

CATHY CODE

# WHY NOT?

SURVIVE AND THRIVE

  
GREENLEAF  
BOOK GROUP PRESS

This book is intended as a reference volume only. It is sold with the understanding that the publisher and author are not engaged in rendering any professional services. The information given here is designed to help you make informed decisions. If you suspect that you have a problem that might require professional treatment or advice, you should seek competent help.

Published by Greenleaf Book Group Press  
Austin, Texas  
www.gbgroup.com

Copyright ©2015 Cathy Code  
All rights reserved.

No part of this book may be reproduced, stored in a retrieval system, or transmitted by any means, electronic, mechanical, photocopying, recording, or otherwise, without written permission from the copyright holder.

Distributed by Greenleaf Book Group

For ordering information or special discounts for bulk purchases, please contact Greenleaf Book Group at PO Box 91869, Austin, TX 78709, 512.891.6100.

Design and composition by Greenleaf Book Group  
Cover design by Greenleaf Book Group

Cataloging-in-Publication data is available.

ISBN: 978-1-62634-184-5  
eBook ISBN: 978-1-62634-185-2

Part of the Tree Neutral® program, which offsets the number of trees consumed in the production and printing of this book by taking proactive steps, such as planting trees in direct proportion to the number of trees used: [www.treeneutral.com](http://www.treeneutral.com)



Printed in the United States of America on acid-free paper

15 16 17 18 19 20 10 9 8 7 6 5 4 3 2 1

First Edition

# CONTENTS

<b>CHAPTER 1</b> <i>From the Ashes, a Beginning</i> .....	1
<b>CHAPTER 2</b> <i>Survival Instincts</i> .....	15
<b>CHAPTER 3</b> <i>Setting Goals</i> .....	31
<b>CHAPTER 4</b> <i>Keep the Blinders On</i> .....	41
<b>CHAPTER 5</b> <i>The Myth of Being Ready</i> .....	51
<b>CHAPTER 6</b> <i>The Courage to Say Yes</i> .....	61
<b>CHAPTER 7</b> <i>Making Memories</i> .....	75
<b>CHAPTER 8</b> <i>Totally Lost</i> .....	91
<b>CHAPTER 9</b> <i>When Things Fall Apart</i> .....	97
<b>CHAPTER 10</b> <i>The Power of Instinct</i> .....	105
<b>CHAPTER 11</b> <i>New Beginnings</i> .....	115
<b>CHAPTER 12</b> <i>Don't Go It Alone</i> .....	125
<b>CHAPTER 13</b> <i>More Than Just Existence</i> .....	135
<b>ACKNOWLEDGMENTS</b> .....	143
<b>A NOTE FROM CATHY</b> .....	145
<b>ABOUT THE AUTHOR</b> .....	147
<b>YOUR "WHY NOT?" MOMENTS AND GOALS</b> .....	149

## CHAPTER 1

# FROM THE ASHES, A BEGINNING

I was pushing a grocery cart through Costco when I got the call. My girls scrambled from the cart, where they liked to hang for the ride. They sensed something wasn't right. "Mom, what's wrong?" Carmen, who was ten and my oldest, quizzed.

"Oh, my God," I blurted out, unable to comprehend what I'd just been told. "It's our house. We've got to go now!" I grabbed the girls' hands and we ran to the parking lot, leaving a full shopping cart abandoned in the aisle.

My fingers tightened around the steering wheel when we turned onto Larch Street. I was afraid of what we might find. As I slowed, I was almost rear-ended by a noisy fire truck racing to join the other emergency vehicles stationed in the middle of the block.

It was true. The back of our house was on fire.

Why Not?

There were long, sputtering hoses, firemen running this way and that, groups of shocked neighbors gathering, and smoke. So much smoke.

Where were my dogs, Cody and Chloe? Where were my three cats? I wanted to run into the house, but the firemen forbade it. All I was allowed to do was watch helplessly.

Caitlin, my youngest daughter, who was only six, began to cry, until a kind fireman hoisted both of my girls up into the cab of a fire truck. There they sat safely, their faces pressed up against the window, Caitlin clutching a well-worn blankie—both witnessing all the commotion caused by our burning house.

Within one hour everything was gone. Every possession destroyed.

The good news was that my two dogs and three cats had been saved. Our black Labrador retrievers had made it out through the dog door and into the yard, and the fireman carried out the two tabbies and one black cat. They had been rescued, but nothing else had.

