FOOLS AND CHILDREN

We weren't exactly comfortable in the new house. Sure, the Italian tile and abundant glass shimmered, much like the nearby river in full moonlight. The scent of new-dried paint and the huge windows and high ceilings gratified my senses. The angled fireplace and accompanying limestone column, my favorite touch, provided satisfaction in which to soak.

But . . . there was still the hanging question, not quite answered at closing, about whether flood insurance would be necessary. Plus, the bottom of the fence strayed from the rolling terrain's undulations, rendering the backyard hardly golden retriever-proof. No grass or topsoil clothed the gashes and tracks from various construction crews. At least seven cabinet doors and five drawers squeaked, rumbled, or only partially closed. The third shelf in the built-in bookcase was already loose and sagged on one end. A dripping from the kitchen faucet persisted. And shoving the heavy oak desk into its snug nook had wounded the adjacent door molding.

As I surveyed the living room, waves of to-do's flooded my psyche: pictures to hang, scores of unmarked boxes to unpack, a checkbook and two watches to find, and myriad manuals to read for every single bleeping beeping high-tech appliance in Teresa's kitchen. I was about to spill a torrent of expletives when a realization slapped me: we still could be squeezed into that apartment.

I turned to reminiscing and recalled the day, almost two years back, we decided to build on this particular spot.

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The site, thick with large trees and fairly elevated, lay a couple hundred yards from the Guadalupe River, a pastoral jewel of the Hill Country of Central Texas. The four of us—Teresa (my wife of twenty-one years), Phil (our fifteen-year-old), Molleigh (the golden retriever), and me, the ever-distracted husband—had narrowed our search for the right lot to an almost uninhabited two-street subdivision. At the circle atop the cul-de-sac, which rose steadily away from the river, one solitary house stood as sentinel, the only structure on either street. A ravine in the woods sliced its curving way through and behind three lots, the highest properties still available.

We had stopped by several times as a family to consider our choices. One day I returned alone. As I envisioned possibilities, a spectacled man and his son rode up on bicycles.

"You live nearby?"

The man nodded. "We're on a different cul-de-sac. Water Wood, two streets over."

"The flood affect you?"

"Not much—only eleven and a half feet."

My mouth hung open. Teresa and I had moved from Austin two years after the notorious flood of 1998 brought the highest waters the town of New Braunfels had ever seen. We knew only indirectly of the damage done.

"So you didn't move?"

"We thought about it, but we decided to rebuild. We love this spot. We love the river. The flood was one of those 'five-hundred-year events.' If it happens again, we'll move the furniture to the second floor, get the valuables out, and rebuild again."

The man's nonchalance toward such future cataclysms appealed to me.

"That's why you have flood insurance." He removed his glasses to wipe sweat from the lenses. "By the way, if you're going to move down from that ravine, I'd get the next highest lot. That one's five, six feet higher than ours."

"Thanks. I think that's what we'll do."

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Light rain now tapped our metal roof, and I found myself rooting out mild disappointment that I didn't experience its supposedly soothing effect. I wished for harder rain . . . for about three days later. The weather report promised as much, but meteorological predictions are often as irrelevant in Texas as sixth-century pagan rain dances. I again called to schedule the dirt guy to come, today, to spread topsoil. If things worked right, the sprinkler crew could be done the next day, and T, Phil, and I could begin laying zoysia. Maybe.

Still, the insurance issue nagged me. The title agent, the bank, the city, and George (our builder) all concluded that even though the river coursed two blocks from our lot, our house lay just outside the flood zone. However, none of these parties provided a definitive answer to the question: Was flood coverage required? I willed myself to remember the relatively good fortune we had in that murky sea known as insurance, for long ago Teresa's dad set up his descendants in a company providing stellar service. I tallied up some plusses: year-end premium refunds, generous auto discounts, and swift arrival of the larger-than-expected check following T's car accident five summers ago that left her with a serious brain injury.

I hoped it wouldn't require much more than a phone call to start coverage, so, I figured, maybe this dread would ease up.

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"Yes, Mr. Keeler, you'll need to produce a Certification of Elevation to initiate the process to issue a policy, sir."

"Oh, OK. I have copies of a topo . . . topogra . . ."

