat. Anyway, the mine reopened in 2014 and I was back underground. Living alone sucked, but in order to meet new ladies, you had to drive to either Coeur d’Alene or Spokane on the weekends and cruise the bars. I admit that I succumbed to several one night stands, but they were loveless and left me feeling empty.

Life chugged along until last March, when all 100 Lucky Friday miners -- along with 150 other men from the nearby Morning and Star mines -- went out on strike against the mine owners, the HELCA Company. We walked the line for five weeks, over pay and safety issues. They finally caved and we were back on the job.

At the local Mullan watering hole -- the Outlaw Bar & Grill -- I was shooting pool and downing yet another cold bottle of Rainier with my buddies, when Casey Keene started talking about how it would be if he ever won the Powerball lottery.

“I play the same numbers every week, so if I keep it up, I’m bound to hit it big eventually,” he remarked. “Buck, you never play the lottery, do you?” Casey asked.

“No, it’s just a waste of money. The odds are so steep that it would take a mathematical miracle for you to win. You are as likely to get hit in the head in the next second by a meteor as win,” I chortled. “And remember: you’re not even wearing your miner’s helmet!”

“Aw, you should try it at least once in your life. Who knows? Someone has to win. It might as well be you,” Dan Stegler added. "You can drop a dollar at the gas station on your way home tonight. Pick some lucky numbers. I hear the pot is up to $263 million now.”

Well, I lost the pool game, so I had to pay for the beers. It was time to call it a night. I went out into the chilly, pine mountain air and passed by the Sinclair gas station. Just for fun every October, as the evening temperatures began dropping here at 3300’ altitude, the outdoor, 8’ x 5’, green plastic brontosaurus out by the pumps – the symbol of the Sinclair Oil Corporation – was ‘dressed’ in a large purple sweater, a white scarf, and a purple stocking cap. These were the colors of our high school team, the Tigers. The station was owned by the Alatorre brothers, Juan and Carlos. Minding the store Tuesday nights was Juan’s wife, Natividad, who went by the nick-name “Nati.” The Dino-Mart flashed – along with several neon beer signs by its entrance -- a modest on and off Powerball Lottery sign, with a rainbow leading to a pot of gold. On a lark, I went in.

“Hey, Nati, how’s it going?” I began. “Dan suggested that I finally buy my first lottery ticket. Got any lucky numbers for me?”

“Well, Buck, most people pick a combination of important dates, kids' ages, birthdays, addresses, scrambled social security numbers, you name it. If it was me, I would just let the computer do a random pick for you. The odds are so lousy that you can simply blame the machine then when you lose,” she laughed.

I laughed too. “O.K. Give me a lucky one dollar ticket, computer generated. $263 million, here I come!” Although the drawing wasn’t until tomorrow night, I wasn’t anticipating anything other than losing $1.

I worked at the mine the next day as usual. When Wednesday night came around, I was watching an old re-run of The Twilight Zone, the episode where a sophisticated team of bank robbers go into suspended animation in a hidden cave for 100 years with their stolen cache of gold bars – only to discover that gold in the future is worthless as a form of money. At 7:59 p.m., interrupting the commercial break, the lottery drawing was announced. With meager excitement, I retrieved my single ticket from the pocket of my grubby jeans. The Powerball official was crowing about how the jackpot had rocketed to $377 million at last count. I got up from the couch, grabbed the last of my Chips Ahoy cookies from the kitchen, and returned to the living room. By now, all of the numbers had been drawn by a cute blonde assistant and were displayed on the screen.

Unbelievably, as I stared at my ticket, I realized that all of my six numbers matched. I couldn’t believe my eyes. But it was true!

I turned the TV off.

Winners had 180 days to claim their prizes. I laid awake half of the night in shock. I called in sick to work the following morning. Then I found the state lottery main office phone number in Boise and called them.

“I…um…think that I won last night’s Powerball. What should I do?” I asked nervously. A woman official told me to read the all of the numbers carefully off my ticket to her. After a long pause, she told me to get to Boise as soon as was convenient. “And whatever you do, don’t lose that ticket!” she warned. I told her I’d drive down there tomorrow. I later also called in sick for Friday at work.

My head was spinning for the rest of the day. Who should I tell, if anyone? My coworkers? My parents and my two sisters? My boss, Ted Fisher, at the Lucky Friday? I paced the floor thinking and, barely eating any dinner, I went to bed early and suffered another fitful night's sleep. I left the next morning at sunup in my old truck for the lottery office in Boise, some eight hours and 500 miles away. I arrived around 3:00 p.m. after two restroom and gas stops, and a quick lunch at a Taco Bell.

Sure enough, after checking again, I was declared the winner. The sole winner. $377.4 million. I surrendered the ticket to the officials. I signed a bunch of legal documents and chose the ‘one lump’ payout option, rather than the 25-year monthly payment option. This dropped my winning amount down to $294.3 million. I was counseled to hire both an estate lawyer and a financial planner/accountant. To guard my privacy, if I requested it (and I did), my name would be withheld from the media. A representative from the IRS was on hand, however, and immediately took half of my winnings. But I was still left with over $147 million, given to me as a certified check. (Nati, at the Sinclair station, would also get 1% of the jackpot -- $3.77 million before taxes -- as the sole seller of the official winning ticket.) I shook a lot of hands, and was congratulated numerous times by all of the lottery office staff. I walked out the door in a daze as Idaho’s newest multi-millionaire.

Not knowing what else to do, I drove back to Mullan. My town has an elementary school, a high school, the founder "John Mullan Museum," a small weekly town newspaper, a post office, one church (Emmanuel Lutheran), a modest City Hall & adjacent Fire Department, and a library – but no bank or police department. We had to drive eight miles west to Wallace for our main banking (where our mine paychecks were auto-deposited), although the Sinclair station had an ATM machine for quick cash. The nearest police were also found in Wallace, inside the Shoshone County building. I got home around 1:00 a.m. on Saturday and went right to sleep, having driven a thousand miles since Friday dawn.

The U.S. Bank in Wallace wouldn’t open until 9:30 a.m. Monday morning, so I had to wait the rest of the weekend to deposit my colossal winning check. I was reluctant to go outside for some odd reason – even to surprise Nati with the stunning news at the Sinclair station – so I stayed in, and passed the time thinking, watching TV, leafing through old hunting and fishing magazines, surfing the internet, eating, and napping. Fortunately, none of my friends either called or stopped by. But I did call Ted at his home, and told him I would be well enough to be back at work in the mine on Tuesday. Strangely to you, perhaps, but I have to confess that I experienced no real joy or ecstasy at suddenly becoming very wealthy. Maybe I was still in shock or denial. It was like being in a surreal dream. Would I be better off in the long run, or was I unwittingly headed towards some unknown disaster?

Abe Fenton at the bank was speechless when I turned up to deposit my certified check on Monday. He even called his Western Division manager to make sure he was handling such a huge, new account correctly. “It wouldn’t surprise me if you are now one of the richest men in the State, Mr. Wesmore,” Fenton proudly declared. “On behalf of our whole family here at U.S. Bank, we are entirely at your service, day or night.” He even offered me his personal home telephone number, but I said that wasn’t necessary. He helpfully suggested that I pay off my 30-year house mortgage with U.S. Bank immediately, which I did. He also issued me one Gold and one Platinum-level credit card, either of which could purchase anything around the world instantly without question.