I held the smallest tabby in my arms as I tried to digest what had just happened. This had been our home for fifteen years, and now it was gutted and exposed to all. I'd had my babies in this house—now it was scorched and smoldering.

Only days before, workers had begun construction on a plan I'd put in place after many months of brainstorming: a bed-and-breakfast. My idea had been to start a business right there in my twenty-five-year-old house in Abbotsford, British Columbia.

The business was a bit of a risk. I did not own a charming Victorian home in the heart of some popular tourist village. My house was a modest split-level, and the town of Abbotsford, about an hour's drive east of Vancouver, was best known for its federal prison and international air show. There was nothing quaint about it. But this did not stop me. I was determined.

I decided to start by converting one room at the back of the house. Eventually, I hoped to convert the entire basement, garage, family room . . . and, who knew? If all went well, I'd add on more guest rooms.

To avoid any fuss, I told my husband, Larry, that I had the idea for tax purposes. We would be able to write off some of our home expenses. The truth was more than that.

I was becoming weary of Larry's ongoing education and years of night classes to earn his doctorate in education. And I was feeling beaten down by his reminders that I was "just a girl from the prairie." (I was born in rural Saskatchewan, in the heart of Canada's Prairie Provinces—a region of farmland, cattle ranches, windswept plains, and wheat fields.) "I'll agree to more schooling for you if I get to improve myself too," I told him.

Improving me meant finding a way to make money working from home. I'd taken a few college classes at night part-time, but it was a tough schedule. Larry was never home. He typed. He worked. He read. He did research at the library. I was expected to care for our daughters and help pay the bills, so I had to hire a babysitter if I was working or

Why Not?

if I wanted to take a course. With two young girls, that was not so easy.

And that's how the bed-and-breakfast came to mind. It seemed like a brilliant solution at the time. I'd start a business in my home. I'd begin slowly, renovating one room at a time. I wouldn't have to pay a sitter.

So I got a bit of credit and set about making my bed-and-breakfast fantasy a reality. It wasn't a fancy dream, but it was huge for me. It was my security. And my exit strategy. If my marriage continued as it was, at least I would have a place where my daughters would be secure. I would have a way to make money.

That was my plan. But you know what they say about the best-laid plans. As it turned out, the workers who were hired to move the washer and dryer used a blowtorch on the plumbing. This caused the back wall to catch fire—a fire that ran up the walls into the utility room and on throughout the house. And with that, my future burst into flames.

I couldn't imagine that life could get worse.

But it did.

The fire restoration crew ripped everything out—carpets, blinds, everything—then they took every stick of furniture to a warehouse while they treated the home for smoke damage.

The renovation was to take two weeks. While our pets were allowed to stay in the backyard at the house if I brought them daily food, it was impossible for our family to remain inside. The insurance company provided us with a hotel.

And let me just say that this hotel was the type of place that was quite *active* at night.

The next thing you know, we discovered lice in Caitlin's long blonde hair. Carmen got an ear infection from the hotel pool. Then both girls came down with chicken pox. Both dogs got fleas because they were living in the backyard, going without regular baths. Larry was busy with his job and school and was gone from early morning until late at night.

One week went by. Two weeks. Three. We were in the hotel for three months. We were miserable.

The slow renovation stemmed from the fact that the insurance company would only repair what was damaged from the fire. They would not repair every wall, since we had been renovating for the bed-and-breakfast. *This* wall could be repaired. *That* wall could not. We had two sets of insurance companies, two sets of carpenters, and *nothing* was happening.

My belongings—everything from my underwear to my checkbook—had been carted off before I could see or sort through them. Lots of things went missing. And the insurance company didn't replace possessions at their original cost. For example, Ariel, Caitlin's favorite Disney bath toy, had retailed for \$30. The insurance company's reimbursement was \$1.99. And so began my first exposure to the complex world of insurance fraud.

I wondered how I could make it through another day. I was so discouraged that after Larry and the girls would leave



Why Not?

for work and school in the morning, I would drive to the house to sit and cry. I felt vulnerable and alone, the dogs my only companions.

During those days, I had a lot of time to think about my life. It was then that I remembered another damaged home. I realized that my childhood home had been “on fire” too. In that house, there had been fiery arguments between my mom and dad, and smoldering resentments that both my younger sister and I felt toward our parents.