"No, sir. The topographical survey is submitted only at the start of new construction. For an occupied home, the Certification of Elevation must be rendered, then certified by a registered engineer, then approved by the Federal Emergency Management Agency, sir. Only then can we initiate the process."

"Huh?" I was ready to eat my phone. "That's not what I was told at closing."

"Sorry, Mr. Keeler. Once a new dwelling is occupied, regulations require approval of the Certification of Elevation for service to be provided. Thirty days must pass after we receive your certificate before we can establish coverage. Your realtor should have explained this."

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At dawn three days later, the Fourth of July, I remembered to set out the wood-and-cloth figure of Uncle Sam on the front porch. I started coffee, stood Sam by the front door, and let Molleigh out the back.

I had indeed received my hard rain, days of it. Consequently, we still had no grass, no topsoil, no sprinklers. The deluge produced no soothing patter on the roof, either. *O well . . . T can't hear it anyway* (the brain injury leaving her deaf these five years)*, and the heavy insulation will benefit in other matters*.

The quiet early hour of the holiday provided my first moment in two years to consider the full details of our situation. The most prominent was this: *We're actually in our own house*. During my leisurely wait for the coffee, I counted other blessings. The ravine drained well in back; the bare fill dirt, this moment about as verdant as a desert, miraculously remained in place; and the steady flow of water on our sloping lot seemed to follow the pattern the builder assured, contrary to T's doubts.

Molleigh whined to come back in, and the coffee maker's gurgling had just begun to fade when the doorbell set off wild barking from her majesty.

"Hey, girl, who is that riling you at seven o'clock?" I caressed her muzzle for a quieter approach to the door. A khaki-uniformed fellow stood respectfully under a felt cowboy hat on our porch. Behind him, the day had begun to brighten.

"Good morning, sir," he said, removing his hat. "I apologize for disturbing. I'm from the Comal County Sheriff's Department. Are you the resident here, sir?"

"Yes, sir."

"Sir, we're informing you, and all others in the homes on this street, that you are hereby ordered to evacuate by four p.m. today, due to rising waters coming downstream from the Canyon Dam spillway."

"Huh?"

"Yessir, I'll explain. These past four days of heavy rains to the west have drastically raised the elevation of Canyon Lake. We expect the water to come over the spillway sometime between noon and six today. That water, in addition to the five thousand feet per second already running through the dam, will come rushing downstream a few hours later. All residents near the river in low-lying areas, such as yours, are ordered to evacuate."

"So . . . will this be as bad as '98?"

"We don't really know, but we're taking no chances. Make sure you and yours are evacuated by four, sir."

I shuffled to the counter to pour the coffee. *What to do now? Stiffen my upper lip? Set my jaw like flint?* I paced, zombie-like, through the newly placed furniture, the boxes, and a couple of still-empty rooms. A pitiful

dialogue developed between Molleigh and me.

"We've been in this house six days," I said, half to the dog and half to the air, "and it might all get washed away today. A fool builds on sand, but the wise man on solid ground."

"The wise man," her eyes replied, "has flood insurance."

My audible response was automatic. "Maybe Jesus should have said something about that in the Sermon on the Mount."

"Maybe the mount is where you should've built, Mr. Wise Man. I have a fool for a master."

Bearing coffee, I went to wake T, figuring it less ridiculous to talk to a deaf woman than a perfectly hearing golden retriever. I mouthed the words so she could read my lips: "Floodwaters from Canyon Lake are coming downstream this afternoon. The sheriff is evacuating our neighborhood. We have till four to get out. Come help me figure what to pack."

From my influence, Teresa long ago developed an understanding of baseball; from the influence, five years ago, of an "MVA" (in police parlance), she developed an understanding that sometimes life signals curve, then fires a nasty fastball at the head. On a hilly highway, a swaying pickup had crunched her subcompact, leaving her brain stem dented and perceptions distorted.

Ever since, a persistent lawnmower roared in her ears. Her vision was part Picasso and Dali, part fog. She could almost steady her balance with a wide-based gait. Left intact were her stubborn will, good humor, and ability to organize. Unfortunately this latter quality did not apply to time or her possessions. As devastated as her hearing, vision, and balance had become, her rare complaints centered on loss of time and household items. And dexterity.