One thing I did want to buy was a new truck. A new 2018, Ford F-150 two-door, to be precise. So I drove further west to Coeur d’Alene until I found Mike White Ford. He had a beauty on the lot in Stone Gray, so I dumped my old 229k-mile beater truck on him and slipped behind the wheel of the new vehicle after we made a very sweet deal. By now, I was starving, so I stopped for lunch at the Cracker Barrel for my favorite meat loaf, then cruised home. The new 5.0 L, V-8 engine purred like a kitten. She handled like a dream too on the curving mountain roads. And the sound system was incredible! I actually began to relax a little, and enjoy the scenery. It was a superb, brilliant autumn day.

My next big decision was whether to quit my job at the Lucky Friday Mine or not. I mulled the pros and cons as I drove. I remembered that I also needed to hire an estate lawyer and a financial planner/accountant very soon.

My new-found reverie was shattered, however, when I exited I-90 at the Mullan Sinclair gas station. There were three local media vans with their satellite upload dishes, and a sizeable crowd outside the Dino-Mart. I pulled in to see what was happening.

Reporters and photographers were surrounding Nati and Juan Alatorre. I overheard an excited question as it was yelled aloud: “So, how does it feel to be a new millionaire, Natividad?”

Nati caught my eye and pointed to me, happily beaming. “Ask him! That’s Buck Wesmore. He’s the big winner! I got 1% of his winnings as the sole seller of his winning ticket. ” She and Juan rushed over to me. Nati was crying tears of joy and hugged me, while her husband stood stunned but grinning from ear to ear.

The press immediately switched to me, like sharks in a feeding frenzy. I noticed from the corner of my eye several of my coworkers and other locals from around the town. Everyone started cheering and applauding my almost unbelievable good fortune. Cameras and cell phones clicked. Microphones and television equipment were shoved in my face. Looking back, I can barely remember the questions they asked, not to mention my answers.

But one thing was certain: My goose was cooked. Everybody knew I won now. My life was headed for a major upheaval.

That night, multi-millionaire Buckley Wesmore's face was all over the TV news. My home phone and doorbell both seemingly rang non-stop. I was swamped with emails when I logged on my laptop, futilely seeking a little relief. Fortunately, I had no Smartphone, or I would have also been overwhelmed with text messages. Mostly, I was warmly and enthusiastically congratulated, or simply asked how I would spend the $147 million. I awkwardly confessed that I didn’t know yet. Finally, I took the phone off the hook and went, exhausted, to bed.

The next morning, a special edition of the town’s Mullan Examiner was published, its headline blaring, “Buck Wesmore Wins Mega-Bucks! Millionaire Homeboy Makes Mullan History!”

I called up Nati and congratulated her and her husband, but quickly added that I wished she had taken the lottery 'anonymity' option like I opted for. “I’m so sorry, Buck,” she lamented. “I guess I wasn’t thinking clearly when I got the shocking announcement call from the lottery people in Boise. Please forgive me. I hope I haven’t ruined your life with my big mouth.” I told her it was O.K., and that things would probably settle down after a few days anyway.

I went back to work with my dented lunch pail after breakfast like I promised my boss. At the Lucky Friday Mine, my coworkers ogled my new F-150 as I pulled into the parking lot. Casey quipped, “Hey, Buck…you’ve got enough cash now to buy all 100 of us a new truck like this beauty. How about it? That’s what friends are for, ain’t it?” Everybody laughed, but there was a peculiar feeling in the air as my squad went down the 6000’ shaft in the elevator cage. “Man, I’d quit this mining shit tomorrow if I ever struck it that rich,” was the general sentiment said by more than one worker, as we toiled hotly with drills and heavy equipment underground until quitting time. Truth be told, my mind was elsewhere during my shift, although I did my usual job. Ted asked me to stay behind to talk in private for a little bit after the other guys took off.

“Buck, what are your plans now? I read that other lottery winners usually come to work the very next day and tell their boss that they quit. I need to know if I should look for your replacement anytime soon. You can imagine that there are plenty of other men in northern Idaho who could really use a steady, good-paying job like yours,” he remarked.

“Well, Ted, my windfall was as big a surprise to me as it is to you. I’m just not sure what I need to do – legally, financially, even morally. Can I keep coming to work until December 31, then give you my decision?” I asked. “I need consistency and routine now to keep my sanity. I hope you understand.”

Ted agreed and said it was no problem. “If HELCA asks me, Buck, I’ll relay the words you just told me. Now go home in that new truck and enjoy some filet mignon and caviar for dinner,” he teased. “See you tomorrow.”

Meanwhile that evening, Abe Fenton from the bank emailed me with some recommended contacts for both an estate attorney and a financial planner/accountant. I promptly emailed the first two names back and set up an appointment to meet with them on Saturday at my house. The lawyer’s name was Richard Kane, and the financial wizard was Stuart Keyes. They were professional colleagues and even played golf together. They outlined various helpful plans for tax shelters and high-yield/low risk investments. I gave my consent a few days later after checking out some related books at our library and reading up on money management. I was only a high school graduate, and not really up on any advanced economics. I also talked more with Abe at the bank in Wallace.

Was I then surprised to hear from my ex-wife Sheree? Or from my parents and my two sisters? Not really. Sheree called and wanted to come back to me, explaining in a somewhat pleading voice that she still loved me, and that the only reason she divorced me was over money woes. “Now that you have plenty, Buck darling, don’t you see that we can be a couple again? We could even have the children you wanted that we couldn’t afford before. It’s a sure sign from heaven, don't you think? Can't I just come over and see you for a little while, honey?” she offered in desperation. Her naked attempt at a cash grab was pathetic, and I told her so just before I hung up, saying, “No, thanks...Good-bye, Sheree. And please don't bother calling me again.”

Next, I heard from my parents in Rapid City, South Dakota. My relationship with them was strained years ago, when I left and moved on my own to Idaho and got married. Dad was in the Air Force, and when his only son declined to follow in his strict military footsteps, a gap widened between us. Mom, meanwhile, went sheepishly along with whatever Dad said, forever siding with him. So I was virtually an outcast. In fact, I hadn't heard from either of them since my divorce five years ago. Not even a birthday call or card.

"We heard the good news on the television, son," Dad began. The last word was uttered with such phoniness, I thought, that I wanted to laugh. "Your mother and I are getting up in years, so naturally we figure that you might be inclined to share a nice chunk of your windfall with your dear old parents," he reasoned. "After all, we brought you into this world, and clothed you and fed you and gave you a roof over your head all those years."

I was filled with an uncomfortable mixture of sadness, anger, and disgust. "Don't forget to add the love and understanding and support that you both showered me with my whole life, Dad. That by itself is worth a few dollars at least," I added sarcastically. "Look...just leave me alone," I spat out before hanging up.

A few days later, my two sisters each made separate attempts to demand some of my winnings. If they hadn't been so obnoxious about it, I might have given them something, but their manner was so crude and harsh that I dismissed their entreaties, vaguely saying, "I'll have to think about it..." The fact that both of their husbands openly derided me and considered me a loser in years past also helped harden my resolve against ever being charitable toward them or their families. If only my sisters had been nice to me when we were growing up together, and had been supportive when I needed it most as we grew older, with no thought of any future material reward!

