

# Bad Things Come In Threes

Ok, so no one in the family has bad health (at least not yet, we'll see what happens in a few weeks after the stress from the holidays and everything I'm about to unload takes its toll) and for that I am very grateful, but we have been hit by some bad luck in the past few days.

First was worst – my husband's hard drive went *kaput*. No warning; he just went to work Monday and found that virtually everything he had worked upon for the past 5 years or so is **gone**. Software he had written, info for clients that are now going to be extremely unhappy – **everything**. There are few options; everything he read on the internet about this problem raises little hope. He can send the hard drive away to a company with special equipment, but it's doubtful they can fix it, plus the price tag would be \$1500-2000. Basically there is no hope for the hard drive, and it's essentially as if he was laid off from his job less than a month before Christmas.

As if that wasn't enough, we noticed the other day that we no longer have a metal flap guarding our van's gas tank. We have no idea what happened to it, but now that it's missing, we are going through gas about twice as fast as we should be. Of course the car is no longer under warranty, so it will cost who-knows-how-much to fix it. The glove box broke months ago, and the tires are getting pretty bald (all 4 of course). We were going to get everything taken care of at the same time, but with no income now, that won't be happening.

And for #3 – our mortgage company decided to buy us extra disaster insurance for our house. Except it's not their treat – we have to pay for it. What happened is that we switched insurance companies about a month ago, trying to save money. Apparently there was some sort of mix-up, and everything was not transferred smoothly, leaving us lacking in the disaster

area of the insurance. So the mortgage company got us some of their own choosing, added \$300 to our monthly bill, and sent us a letter about it after it was too late to avoid paying this monthly fee. I hate insurance companies!!!

Don't mean to complain, like I said earlier, at least no one is ill and we do still have our health – that is the most important thing. And if it's really true that bad things happen in threes, then we should be done with the bad news for at least a little while, right?