"I move so slow with this brain injury," she would say. "When I tie my shoes, it's like I'm doing it outside in freezing weather. I can't grasp the laces, and they slip out of my fingers. I have to keep my mind on holding on and being careful. And then if I have to remember where I put something, I move even slower."

My own organizing skills were, shall we say, lacking. Though they could not be attributed to a brain injury, they were significant enough. Thus, maximum randomness referred not only to a theory of the physics of solar systems but also to our household. And now to this already-troubling mix, floodwaters would be added.

"I figure we can get most of the computer onto the top shelf of the bookcase," I said to her, "but I'm having trouble prioritizing beyond that."

T rolled her eyes, rubbed sleep from them, then rose slowly to put on her robe. One other residual reality from her injury was an emotional flatness, damage to her limbic system, the brain's control center of feelings.

"We can put suits, dresses, jackets, and dress shoes in the top of the garage," she said determinedly, after some fretful pauses. "The strong box with documents can go in the car. The pictures and your mom's paintings too. Oh, and my brass rubbings."

Teresa staggered to a corner to gather framed objects in her unhurried

way. I refilled her coffee, then went to stir Phil and alert him. I stumbled on an argument that might move him, with a minimum of teenager complaint, from slumber to helpful action.

"Help me get the Honda packed, then I'll let you park it up the hill. Maybe you can start with Mom's brass rubbings."

"OK, Dad." And he was off to our walk-in closet where, the day before, he and I temporarily (certainly more temporarily than we knew) had stored her twelve prized art pieces in their protective tubes.

I returned to T to help her handle her dismay, and my own. The tasks of the past two years—getting the previous house ready to sell, packing up, finding and moving to an apartment fifty miles away, unpacking, living amidst a décor dominated by boxes, planning a new house, getting it built, then moving in—were daunting enough. To do so with her slowed processes, and with her husband's decrease in patience, had made these even more overwhelming.

"Uhhggh . . . I hate this mess!" I had often exclaimed in exasperation in the apartment, while sorting through piles of boxes crammed with clothes, papers, dishes, books, stuff.

She would sweetly mock me: "What a mess!"

So this morning we were in our new house, confronting many of the same boxes, with a more strict deadline from Mother Nature. It had grown harder to wave away that gnat of truth known as The Lord Provides, And The Lord Takes. My inclination to wring my hands was about to take over, but Teresa, though utterly overwhelmed herself, simply let out a deep, prolonged sigh and then glanced at me.

We held each other a moment, and then, fortified a little, soldiered over to the rolltop desk to begin dismantling the computer. As she handed components up to me on the ladder, she spoke, half-meditatively.

"I remember something from the trip to Italy with Mom and Dad, and I don't know if it was truth or legend. A village got destroyed by this volcano. But a house that survived had a sign posted above the doors: *Nobiscum Christus. State.* 'The Lord is with us. Stand firm.' "

On the ladder, I paused, balancing the fifteen-inch monitor and a question.

"Where's a tablet?"

I stepped down, found a blood-red marker, and printed the Latin and English, in neat large letters, on two legal-pad pages. We pinned one above the lintel in the study, the other in the back above the kitchen door to the deck.

We continued with the computer, then clothes and a bunch of documents. Just as I poured medical records and insurance folders into a rubber tub, I spied, through our open front door, a truck tugging a gooseneck trailer. It inched up the street. Four more pickups followed. They passed the other three new houses and stopped at our curb. Twelve guys, and one woman, spilled from the vehicles. I recognized Marcus and Lucas, two brothers I'd known less than a year, and Maggie, whom I'd met only twice. Among the others were two of Marcus' teenaged sons; the rest were new to us.

"What's up?" I said to Marcus, as he strode up to the porch, his burly arms extended for an embrace.

"Hey, Ab! Need any help?"

"Well, I was going to leave just about everything, but I see Someone sent you. I guess we better get to work."

"Just tell us what you want us to do."

I looked over the crew, which seemed to have increased in number. A variation of loaves and fishes darted in my mind. Nothing about flood insurance, though.

"I see one problem, Marcus," I said. "I don't have enough beer for you guys."

"*No hay problema, Señor*," said a voice from a clot of truck denizens.