Meanwhile, I went to work as usual Monday through Friday, but the unspoken tension there was ramping up. First, Dan Stegler explained that because he had been the one who had urged me to buy my first lottery ticket, certainly he should get a reward. "A million dollars would be fair, Buck, don't you think? That still leaves you with $146 million. You won't even feel it. What do you say, pal? For old time's sake? I could really use that dough." I just looked at him in surprise and said nothing.

Casey and my other former friends gradually stopped inviting me for beers at the Outlaw and for poker games on the weekends. I was becoming estranged, against my will. My other coworkers looked at me oddly, or avoided eye contact, or suddenly stopped talking when I approached. It was as if we had nothing in common anymore, even though nothing had changed from my point of view. I sort of sensed that they were envious of me, or that they, too, wanted some of my fortune but were afraid to ask. Only my boss, Ted, related to me in a more normal manner, as he always did.

At home, things also got weird. Riley the mailman regularly brought me dozens of letters from strangers from all across the U.S.: Inventors needing a cash stake for their revolutionary new product. Real estate investors promising huge profits. Offers urging me to Buy Gold! Marriage proposals, many including explicit nude photographs. Former classmates from school needing money. Obscure so-called 'relatives' -- whom I had never heard of -- wanting cash. 'Sob story' cases who pleaded for money for life-saving operations for their children. Which were real and sincere, and which were fake? I couldn't tell. Unknown women claiming I impregnated them and wanting child support. Meanwhile, telemarketers called so often that I had my phone number changed to unlisted. Strangers even appeared on my doorstep, begging for dollars for this and that, some even forcing me to call the police in Wallace to come and get them moved off. I had to delete my Facebook account because of overwhelming ‘friend’ requests from total strangers. Even some of my lesser-known coworkers came quietly with hat in hand. And the pastor from Emmanuel Lutheran likewise came with a plea for some funds for a new church auditorium.

The usual snows had come to our area in early November, with on and off storms for the next two months. When Christmas approached, I was surprised that only my boss, Ted, invited me to join his family for dinner. I thanked him for his kindness, but explained that I had earlier accepted an invitation from the Alatorre brothers and their families. On a trip to buy gas at the Sinclair, I had fallen into conversation with Juan, and he confessed that Nati had similarly been badgered constantly for money from all directions. They planned to move to San Antonio in the spring and build a big new house there -- so as to be closer to her family in Texas -- while Carlos and his wife, Gabriella, would stay and continue to operate the Sinclair station in Mullan. The Christmas feast at their house was filled with spicy, traditional Mexican holiday treats. Although I wasn't much of a churchgoer, I even attended the Midnight Mass on Christmas Eve with them and their children the night before at St. Joan of Arc Catholic Church in Coeur d'Alene. The warmth of the devout service brought me a needed hour of peace and reflection. I really enjoyed the traditional songs too, and sang along.

Soon, the end of 2018 was in sight, and with it, my last day of work -- just a half-day, because of New Year's Eve. Ted Fisher called all 100 of us together, and gave a speech thanking everyone for an accident-free year at the mine, and concluded by saying that this was my last day and that I would be missed. Perfunctory applause was offered, I shook Ted's hand, and then waved good-bye to those assembled.

I went back to my house on Earle Street. I didn't feel like going alone to a bar for a drink at midnight, so I simply watched the Times Square 'ball-drop' on television, munching on some microwave pizza. When "Happy New Year, 2019!" was at last ushered in, an idea popped into my head as to what maybe I should do next with my life. Having never traveled overseas, I thought that going on an "around the world" cruise could prove both fun and interesting. So I went to bed with that curious thought on my mind.

The next day, January 1, I researched ocean cruises on the internet -- ports of call, dates, reviews, etc. I already had a valid U.S. passport, which I used on several hunting and fishing trips into British Columbia and Alberta. I also found a good travel agency in Coeur d'Alene, called Dream Adventures Travel. I called them when they opened the next morning on Wednesday. Their most experienced agent was a woman named Jana, a forty-year veteran of the travel business.

"You say your name is Wesmore? Buckley Wesmore? You wouldn't happen to be that recent Powerball lottery winner, would you?" Jana asked.

"Yes, I guess that's me...Well, I'm looking for an around the world cruise, leaving sooner rather than later. I need a long change of scenery and lots of time to think. Can you set me up?" I inquired. "And please, just call me Buck."

"Certainly, Mr. Wesm...I mean Buck," Jana replied. "I see on my computer screen here that the Cunard Line has a sailing from Southampton around the world on the Queen Victoria, departing on January 10 and returning on April 28...would that be agreeable? 107 nights visiting six continents, with 35 ports-of-call. It will be absolutely amazing!"

"Sounds great, Jana. Can you book me a nice cabin?" I asked. Although I was basically a simple, bearded bachelor who wore flannel shirts and blue jeans and work boots and liked country music, the exotic images of foreign places I had studied yesterday on the internet beckoned to me now.

"Yes, Buck, let me check...I have sailed on Cunard before, and I can assure you that every cabin is perfect, as is the service and the food and the included shore excursions. You will be treated like royalty, believe me," Jana gushed. "Oh...wait a minute...sold out? Every level? Just a minute...no, wait...yes, yes, I see a last minute cancellation...good, very good...I can get you on Deck 8...it's amidships for a smooth ride. Club Balcony class -- Looks like Room 8058. A little over $33,000 total. O.K. -- Do you have your credit card and passport handy, Buck? I'll need some numbers from you."

I gave her the information she needed. Jana told me that the Queen Victoria was christened in 2007, and that it carried 2061 passengers and 981 crew. "It's awesome, and you say this is your first cruise, Buck? You will be totally impressed," she added. "Now, let's get you flights to London Heathrow and back. Cunard will meet you at the airport and provide a V.I.P. transport to the docks at Southampton. Would like prefer First Class air seats, Buck? You'll fly from Spokane on Alaska Airlines to Seattle, then take British Airways non-stop to London."

I agreed. I had, however, a rather unique special request that I hoped Cunard could agree on. "Once I am aboard ship, Jana, I want to be listed under an assumed name. I don't want to be known only as the Powerball multi-millionaire Buck Wesmore for the entire voyage. I need anonymity. Can you understand and accept that? I would like to be referred to by all the ship's staff as "Nick Adams." He was the main character in a book by Ernest Hemingway that I once enjoyed reading in high school. I identified with his thoughts and his feelings about life...it's kinda hard to explain. Especially his simple love of the outdoors. Can you arrange this for me, Jana?"

Her voice had a smile in it when she replied, "Buck, you would be surprised how many wealthy people sometimes prefer to use a necessary alias for a while. I bet there are several dozen already on your cruise that made the exact same request. And Cunard knows how to please their clients in every way. Nick Adams it will be, for all of your 107 days with them. Not a problem. You are all set. Thank you so much for your business. Let me know if you ever have any other travel needs or questions. And as our office always says: have a real Dream Adventure! Stop by anytime and say Hello."

All of my travel documents arrived via FedEx the next day. I decided to drive to Spokane airport myself and park my truck there. Frankly, I was afraid of theft or vandalism by anyone twisted or jealous, should I leave it in my gravel driveway for more than three months unattended. I also contacted a home security company and had my house wired with an alarm system. By early morning on January 9th, I was all packed and ready to go. I informed Abe, Richard, and Stuart of my itinerary, and of my April 28 return date.

