

The World of Community Chronicles

What if the stock market drops but doesn't recover?

What kind of world would we have then?

These are the questions I asked myself when pondering the fictitious future for the setting of these novels.

The following is a brief possible scenario of that future; the setting for the lives of the characters in the *Community Chronicles Series*.

The stock market drops 55% in one hit and causes a loss of wealth across the board. Small companies fold, unemployment rises. Income, superannuation, and pension funds are lost. Many private homeowners and small to medium sized businesses cannot make mortgage repayments.

Banks that initially survive the crash foreclose on loans, repossessing homes and businesses. The stock market continues to fall.

The general populace, disillusioned by the weak handling of the situation by western governments, increase their protests and revolt in the world's largest cities.

Individuals and companies descend further into debt speculating and awaiting a turn in the markets which never eventuates.

Goods and services from smaller enterprises are no longer produced or available. Larger companies feel the pinch and fold. Looting of supermarkets and shops increases as people become desperate for food and goods. Some homes of the wealthy are stormed; their owners defend or flee. Violence and strife increase. Safety is in question as police forces become disorganised and overwhelmed by increasing crime. Governments declare martial law but find it difficult to pay their staff.

Opportunistic terrorists execute bombings in most major cities of the world, resulting in destruction of buildings and utilities, and many deaths.

Governments in developing countries struggle to keep law and order leading to rebellions, wars, and famines.

Mass migration from these countries is halted at western borders as governments are now disinclined to assist refugees after previous refugee/terrorist connections.

Mass unemployment is worldwide. Many are homeless. Mass production of goods, food in particular, has all but ceased. Medicines are in short supply.

In-debt governments are unable to fund payrolls. Police and emergency services are in difficulty. Infrastructure collapses as local government services, such as waste disposal, roadworks and utility maintenance, become non-existent. Energy supplies dwindle due to poor maintenance, terrorist and vandal activity, and certain individuals diverting power for their own use. Diminished electrical supplies affect equipment including computers, internet connections and telecommunications.

Poor maintenance and delivery of essential services, along with the unsanitary disposal of waste, cause the safety of fresh water supplies to be in question. With increased poverty, there is an increase in malnutrition and susceptibility to disease among the general population. Remaining healthcare facilities are overtaxed, private health care services are stormed, and both are overwhelmed. Routine immunisation programs cease. Medicine production becomes scant. All combine to cause worldwide disease and famine leading to the decimation of up to half the world's population.

As fossil fuels are no longer refined, motor vehicles are a thing of the past, and it is the age of the horse once more.

People roam in groups living in a subsistence manner from raided stores or black-market supplies. Black market goods are their usual exorbitant prices. People are in serious debt, willing to sell anything to get out of it and human slavery is rife.

Smaller groups have set up communities where they live a self-sufficient lifestyle, supplemented by bartering and black-market purchases and defending themselves with their own security forces.

Central government is ineffective and anarchy reigns. Most western governments have chosen to go silent, retreating to underground bunkers where they govern those chosen as a Brains Trust, power-source management, and defence personnel.