Laughter rippled through the group. A skinny jokester named Matias reached into a truck bed and produced in his wiry limbs an immense ice chest.

"We brought our own, *Señor*!" Matias' wide grin added emphasis. He set the cooler on the tailgate and opened it for self-service. If not for the context, this could have been a commercial filmed at our driveway.

Maggie opened a beer and helped T pack dishes from shelves, cabinets, and the credenza. Matias and three fellow employees from Marcus' construction company found empty boxes in the garage. As the rest of us grabbed tables, chairs, couches, and beds, I asked how they knew our predicament or where we lived.

"Deacon Jose called me around five," Marcus said.

Now some familiarity came to me. I'd seen many of these people at St. Augustine's.

Maggie looked up. "I remembered the Traynors got hit in '98. They're friends of mine who live two streets behind you. I went over there this morning, and then these guys showed up. They had already helped three other families. We got the Traynors out in no time, and then I said, 'The Keelers have a new house around here.' "

Lucas hoisted an end table. "Yeah, we already moved Mrs. Musial's stuff into the school gym. You don't have half as much as she does."

They eased out the rolltop desk, then loaded T's giant wine bottle, from the Italy trip, the last two items from the house. I followed them to the gym, where we stowed the contents. Stacked in blue-taped areas on the hardwood floor lay belongings from four other river homes. When the crew headed out to Dr. San Miguel's split-level, fourteen miles away on Lake McQueeney, I went along.

At San Miguel's, the final task was to tie big safety straps around a two-story treehouse, which cantilevered over the lake. Matias, bragging of his aerial skills, started climbing a huge cypress, almost as quickly as a monkey, to loop the straps on one side. He slipped and then chuckled at himself.

"I'm Mexican—'guess I'm just too greasy." He slid down to run for a rope.

I found a ladder, convinced Marcus to hold it, and made it up easily, but Lucas wasn't happy about it.

"Please don't fall, Ab. Please, please. You should just let Matias get it."

Maggie wasn't happy about me being up there, either. "I can see up your shorts—and it isn't pretty."

"So don't look."

"Well, it's pretty hard to avoid. It'd sure be better if someone else were up there. Oh, Mah-tee-us! Come climb this ladder before Ab scares us to death."

Twenty feet up, I ignored them. This height provided my first real comprehension that if San Miguel, who'd lived on the lake nine years, was preparing for this much water, our own house faced a very wet future. In twelve hours an apocalyptic flood might leave us homeless (ugh, not mortgage-less), but I had about as much control over that as over T's deafness. Maggie and the twelve, almost complete strangers, had already plucked our precarious fannies out of the drink. I found myself determined, almost desperate, to make some contribution for someone, even if it was merely to save a playhouse that otherwise meant nothing to me.

Standing on a hefty branch, I caught one strap tossed by Lucas from the ground. That one wrapped, I threw it back. Lucas secured it. We repeated this process with a second strap. I descended from the tree in time to see Matias return with his now-useless rope.

"Sorry I did your job for you," I offered.

While the other rescuers stayed to help San Miguel with further preparations, Maggie, Lucas, and I piled in Marcus' truck for the return to town. As I turned the key, Marcus had advice.

"Park it close to the river, so I can claim it on insurance." He pointed to where his brother had implanted a fender into a fallen hackberry at Mrs. Musial's.

On the ride back, the three of us replayed the day's events. I laughed at some of the profuse apologies from Maggie and several others. They had trailed in traces of mud on our cream-colored carpet.

"I'll come back and help you shampoo it," she had said then and repeated now.

Lucas recalled his breaking of the beveled-glass top for Teresa's coffee table. "Ab, I'll pay for it. Just let me know."

"The hell you will. I'm just glad y'all were here for us."

Up the hill of our cul-de-sac, I parked Marcus' truck next to our old Honda. Several other neighborhood cars already lined the curb, filling most of the circle. T, Phil, and I hugged Maggie and Lucas good-bye, then packed everything else we could into our other car. Finally, we left for Austin where our daughter, Patricia, lived—far from a body of water.

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"The refugees are here," Patricia announced, as we piled through her front door. She silently embraced her mom a long while, then, pulling her head away, looked into T's eyes and slowly enunciated, "You must be exhausted."