I had never flown First Class before, and I must admit that it was quite a treat, especially on British Airways from Seattle to Heathrow. My spacious cubicle converted into a flat bed when it was time to sleep. They even provided pajamas! The food and drink service was amazing, as were the movie and music offerings. I actually arrived in England -- after nine and a half hours in the air -- quite refreshed and excited. I adjusted the hands on my Timex as I stepped off of Flight #48. Local time was now just past noon, January 10. Jet lag would have to be dealt with eventually, but not yet.

A uniformed Cunard representative met me and my luggage after I went through customs. "Right this way, Mr. Adams," he motioned. He took my bags and escorted me to a deluxe V.I.P. van, and we drove on the wrong side of the road to Southampton, about 65 miles away. The weather was cloudy and chilly like back home, but there were no mountains like back in Idaho. Only rolling hills dusted with snow, with occasional brown patches of fields and pasturelands peeking through. Champagne and snacks were available to me as I comfortably sat in the back of the vehicle taking in the scenery.

The Queen Victoria was a massive ship, visible in the Southampton docks even from a distance. Once aboard past security and escorted to my #8058 stateroom -- which was supplemented with a large bouquet of fresh flowers, a fruit basket, and a chilled bottle of champagne, compliments of Jana and Dream Adventures Travel -- I stepped out onto my balcony. This will be nice, I realized, once we headed into warmer waters and balmy weather, which the majority of this voyage would provide. Then I inspected the ship's facilities.

The ship was a magnificent symphony of fine woodwork, gleaming brass and chrome, and sparkling crystal chandeliers. Jana had not exaggerated its splendor! A complete fitness center with spa, swimming pool, massage, steam room, and sauna. A hair salon. A two-story extensive library. A business center with computers, fax machines, and printers. Wi-fi throughout the ship. The Royal Court Theatre for Broadway-style stage shows, hobby and craft demonstrations, informative lectures, and movies. Several grand dining salons and intimate bars. On-deck sports facilities. A fully-equipped basic medical ward staffed with nurses and physicians. A multi-story atrium. Shops and an art gallery. A casino. And more.

After an obligatory lifeboat stations drill, we raised anchor and festively slipped away from the dock. As I continued my explorations, I noticed that I was probably one of the youngest passengers among the 2061 aboard. Most of the passengers were together as couples -- those retired and able to afford such luxury, with typical ages ranging from the mid-50's to the early 80's, I guessed. When I asked, a helpful hall steward ("Yes, Mr. Adams? How can I be of service?") informed me that there were always some divorced single men and widowed women aboard looking for a mate or at least for some romance, but that the ratio was 4-1 female to male.

I returned to my stateroom to change for dinner. My chamber had a flat-screen TV, a king bed, a desk, a couch, two end chairs, and of course a private bathroom with shower. A schedule of events had been delivered to my door.

I frankly felt somewhat underdressed in the casual elegance of the main dining salon, The Britannia, as I looked around at the other guests. I was seated at a table of eight -- three couples and another single like myself, a charming older divorcee. I was the sole American at our table. Everyone was gracious and put me completely at my ease. The service was excellent and the food was outstanding. During pleasant dinner conversation, I vaguely offered that I was in the mining business out West, even though nobody directly asked me what I did for a living, or any other probing personal questions for that matter. This was rather remarkable to me. I felt that I was completely accepted by seven total strangers with warmth and friendliness. I realized that we were all part of the same sort of social 'group.'

Over the next six days at sea, I relaxed by reading, watching movies, and working out at the Fitness Center. I also took long walks around the Promenade Deck for fresh air and further exercise. I was intrigued at mealtimes -- I ate with different groups -- how nobody was stressed or aggressive or egotistical or competitive. Similarly, the waiters and stewards and maids and officers and other Cunard staff were cordial and unflustered. They were, in fact, all perfect professionals.

Just before we arrived on January 17 at our first port of Hamilton, Bermuda, I got a serious email from Nati Alatorre back in Mullan. She apologized for disturbing me on my vacation, but thought I should know that my former mine boss, Ted Fisher, underwent emergency stomach surgery yesterday and needed to stay in the Kootenai Clinic hospital in Coeur d'Alene for several days. He was resting comfortably at this point, and was expected to make a full recovery.

"The problem, according to his wife, Buck, is that even after his HELCA medical insurance pays out, their family estimates that they will still be over $343,000 in debt from all the bills. I thought you should know the whole story, seeing as you always spoke so highly of him. It's a sad, tough situation for them. We have been saying prayers for them. Anyway, I hope you enjoy your cruise, my dear friend. Juan and I might be moved out to Texas by the time you get back in late April, but you are always welcome to visit us anytime at our new house in San Antonio. Love and hugs, Nati."

There was no question as to what I could and should do. I immediately emailed Abe Fenton at U.S. Bank and instructed him to wire $343,000 to Ted Fisher, along with flowers and a sincere get-well card from me -- adding that he should mention that I would visit Ted when I returned to town in late April.

It was nice walking around Bermuda for the day, enjoying the sunny 70 degree weather, and strolling down the well-tended streets lined with attractive, pastel-colored shops and houses. The British colonial past was still evident, with the khaki, Bermuda shorts-clad, uniformed policemen directing downtown traffic.

Back on the Queen Victoria at dinnertime, I was seated at yet another new table, and was introduced to Miles Carrington and his wife, Ellie. They lived in Hamilton, and had just joined our cruise. They were going as far as Cabo San Lucas in Baja, Mexico. "We have never gone through the Panama Canal, so we thought it would be interesting," Ellie explained. She was an attractive, petite, platinum-haired woman in her late 50's, I estimated. Her husband, Miles, was tan and fit, tall and silver-haired, probably in his early 60's. He offered that he was a retired real estate developer from North Carolina. He met Ellie when sailing his yacht from the Caribbean to Bermuda thirty years ago. She was a Bahamian citizen, so when they married, she was granted dual U.S.-Bahamian citizenship, as was Miles. They had two grown sons.

As we sailed towards Florida, I kept bumping into Miles over the next two days, either in the Fitness Center, or walking the Promenade Deck for brisk exercise before breakfast. We started into conversation. I remarked how everyone I had met so far was remarkably pleasant, and how people didn't pry into each other's personal lives.

"Well, Nick, you've probably observed that most of the passengers onboard are rather wealthy. It is an unspoken rule among such society to never probe into another one's business in public. We never discuss any specifics regarding money, or politics, or religion. That is always done on a private, personal level among friends. For example, you said that you were in the mining business out West. That's all you need to say, ever, in public. People respect that rule. Now, you may have inherited vast wealth, or may be currently amassing it at your young age through brains and hard work. "Old" money or "new" money, as it were. You may have made a fortune gambling, or in the stock market, or in organized crime. You may be hiding from the authorities. You may even be traveling under an alias. No matter. You are completely accepted here -- as long as you 'blend in' and don't violate the established 'peace of the club,' so to speak."

I asked Miles how many Americans he thought were on board.

