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## Gary Michael Smith - “Now or Never”

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Hugh and Polly finally have a home—without wheels on it. And that’s the way it should be. Hugh turned 80 last May and Polly isn’t too far behind, and they lived in a FEMA trailer for 7 months after hurricane Katrina. But they knew all along that this was not going to be a permanent situation, and they planned accordingly to get out of their mobile matchbox ASAP. So instead of sitting around waiting for the Corps of Engineers to remove the remains of their retirement home from their lot four blocks from the beach in Waveland, MS, (ground zero of Katrina) they took the trailer offered to them but began their search for a new home.

This journey began with them collecting the insurance on their submerged car, then on their home, which was reduced to a small pile of rubble. Curiously, much of the debris on their lot wasn’t even from their home, due to the multiple tidal surges that turned the community into a swirling gumbo of lives and memories. Although they are of modest means, they still had insurance because it’s the smart thing to do. The auto policy allowed them to buy another car. Then they began contacting realtors while simultaneously scanning the listings for property, this time FAR AWAY from the beach. When they found a lot they could afford—albeit a jungle of trees and underbrush—they bought it. And with the rest of the homeowner’s insurance money, they had the property cleared of trees and leveled.

Then, with what energy they had left, they navigated through the cumbersome permitting process for utilities and city services. Finally, with the rest of the insurance money and some savings, they bought a modest house and had it moved onto the property. They had no illusion of self-entitlement. An angry storm came from the deep waters of the Gulf and washed over the land. No conspiracy, no blame. A simple twist of fate—one dreadful example of nature taking a deadly, merciless course.

The point is that they waited for no one after this disaster and ensuing chaos, and took charge of their own lives. Their property was uninhabitable, so they found other property on higher ground. They did what anyone—no matter their financial means—should do: They took responsibility for their lives and moved forward.

It was a happy Sunday in April when I helped Hugh and Polly, my parents, move into their new home—the home they found for themselves and paid for themselves. Granted, this home is empty of any furnishings; they have only what had been with them in their car when they evacuated, and what they accumulated for their tiny, restrictive, residence of 7 months. This will change in time; they’ll start over, slowly, one day at a time, until their lives are back.

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