T nodded and replied with her patented smile and shoulder shrug.

"Hi, my name's Noah," I said. "Some Fourth of July celebration, huh?"

We unloaded and then settled in front of the television. For most of the next thirty-six hours, I bounced between Weather Channel reports, the latest river readings and elevations on government web sites, and network news clips shot by crews sloshing through our neighborhood. One image showed a brick house floating the enlarged and enraged Guadalupe. That dwelling, otherwise intact, had come unmoored, only three blocks from our own, and sailed over a submerged bridge.

I extrapolated more elevations from the computer, a glum exercise that would place eighteen inches of water in the lowest part of our house and completely submerge T and me financially.

"Would rebuilding on our slab be cheaper than starting over?" she asked, as we sat on Patricia's barstools.

"I suppose that would be something to consider." I had no clue what I was saying. Then I voiced what I really dreaded: "I don't know how we'll ever get a second mortgage when we haven't started paying the first."

The weather service predicted the hour of the crest, but more rains Friday forced a re-prediction for Saturday, between one and two p.m.

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At noon Saturday, I set off alone, under the bright irony of a blue sky, for the hour's drive south to New Braunfels. Clutching the wheel, I found myself clinging to *maybes* like half-deflated life preservers. I knew anything less than twelve inches meant only the master bedroom and bath, sunroom, and deck would be affected. *Maybe we'll only have to rebuild one bedroom. Maybe. Maybe George would allow a discount, since his crews have barely left our place. Then again, he'll probably be drowning in work now.*

As I neared the city, and substantiation of the fear of what awaited me, I considered stopping first at McCarthy's Bar. Liquid fortification, I decided, was an oxymoron, especially now.

With our street entrance barricaded, I parked in an office lot on the road well above our turnaround. I ventured out on foot, through the sloping, knee-high grass field, moist but firm, leading to the circle. At the lower edge of the field, I could see Peter, my back neighbor, talking at the turnaround with another fellow next to a shallow pool of mud and the parked cars. Seeing me, Peter gushed with roughly the same ecstasy as the wine steward at Cana.

"Congratulations, Ab. You made it!"

"You're kidding."

"No. I stood on your deck three times the past twenty-four hours. You have water on three sides so I was able to get my canoe right there, but you're still dry inside by almost a foot."

"Huh?"

This was absolutely beyond belief, logic, possibility. Peter didn't seem to be joking.

"So what about you?" I asked, knowing he had nine feet in '98 and had

moved his family upstairs for six months while his best friend—George, our builder—reconstructed the first floor.

"Oh, I got four feet of water," Peter said with a laugh. "But I have flood insurance." In the face of his own disaster, he celebrated my good fortune.

How could he do that?

I wandered down the street, overwhelmed by the sight of swirling, milk-chocolate torrents covering our entire back fence but only lapping at the base of the slab on one side and slightly farther up on two others. Our front "yard" remained fill dirt, or fill mud, in stark contrast to the watery fronts of the other houses. From a small peninsula in the street, I had a prime view of a neighbor's glorious three-story Mediterranean, an almost-finished masterpiece that used to be on the river. Now it was in it, standing steadfastly, as seventy-two thousand cubic feet per second of thrashing waves hammered its upstream wall. Within, sixteen concrete pillars, each extending ten feet below ground, stubbornly held. The owner, a widow, would have to rebuild her first floor before moving in.

Humbled, I entered our house, only beginning to comprehend the sacred dryness. A two-inch carpet spot of spilled beer was the only dampness in the entire structure. I took in the smell of new paint, the light of the huge windows, the limestone masonry, the high-tech appliances. Satisfaction in which to soak. I spied two dried mud smears on the cream-colored carpet—and then the blood-red reminders to . . . well, to whom? God? our rescuers? ourselves? . . . to stand firm.

How could this devastation, this cold-splash-in-the-face reminder of just Who controls the universe and all its forces, possibly avoid a fool like me? A fool who embraced the ultimate folly in the Texas Hill Country, where the weather ought to be named Caprice, where streams are known to rise three feet from a quarter-inch rain. A fool who built an uninsured house two hundred yards from a river. On the low side, of course.

Old wisdom finally seeped in: The Lord protects fools and children.