"Of the 2000 or so passengers, from what I have observed, and from past cruise experience at this level, I would guess about 200," he replied. "Of those, most will be from the East or West coasts: Boca Raton, Hilton Head, Boston, Palm Springs, La Jolla, Newport Beach. Some Texans from outside Dallas/Ft. Worth. A few from Denver, or Jackson Hole or Telluride. Maybe some from Hawaii. But most of the passengers on the QV are from Europe and the U.K., Australia, Canada, Singapore, China, the United Arab Emirates, India, or Saudi Arabia. Not that long ago, you saw many from Japan, but no more. Instead, you have the rich newcomers from post-Communist Russia -- but most of those have mafia money, and tend to mix only with their fellows."

The following day, we talked more while walking the top deck for exercise.

"Nick, I like you," Miles began, smiling. "You are friendly and curious. I wish my two sons had turned out more like you. But sadly, they both became lazy, wastrel playboys, throwing away a serious chunk of the money I worked so hard to earn over thirty-five years in the real estate market. Blew it at race tracks, or on booze, bimbos, even cocaine. Ellie and I finally disinherited them. We never talk with either one anymore. Maybe we spoiled them too much when they were boys, who knows? Anyway, if you don't mind, can I share with you a quick lifetime of advice that might help you with your own life's journey? I could take you ‘under my wing’ -- kind of like a father and son -- until we part ways when I get to Cabo and fly home. How about it? I daresay you might find my counsel useful to you one day."

I was both intrigued and honored, so I agreed and listened. Plus, Miles seemed cordial, honest, and sincere.

"O.K., well, Nick, let's start with some gentle advice regarding your appearance. You might consider getting a completely new wardrobe. (I was ashamed to admit -- and I didn't -- that I bought all my clothes at Wal-Mart, and that my cruise luggage was packed with nothing but.) When we get to Port Canaveral for Orlando tomorrow, let's take a few hours together without Ellie -- she'll understand -- and buy you some new clothes. Then, I would most respectfully suggest -- and please don't be offended -- that we take you to an upscale hair salon for a better haircut and the removal of your bushy beard. You will look so sharp when we get done, trust me! What do you say?"

I laughed and thought, sure, why not? Beards were a sweaty nuisance in tropical weather anyway, and being better dressed could make me in fit more easily, appearance-wise, with the rest of the ship's passengers.

Shopping the next day was actually fun. Miles knew which stores offered the finest clothing for the best prices. My gold American Express card provided extra special attention from each shopkeeper. I purchased various kinds of shirts, slacks, shorts, shoes and socks, along with two new belts, a wide-brimmed tropical hat, and a swimsuit. I also bought one dark and one light-colored sport coat. Miles explained that I wouldn't need a tie, but that I could rent a tuxedo on board our ship for any gala, such as the Captain's Dinner. Then we went and I had my first barber shave, just like in the movies. I was actually impressed after that -- and with my fine new haircut --when a mirror was presented for my approval by the beaming elderly Cuban barber!

Back onboard later for dinner, I asked to be seated again with Miles and Ellie. The rest of our table remarked how handsome I looked, now clean-shaven and wearing a light silk sport coat over a navy Sea Island cotton polo shirt. I indeed felt like a new man! Someone at our table later brought up the topic of sailing. Miles soon talked about sailing with his wife from Hamilton to the Bahamas on his yacht, the "Miss Ellie," named both for his lovely wife, and for their favorite character on the "Dallas" prime time soap opera TV show from the 1980's, played by the actress Barbara Bel Geddes. "Of course, that was before Nick's time," Ellie added, and everyone smiled. I admitted in reply that I once saw the famous "Who Shot J.R.?" episode on YouTube, but that was all.

The next day we docked at Fort Lauderdale. Miles asked if I wanted to play an hour or two of tennis while Ellie and some of the new friends she made onboard went shopping. (“I know our ship has a tennis court on Deck 11, but this will be better,” he assured me.) He had complimentary admission to an exclusive beach club through his American Express Centurion card -- the so-called Black Card -- one of the most exclusive in the world, obtained only by referral from another Black Card member. I had to disappoint him by admitting that I had never hefted a racket. "That's O.K., Nick. And I know neither of us likes to golf, but how about we go find a good bookstore instead? I have a mental list of books I would recommend you read, some of which are not available in our ship's library."

At Miles' urging, I picked up some books by or about Andrew Carnegie, John D. Rockefeller, Charles Francis Feeney, Bill Gates, Michael Dell, and Warren Buffet. "Focus on how they made their wealth, then on how they gave -- or are still giving -- it away to noble causes or through foundations," Miles counseled. "With great wealth comes great responsibility. Many in the public have a dim view of achievers, clouded by envy and ignorance or the Media. They assume that we are all just greedy crooks, or dumb lucky, or that we were simply given our wealth, or that we made our fortunes exploiting the poor working classes. Yes, some of this goes on, but believe me, probably 80% of the rich today worked hard -- sometimes 60-80 hours a week for decades -- and worked fairly and honestly for their success. (Did you know that the top 1% of earners in America pay 55% of the entire nation's federal income taxes, Nick? The wealthy in our country pay their legal share and more, believe me.) Most ascribe to a strong moral and humanitarian outlook, whereby they provide needed jobs, products, and services for people everywhere-- while at the same time benefiting communities around the world through admirable relief charities and other philanthropies in science, education, medicine, and the environment.

Few need ever be ashamed of their wealth, Nick, providing they put it to good use for mankind. Capitalism is far from perfect, but it is still the best system we have at this time in history."

We continued on to the western Caribbean island of Aruba, then later stopped in historic, colonial Cartagena in Columbia, my first pleasing taste of the exotic continent of South America. Soon, it was time to transit through the Panama Canal. I read David McCullough's excellent history, "The Path Between the Seas" from the ship's library to better appreciate the experience. Miles and Ellie marveled at the amazing construction feat through the steamy isthmus jungle. The canal had recently been widened and deepened to allow for larger ships to pass through. It was quite impressive!

Miles and I agreed to meet for an hour a day -- either in the Fitness Center or walking the decks for exercise -- to continue my 'education' as a father might give to a son. Truly, this remarkable man took more interest in my welfare over just those many days than my own father had ever shown me over many years. I was very grateful! One day, I learned about what and how to order in a fine restaurant. Another day, I learned about wines and liquors, or what were the best cars, or how to tip graciously. He advised me about banking and investments (Move your money to either the Grand Caymans or Switzerland to avoid excess taxes, and avoid 'high risk' stocks in the stock market), or what were the best charities to donate to (Salvation Army was #1, but avoid both the United Way and the American Red Cross because of their high administrative overhead and recurrent scandals). He educated me on the subject of classic movies ("Citizen Kane and The Treasure of the Sierra Madre will both teach you well about the pitfalls of money, Nick.") and on classical music and opera (with no mention of either Johnny Cash or Shania Twain, imagine that -- ha!). Although he didn't hunt, Miles knew quite a bit about firearms, so we discussed that topic during one of our hours together. Later, we even talked about fly-fishing -- the only subject I actually knew more about than him! I learned about other cultures from Miles' many travels too, and what additional countries to visit someday after my around the world cruise was complete. Finally, he warned me about women and lawyers.