I was born in a very small town in Saskatchewan, Canada, a place called Birch Hills. During my first six years, Mom and Dad seemed happily married. I’m sure that others thought we had a charmed life. We lived in an upper-middle-class community and our neighborhood was nicknamed Snob Hill. Our 1960s house was spacious and had polished wooden floors, six bedrooms, and several bathrooms. But it was never a home. I didn’t know anything different, but somehow—whether it was because of the tightness of Mom’s mouth or the harsh tone in Dad’s voice—things never felt quite right.

On the one hand, it seemed like Mom and Dad only wanted the best for us. My little sister, Brenda, and I loved the playroom, the ping-pong room, and my favorite place, the lounge. We pretended to be movie stars and dancers, strutting and swirling, with our mother as our audience. It seemed that we were destined for effortless greatness.

We had lots of things. My parents owned a two-seater airplane, nice cars, and a vacation cabin on the lake. But there was something missing among all the stuff—all the rooms, toys, and extravagances. Even as a young kid, my gut told me that something was terribly wrong.

My father and mother (then later, my uncle) ran the family bakery. My father's father, a German immigrant, had been a baker. The bakery stood on Main Street, which, in a town with a population of 125, consisted of a couple of stores and a school. The bakery was shaded by a large and graceful willow tree and occupied the bottom level of a two-story brick building. Before we moved thirty miles away to the bigger and fancier house, we lived on top of the bakery. My bedroom was in the back, right above the ovens. To this day, I can't stand the smell of freshly baked bread.

We made breads, hot cross buns, doughnuts. If it used flour, our family baked it. At 4:00 a.m., every day, the baking began. I was a happy helper and loved to assist my uncle in the early morning hours, rolling the dough and flipping the doughnuts. Even more, I loved to ride along with my uncle into the nearby town of Prince Albert, delivering the bread to grocery stores and restaurants.

My mother was a farm girl who married “the man from the city” with his own business. It was an opportunity for her to move away from home. I remember Mom as a beautiful lady, the perfect 1960s housewife, looking like a glamorous movie star. I can't imagine how many hours she spent molding her fiery red hair into a perfect French roll.

Why Not?

My father was ten years older than my mother; he was tall and lean. He sported the classic 1950s slicked-back dark hair. His dramatic eyebrows completed the look. He was handsome in his black suit, white shirt, and skinny black tie. His pearly smile caught lots of female attention.

I believed my Mom and Dad were made for each other. But like I said, there was a lot I didn't understand. Their marriage unraveled, and in the next three years, beginning when I was around six years old, our family life went from bad to worse. Dad had always been a conscientious worker, but he spent evenings sitting in his chair drinking cold beer. Or he didn't come home at all.

For nights on end, Brenda and I went to bed hearing muffled noises downstairs. At first we thought it was the television, but we eventually realized that our parents were fighting. Dad swore. Mom yelled. Doors slammed.

Sometime after my ninth birthday, Mom left. She did not explain much to me and Brenda. "I have to go," she told us. "But I promise I love you." We were numb and uncomprehending. Brenda and I stayed with Dad for six months.

Life became a living hell.

Dad threw chaotic drinking parties at our house. Middle-aged women walked in and out of bedrooms. Some I liked, some I didn't. One hung around more than the others. But to me, they were all strange women. I only wanted to know why *my mother* wasn't home. When was *she* coming back?

My sister and I tried our best to stay out of sight. And that wasn't too hard, since mostly, Dad was gone. When Dad

was home, ear-pounding country music filled the house. Dad's guy friends whispered to each other. I watched him exchange handfuls of money for white powder. I knew this wasn't flour. I would stay home to take care of Brenda and household affairs. I didn't go to school for forty days.

Most nights I cried, wondering why my mother had left us, hoping she would come back to get us. "What kind of mother would leave her kids?" Dad said to us. "She's an evil woman."

The confidence and assurance I once had ebbed away every night. I lay awake wrestling with anxieties: Was I the problem? Had I done something wrong? Why didn't she love us anymore?

Dad was gone more and more, physically and emotionally. He wasn't capable of caring for his two daughters. My dad had become an alcoholic and a drug abuser. That meant that he cared about only one thing—himself. There was no food in the pantry. Brenda and I woke up hungry and went to bed with growling stomachs. I was a baker's daughter without a crumb to eat. Our clothes were tattered and worn, and they no longer fit. Winter arrived, and we didn't have good coats. The house was still big, though it was now in disarray and becoming shabby.