"Beware of the gold-diggers, Nick. If you marry again (I had earlier revealed that I was once divorced), be sure to get a signed pre-nuptial agreement. Check out her family background and her overall mental health carefully. Be in love, sure, but keep a clear mind at all times. As for lawyers, consider yourself lucky if you can find a good, honest one. Beware of estate lawyers and accountants that you may hire to financially plan and manage your fortune. They may try and skim off money for themselves that you are unaware of. Always check your receipts for any shady 'double-billing' or worse. Also make sure that they work independently of each other, not in tandem. They shouldn't be old friends who golf together, for example." At that last mention, I had a sinking feeling in my stomach, but stayed silent. I flashed back to Richard Kane and Stuart Keyes. Was I wise to trust them, on only banker Abe Fenton's recommendation?

Our next port was Puntarenas in Costa Rica. We had a planned afternoon excursion to explore the country's famous rain forests. I decided to take all of my old Wal-Mart clothes -- except my winter coat -- and donate them to the first poor Costa Ricans I met that morning after we docked. I asked my stateroom porter for two large plastic bags. Taking the filled bundles with me, I wandered quite far from the docks to a local bus stop. Suddenly, I was back in the Third World, and the effect was jarring in both sights and smells. I offered one bundle each to a poor man and a poor woman waiting for the bus. They were dumbfounded at such generosity from a complete stranger, and thanked me profusely in Spanish. Then I returned to the ship and made myself ready for the rain forest activity -- my modest good deed done.

Cabo San Lucas was the end of the line for the Carringtons, so it would be farewell here to both Miles and Ellie. "Now if you ever get to Bermuda, be sure to look us up. We can even go sailing around the island on the Miss Ellie," Miles offered. We exchanged emails, and I thanked him heartily for all of his help and advice. "Oh, it was a real pleasure," Miles assured me. "Just remember that money is only a tool to use and not an end unto itself. Your health is the most important thing in this world, and next comes having enough time to enjoy it. Find the true love of your life and love her in return. Do what you are happiest doing for your career, Nick, if the mining business doesn’t completely satisfy you. Be your own boss, if possible. Be independent-minded. Don't be suckered by politics. Strive for excellence in everything that you do! And give back what you can to help make the world a better place for your being in it." Miles and I clasped hands in a rather emotional goodbye, then I hugged and kissed Ellie. Lastly, Miles surprised me with a small wrapped gift that he had hidden behind his back. I was embarrassed that I hadn't gotten a gift to give them in return and said so, but Miles just laughed and winked and whispered: "Pay it forward." The wonderful couple then smiled and turned and walked away down the gangplank onto Mexican soil, where a waiting limo would take them to the airport.

Back in my stateroom before my snorkeling activity at Cabo's iconic sea rock Arch, I opened my gift. It was a new silver Omega SeaMaster wristwatch, the same kind I noticed Miles had worn. Included in the box was a note which said: "Make every day count, Nick, and thanks for sharing some of your time with me – May God continue to Bless you...Best wishes always, Miles" Wow. I would never forget this remarkable man, and all that he taught me...I took off my battered Timex from my wrist (saving it for sentimental reasons, and placing it in a desk drawer) and replaced it with the pristine Omega.

From Cabo, the Queen Victoria steamed up the western coast of North America to San Francisco, where we would arrive on February 6 and stay for two days. I walked the entire Golden Gate Bridge and back again, visited the de Young Art Museum, took in Fisherman’s Wharf, and toured the infamous defunct federal prison on Alcatraz Island. Back at sea, I socialized anew with other passengers at mealtimes, or during the daily traditional 4:00 p.m. British tea time, or when I was simply strolling the decks or at the swimming pool. I likewise chatted with the ship's officers and was even invited to visit the Bridge, where the basics of sea navigation were briefly explained to me. I attended lectures in the Royal Court Theatre on the upcoming flora and fauna we would encounter in the Pacific, and also on the history of its many islands. (Inspired, I promptly borrowed a copy of James Michener’s hefty novel, “Hawaii,” from the ship’s library, which the presenter eagerly recommended.) On one of many crystal clear nights, I even took in an expert astronomy lecture, complete with telescopes, sighting the various constellations of the Northern Hemisphere, all of which would later vanish once we sailed south of the Equator. Meanwhile, I surmised that about one-fourth of the guests were going on the complete circumnavigation like me, while the remaining passengers were getting on or off at shorter sailing segments. I spent many hours, too, on my room balcony in the sun and mild breezes, reading the books that Miles had suggested. Such inspiring and interesting lives these men led! I thought, as I poured over biography after biography.

Honolulu was our next port of call, as our good weather continued. In fact, we had only four days of rain so far since leaving wintery Southhampton. I could only imagine the cold and gray skies back in Idaho at this time of year. Mullan seemed such a distant memory now...

It was in port in Hawaii on February 11 that I first set eyes on the stunningly beautiful Loni Tang. She was tall and slim, about 5'10", with long black hair parted down the middle, long legs jutting out from under her short, flower-print dress, and fine, tapered fingers. Her dark eyes were alluring, and she had a dazzling smile which complimented her flawless, tanned skin. I found out later that she was twenty-four years old, and was a travel agent from Honolulu on a complimentary Cunard junket to Sydney. Would I be exaggerating if I said that she immediately caught every man's eye on the QV, and every woman's envy? Her blood ancestry was French Polynesian, Chinese, and Filipino -- a typical mixture common with many residents now living in Hawaii.

Over the next five days at sea, we ate several meals together and had long, pleasant, and meaningful conversations. I bet everyone on board sensed that romance was in the air whenever Loni and I were seen together, and that we would make a superb couple. I confess that our mutual attraction was positively electric, and I was very pleased when she finally invited me into her stateroom one calm, moonlit night...

Our lovemaking was incredible, her body perfect and responsive, unlike any woman I had ever known. Was I falling in love with her? Too early to say, but my heart was captivated by Loni's charms and by her tender, easy-going manner. She was smart and worldly too, perhaps surprisingly so in one so young. She allowed that she used a diaphragm for birth control, and that I needn't worry about using any condoms. Loni always slipped quickly into her bathroom and then skipped back into bed just before we made love. Total bliss! "Oh, Nick..." she murmured, overwhelming me with her kisses and caresses.

After crossing the International Date Line on February 14, the QV steamed south of the Equator -- and into the reversed season of summer -- as we visited Samoa and Tonga, then headed for three stops in New Zealand, including their capital, Auckland.

But time was running out on Loni and me, as we were now just two days out from Sydney and her departure back to Honolulu. I desperately wanted to continue to be with her, and directly said as much, as we prepared for another night together.

She went into her bathroom beforehand, as usual. I happened to accidentally knock over a stack of travel documents that had been placed on her nightstand beside her bed, as I moved them to place a water glass that I had been drinking from. When I gathered the papers back together, the bottom one fell out: it was an article about big Powerball winner Buck Wesmore of Mullan, Idaho -- along with my previously bearded photo!

"What the hell is this?" I angrily demanded, holding up the article, as Loni came out of her bathroom in the nude.

"Dammit, Nick! What are you doing looking through my private papers?" she answered. But I could tell she knew she was caught and guilty of something very, very bad.

I calmed down somewhat and asked her to sit down beside me on the bed. I took her hand, "Look, just tell me the truth, Loni. What's going on here?"

There was a long pause, then a big, exhaled sigh from her. "I'm very sorry, Nick...or should I call you Buck now? I used my special travel agent internet tricks to secretly find out which passengers were traveling on the Queen Victoria incognito, based on their actual passport names and numbers. I have actually done the same Honolulu to Sydney run on different cruise ships at my own expense the last three years. I look for wealthy single men to blackmail for my silence when I reveal that I know their true identities. I have also collected expensive gifts like jewelry or simply cash from men -- single or married -- whom I sleep with on these cruises. As for you, dear heart, I'm forced to shamefully admit that I hoped you would get me pregnant on this voyage, so I could sue you big for paternity. I was going to testify in court, if need be, that I 'forgot' to insert my diaphragm in a moment of reckless passion the last time we had sex. So now you know that I am both a liar and a whore. I'm really sorry, Buck, but I'm really not ashamed of the terrible things I do. A girl has it tough in this world, and only so many years before her freshness and beauty fades, and I'm just looking after myself because, well, nobody else does."

In disgust, shock, and hurt, I lowered my face into my hands, and closed my eyes, bewildered. After a minute or so, I got up and got dressed. "So all you did and said with me was just for money?" I asked, incredulously. But Loni had her back to me now and was getting dressed. She never responded. I walked in a daze to her stateroom door and went away, back to my own room. Loni Tang left the ship on February 27, and I never spoke with or saw her again...

The QV stayed docked in Sydney Quay for two days. The city's location was stunning, but I was so miserable that I couldn't appreciate any of its offerings. I even had some of my meals sent to my stateroom, because I was in no mood to socialize in public. It took me several more days to get over what Loni had done to me, but time heals all hurts, doesn't it? We had three more stops in Australia, then headed for beautiful Bali in Indonesia. From there, we went on to Singapore, then made three stops in Vietnam (where, on March 15th, I celebrated my 30th birthday in Ho Chi Minh City, with a complimentary cake aboard ship after dinner) as we worked our way north to Hong Kong. We enjoyed a nice two day stay in that amazing and exciting city, then went back south through to Malacca in Malaysia, on our way to Colombo in Sri Lanka. By now, March 29, I was feeling like my old self again. In another month, the stately Queen Victoria would arrive back at Southampton, and my 107-day epic circumnavigation would be over. I hoped that by then, I would figure out how and where I wanted to spend the rest of my life. Although I didn't bring a camera with me on this trip -- preferring to simply collect one memorable postcard from each of the ports we visited as my only souvenirs -- I did take in a nature photography lecture as well as two art drawing classes. I even took some tennis lessons on Deck 11, but have to confess that I wasn't very good. I also read still more books, this time on the subject of famous mariners and explorers, like James Cook, Ferdinand Magellan, and William Bligh (of "Mutiny on the Bounty" fame).

I really liked the Indian Ocean islands of the Seychelles, Mauritius, and Reunion. The coconut palm trees and crystal blue waters lapping on white sand beaches were intoxicating, as was swimming with colorful tropical fish and sea turtles. Later, when we finally set foot on South African soil, I realized I had now been on six of the seven continents of the world! I especially enjoyed our two days in Cape Town, a fabulous city in a magnificent natural setting near the historic Cape of Good Hope. Two more ports followed -- Walvis Bay in Namibia, and Gran Canaria in the Canary Islands. At last, precisely on schedule on Sunday, April 28, we steamed back into the docks at Southampton.

As I was taken to Heathrow, the driver said upon our arrival, "On behalf of the entire crew of the Queen Victoria and the Cunard family, I would like to thank you for giving us the pleasure of serving you, Mr. Adams. As we now say good-bye, we wish to further award you with this special, inscribed Circumnavigation certificate, proving that you are one of our most exclusive passengers who have completely circled the globe with us. We wish you happy future travels, sir, and hope to see you again soon." He then escorted me and my luggage to the British Airways First Class lounge, where we crisply shook hands, and other BA personnel took care of my documents and tickets. What an adventure! The long voyage had really opened my eyes and my mind, yet I was anxious now to get back home to Idaho. Plus, I was back to being called by my real name again.

Upon my return at Spokane Airport, I was gladdened to see my Ford F-150 truck was still there, safe and waiting. I stopped in Coeur d'Alene on the way back home for Dream Adventures Travel and said a quick "Hi!" to Jana, thanking her again for setting up such a delightful cruise for me. Once back in Mullan, everything looked strange and foreign for awhile. I picked up all the mail at the post office that I had asked Riley to save for me, and went into my house. Dropping off three large bundles of letters, as well as my luggage, I called, then went right over to see how Ted Fisher was doing. He was fortunately in fine shape and great spirits, and had been given the green light by his doctors to go back to work as before. He noted my missing beard and tanned face. "You look terrific, Buck!" He then repeatedly thanked me with deep emotion for gifting him all of his unpaid medical bills. "You saved me, Buck, and I can never praise your thoughtfulness enough," Ted spoke, with tears in his eyes. I told him we would always be good friends.

I stopped next at the Sinclair Dino-Mart to pick up some groceries for my pantry and my refrigerator. Gabriella and Carlos rushed to greet me. "Where's your beard, Buck? Did you forget it on some tropical beach?" they teased. I shared some of the highlights of my trip. They informed me that Juan and Nati had moved out to Texas already, then they invited me to have dinner with them and their kids anytime I wanted, once I was resettled.

It took more than three hours to review my backlogged mail piles the next day. Probably 95% was either money requests or junk. The remainder was bills, bank statements, or other important documents. Taking Miles Carrington's advice, I carefully checked the billings from both Richard Kane and Stuart Keyes. Sure enough, I found some 'padded' statements, some questionable hours billed, and some probably deliberate math errors. Each man appeared to have skimmed roughly $45,000 of mine over the four-month period. I immediately called Abe Fenton at U.S. Bank and angrily complained. He said he would investigate, but sounded nervous, like he too had something to hide. Meanwhile, I had already decided in my mind to fire both Kane and Keyes and to move my entire account to another bank, away from Abe's control. I would also pass on any further legal action against those two men, judging that the additional costs and time might not be worth the fight to prove malfeasance in court.

After another month, I was back to growing my beard again, and wearing T-shirts and blue jeans. I put my battered Timex back on my wrist, and placed my Omega in a drawer, to be worn again only on special occasions along with my finer clothes from the cruise. And although they whined and denied and complained, I fired both Kane and Keyes.

June came in with her usual warm weather and sunshine. Having never visited Glacier National Park in remote, northwestern Montana, I decided to drive up the 150 miles and check it out. Once driving through Kalispell, I instantly fell in love with the place, located just before the main Park entrance. Rustic, not too crowded, beautiful scenery, nice people. I investigated land prices first, then home prices. There was nothing holding me back in Mullan, so I thought that building a deluxe log cabin on five groomed acres on the outskirts of Kalispell might be the ideal way to go. I scouted out the details and looked at possible home locations over the next three days, staying at a motel while I explored.

I eventually found a builder that I liked: Custom Cabins, Inc. The contractor offered a 2900 square foot, two-story gem. It featured 4 bedrooms, 2.5 baths, and came with a wrap-around front porch and huge stone fireplace for those rough Montana winters. Asking price was $879, 599. I told him I would give him $850,000 cash if he could start work right away. "Mr. Wesmore, got a deal, sir! She'll be ready to move in by September." He grinned as we both happily pumped hands.