I knew that it had to be my job to take care of my younger sister. We had to fend for ourselves.

One day before Dad left for work, I saw him hiding money. I found his secret stash: a huge wad of cash in a brown lunch bag hidden under the mattress.

Why Not?

I took it. All of it.

Suddenly I had power, and I knew the money would help me change the way things were for me and Brenda. That's when it dawned on me that I could take control of my own life. I decided to change my circumstances. I was nine years old.

In a flash, Brenda and I jumped on a city bus, knowing that Dad wouldn't be home until late. We had a fantastic day. I bought a bag of groceries and a new thick winter coat for each of us. I purchased warm and fuzzy mittens, socks and shoes, the works. Now my sister and I had food, clothing, shoes that fit—nothing else seemed to matter.

I hadn't really thought through the inevitable consequences that I would face once my father returned home. He walked into the house and I tried to run, but he cornered me. I was a young thief and I was caught red-handed. Brenda and I were wearing the evidence, and seeing us in our new clothes made him furious. We had used every last penny for the return bus ride. The money was gone, money that he had planned to use to feed his raging addictions.

He took off his leather belt and the yelling began. My father's face was red-hot with rage. His wild, glassy eyes met mine and then he beat me with the belt. He had never done that before. As bad as things had been, he had seldom been angry with me. I felt the belt buckle break the skin. The shock and pain caused me to stiffen. The blows came quicker and harder, until suddenly, he stopped. "I hope you've learned your lesson," he said before storming off. I

was too scared to answer or move. My backside was blistered, brutally bruised, and bloody. I will never forget lying on the floor, curled up and whimpering.

Though I didn't realize it then, my pain and fear were strengthening me like a blast furnace forging steel. I was an ordinary kid in an extraordinary circumstance; growing up fast, I had to figure out how to survive this nightmare, but there was more to it than that. My job was not just to survive. I wanted to be a kid again. I wanted to thrive.

The memories of that time, of that nine-year-old girl, were just that, memories. I wiped the sniffles and tears away with my crumpled tissue and looked around my now damaged home. In that moment, my attitude changed. It started with a small grin, which grew large and wide across my face. Before I knew it, I had begun to laugh: big, loud whoops of laughter. Yes, there had been a fire. But no one had been physically harmed. Everything could be replaced—eventually. Like that nine-year-old girl, I would need to take charge and change my current circumstances. It would require hard work, but hard work was something I could do.

I stood before my gutted house and pictured once more exactly how I wanted my bed-and-breakfast room to look. Modern and clean. It would be a home away from home for my many guests. This would be no impersonal, square box. I would make sure to include thoughtful touches and all the practical conveniences. There would be a small fridge and a microwave, and I would leave a basket filled with fruit, cereal, and hot cross buns.

Why Not?



When faced with a difficult choice in your life, will you let disappointment and thwarted plans stop you from creating the life you dream of? Can you reach back to your earliest memories, recalling who you are and where you come from? Can you draw on the unique inner strengths you possess, strengths that have the power to help you move forward and out of the rubble?

Disappointment and disheartenment can control you, or you can make the decision to use your energy to create something positive—to find one bit of hope to hold on to. Just one small action can change something that might feel insurmountable. You can begin to dismantle a mountainous obstacle by carrying away one small stone. That is a beginning.

## EXERCISES

---

- A.** Clearly describe two significant circumstances in your life today that are difficult, unfair, or destructive.

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- B.** Complete the sentence below using any number of simple and descriptive words like angry, frustrated, powerless, overwhelmed, tired, etc.

Today, because of my negative circumstance,

I feel \_\_\_\_\_ , \_\_\_\_\_ ,  
\_\_\_\_\_, and \_\_\_\_\_ .

Using two or three sentences for each of the feeling words you've mentioned above, describe WHY you feel this way today.



Why Not?

The reason I feel \_\_\_\_\_  
is because \_\_\_\_\_ .

An example:

“I felt completely discouraged and disheartened when my bed-and-breakfast burned to the ground. The reason I feel this way is because I’ve no idea how I’ll make a living and provide a home for my children.”

Taking only a moment to write down your circumstances and feelings (or talking about your circumstances and feelings) is the first step in making positive choices and helpful differences in your life. Baby steps!