The next task was transferring all of my money from Wallace to a new bank in Kalispell. I went with Valley Bank of Kalispell, in business since 1911. The manager, Roger Mann, took care of my saying goodbye to Abe Fenton, as my remaining $145+ million was electronically shifted to the new facility. I cancelled my two U.S. Bank gold and platinum credit cards and obtained new ones through Valley Bank. As for getting a new estate lawyer and financial planner/accountant, I would do my own research and hiring down the line when the need arose.

I then continued my planned trip into Glacier National Park. Spectacular! More than I expected. Nature's grandeur and majesty on raw display at every turn of the road, especially on the "Going to the Sun" Highway. Plentiful wildlife. Plus, I found something else here that was totally unexpected. A gorgeous, young Park Ranger by the name of Dawn Everett. I casually asked her out to dinner when she got off duty. Luckily, she accepted. We ate at the Ptarmigan Dining Room at Many Glacier Lodge. I had the Bison Tenderloin, and Dawn had the Wild Alaskan Salmon. We both drank craft beers and split a gooey dessert.

Dawn was twenty-eight, and had been a Park Ranger for three years. She grew up on a ranch in Billings, with three brothers. She had always been an outdoor person -- horseback riding, skiing, backpacking, mountain biking. Dawn even knew how to hunt and fish -- bonus! She was sturdy but very feminine and shapely, about 5' 7'', with reddish-brown hair tied back in a ponytail, and a ruddy complexion from being out daily in the sun and wind. I can tell you that the chemistry between us was definitely there! Her park duties included doing Ranger trail walks, identifying the plants and flowers, spotting bears and mountain goats, doing night star hikes, leading canoeing excursions on the lakes, and attending to the 'junior ranger' kid programs.

Over several dates, our friendship developed into something much more serious. I drove back and forth from Mullan to Kalispell, checking on the progress of my new log house while then arranging to spend maximum time with Dawn. I explained that I had been a silver miner, but that now I wanted to try something else. I further allowed that I was building a house in Kalispell and that I had once been married, but I mentioned nothing about my financial situation. We finally made love for the first time at the Red Lion Hotel back in Kalispell, and it was truly very special. In fact, it was perfect...

I should note here that while all of this was happening, I was taking an increasing interest in the various kinds of carpentry going into the building of my deluxe cabin home. I asked to be taught some of the simple wood skills, and the dozen or so workmen I was employing were more than happy to oblige. Each time I dropped in to see their progress, I was allowed to do more and more carpentry. It was wonderful work that completely absorbed me. Truthfully, I liked it much better than mining underground. Because there were no restrictive union rules preventing anyone with experience to build houses in Montana, the men said that after this job was completed, they could easily set me up working with them on other construction projects. "The pay is good, too, but working outside in the winter up here is totally different than during the nice summer months, so be forewarned!" they advised.

I told Dawn the next time we met of my desire to become at least a part-time carpenter. "I may have found my new calling, sweetheart," I revealed. "How about you move in with me in my new house when it's finished in September, and you can help decorate and furnish it from scratch? Kalispell is close to your job. I can sell my old house in Mullan. We can try out our relationship for six months or so, and see if it's a 'keeper.' Then I want to meet your family...and if you agree...we can get married. You must realize by now that I love you." Dawn's eyes kind of popped out of their sockets, but she then replied without hesitation, "Buck, baby, I'm in! And I love you too, my special darling." We hugged and kissed all night, laughing and loving, back at the Red Lion Hotel...

As promised, my deluxe log home was completed in September, and Dawn moved in. I needed to make one last trip back to Mullan to sell my house on Earle Street. I decided as I was driving to simply offer my house for free -- with all of its furnishings -- to my good friends Carlos and Gabriella Alatorre, because they had been living in increasingly cramped quarters in the rear of the Sinclair station and Gabriella was expecting a third child in December. They were overjoyed in thankfulness as we later signed the transfer documents! I loaded up a few boxes of clothing and personal effects into my truck, and drove back to Kalispell after stopping by Ted's house to give him my new Montana address. As a final act for my old town, I gave the Mullan Public Library a check for $100,000, to encourage others to love reading as much as I had re-discovered on my epic ocean voyage.

It was fun choosing the new appliances and furniture and other accessories for our new cabin with Dawn over the next three months. Dawn continued working at Glacier, while I worked part-time learning and doing various carpentry jobs in the Kalispell area. Our relationship was strong and deepening. I wanted to spend the rest of my life with Dawn, and told her so. I also wanted to start a family after we got married. Regarding finances, I assured her that money was not going to be a problem, and that I would explain that cryptic pronouncement someday soon. "Trust me," I said, and that was the bottom line. And she did.

I'll never forget Christmas Eve, 2019. Dawn had to work late at the Park until 8:00 p.m., so I was alone as the sun set and it quickly got dark. I was up for some exercise, so I decided to take a walk around downtown Kalispell. Everything was either closed or closing, as people hurried home for the festive evening. A full moon was out, and snow was gently falling. By now, the streets were almost deserted. All was calm and peaceful. It was then that a heard the rhythmic ringing of some kind of hand bell. I decided to follow the sound down the street to see where it was coming from.

After a block, I saw a tiny old woman stationed by her Salvation Army kettle, which was hanging on a metal tripod. She was wearing her official dark blue uniform and cap with its red piping. The street appeared deserted except for her and me. "Merry Christmas!" she chirped and then smiled as I approached. Intrigued, I asked her name and why she was still out so late on this special night.

"My name is Grace, and I do this every year for any last minute donations. You ask me why I do this? Because it's the right thing to do. It helps other who need it. It's that simple, really. Ask yourself this one, all-important question whenever you wonder what to do next in your life, young man: What is the right thing to do? God will always give you the answer."

I was stunned at her revelation, and then at my own deep realization. I took several large bills out of my wallet and stuffed them into the slotted red kettle. "Thank you, friend! I guess I'll pack up now and go back. I think you are the last person I'll see tonight. Merry Christmas again, young man, and May God Bless You!" I asked if I could hug her good-bye, and she laughed and said," Sure...I can always use any extra warmth at my age!" Grace felt so tiny in my arms, but so good too. We then went our separate ways. When Dawn came home, I told her all about the transcendent encounter. "Wow, that sounded like something out of a movie...how cool is that?"

The day after Christmas, I contacted the Salvation Army Western District office. I then made plans with Roger Mann at Valley Bank to send them an anonymous wire transfer of $135 million. I thought of all I learned from Grace, and from Miles Carrington, back on the QV. This truly was the right thing to do...

My remaining Powerball winnings of just over $10 million would take care of Dawn and me and any future children of ours for the rest of our lives.

I sat down with Dawn on New Year's Eve and told her my entire life's story, and about my wealth and what I had done with it. In early 2020, I met her family in Billings, and we announced our engagement. She had no qualms about signing a pre-nuptial agreement, given the circumstances. In fact, she insisted on doing it. We got married on July 6th in a cute chapel in Missoula, and later honeymooned at Lake Louise in the Canadian Rockies.

When Dawn happily announced months later that I would soon be the father of a baby boy, my next thought was: Should we name our son Nick, or Miles?

THE END

by Jack Karolewski

December 6, 2018