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FLORIDA INTERNATIONAL UNIVERSITY

Miami, Florida

HURRICANE WILMA: A LOVE STORY

A thesis submitted in partial fulfillment of

the requirements for the degree of

MASTER OF FINE ARTS

in

CREATIVE WRITING

by

Dan Grech

2012

To: Dean Kenneth Furton
College of Arts and Sciences

This thesis, written by Dan Grech, and entitled Hurricane Wilma: A Love Story, having been approved in respect to style and intellectual content, is referred to you for judgment.

We have read this thesis and recommend that it be approved.

Vernon Dickson

Les Standiford

Lynne Barrett, Major Professor

Date of Defense: February 16, 2012

The thesis of Dan Grech is approved.

Dean Kenneth Furton
College of Arts and Sciences

Dean Lakshmi N. Reddi
University Graduate School

Florida International University, 2012

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DEDICATION

This thesis is dedicated to Gretchen and to Mom, in that order.

ACKNOWLEDGMENTS

And I thought rebuilding my condominium was difficult! Writing this thesis took me twice as long as the experience it recounts. But far from being torturous, this writing project has been one of the most rewarding of my life.

I started working with Professor Lynne Barrett five years ago, in an independent study I dubbed "Storytelling Boot Camp." Then and now, she exhibited a mastery of narrative structure, an ironclad memory for detail, and an appreciation of the nuances of the craft. Thank you for your generosity, your dedication and your encouragement.

I enrolled at FIU in 2006 after a fortuitous encounter at WLRN Studios with Professor Les Standiford. I'm a huge fan of his work and the writing program he has created. I'm honored by his participation in my thesis committee.

I've studied Shakespeare my entire life, but I'd never understood his poetry until I took a class with Professor Vernon Dickson. Thank you for your dedication to teaching.

And thank you to my other writing professors at FIU—Campbell McGrath, John Dufresne, Dan Wakefield, and Jim Hall—and to the gurus who came before them—John McPhee, Lawrence Weschler, and Gene Miller. I salute my wonderful classmates at FIU. When it takes six years to graduate a three-year program, the list can get quite long.

Thank you to my adoring parents, who hosted a summer writing retreat in my childhood home. And my heartfelt gratitude goes to my loving wife, Gretchen, for sticking with me through both rebuilding and writing.

This thesis is dedicated to the memory of Henry Marcus, who dreamed of writing his own book, and when that didn't happen, of having me finish it for him. Gramps, I know this isn't the book you had imagined. I hope it would make you proud.

ABSTRACT OF THE THESIS

HURRICANE WILMA: A LOVE STORY

by

Dan Grech

Florida International University, 2012

Miami, Florida

Professor Lynne Barrett, Major Professor

Hurricane Wilma: A Love Story is a coming-of-age memoir about the two years the narrator spent rebuilding his hurricane-damaged condo in Miami Beach in order to provide a home for the woman he would eventually marry. The torturous rebuilding process forced the narrator to confront his deepest insecurities, to overcome a lifelong mother dependency and to assume adult responsibility. He learns to accept and even love the imperfections and particularities of his apartment, just as he does those of his girlfriend. The writing style aspires to the elegance of Tobias Wolff's *This Boy's Life*, the integrity of William Finnegan's *Crossing the Line*, the irreverence of Carl Hiaasen's *Basket Case* and the insight of Calvin Trillin's *Remembering Denny*. The memoir is a tale of growing up despite oneself, of a young journalist who comes to learn, through a series of missteps and misadventures, the true meaning of home.

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Hurricanes teach you to keep your head low.

They teach humility.

—From *Seven Notebooks* by Campbell McGrath

CHAPTER ONE: WILMA APPROACHES

I moved back to Miami in the summer of 2004. I was 27 years old, and I'd just landed my dream gig as a foreign correspondent for *Marketplace*, the public radio business news show. My assignment was to cover the emerging economies of the 34 countries in Latin America and the Caribbean, plus periodically pick up stories on the hurricanes that had been slamming into the Florida peninsula with an ominous regularity. I had lived in Miami once before, and I hadn't particularly enjoyed my stay. Miami would be a home base, nothing more. Its regular flights to all the hotspots in the hemisphere would make it easy for me to spend most of my time traveling.

My first months in town, I was so absorbed in learning my new beat and getting the hang of radio that I all-but-ignored my personal life. I drove around for weeks in a rental car that cost me half my paycheck. I stayed with an ex-girlfriend in her spare bedroom. Things got awkward when my girlfriend visited from Argentina. My girlfriend and I moved in with another friend, but it became clear that I'd picked the job over the girl, and we broke up. My folks were monitoring the situation from my childhood home in suburban Philadelphia. They decided to fly down for a week "to set me straight."

First, they took me car shopping. The Volkswagon Passat sedan was unreliable, my mom decided, and the convertible Mini Cooper was clearly too small for my linebacker-sized frame. We settled on a Ford Focus hatchback in slate gray so it wouldn't show dirt. My mom called it the sensible pick. I sat quietly as my dad negotiated down the price. All I wanted was for him to wrap it up so I could get back to reporting. I signed all the paperwork and wrote out a check for the down payment, but the Ford dealer

refused to give me the keys because I'd forgotten to get car insurance. I made some frantic phone calls to Allstate and picked up the car from the dealer the following week.

I still needed a place to live. My dad worked as a loan officer at a small bank in Philadelphia, and one of his clients owned several boutique hotels in Miami Beach. As a graduation gift, the hoteliers had given their son control of a multi-million dollar condo building to refurbish and run "as a learning experience." My dad arranged for me to rent a unit. It was the coming together of two spoiled sons.

My landlord used his learning experience to become a South Beach playboy. He gutted three units and blew out the floors and the walls to create a vast, multi-level loft apartment with stainless steel appliances and two-story-tall white curtains. He wore white linen pants and oversized sunglasses and seemed to host a different woman in the apartment every other night. It was like he'd watched too much *Miami Vice* growing up. As for the other units, he stripped them bare, painted them hospital white, and built kitchen counters out of raw two-by-fours and dimpled sheet metal. The dimples made it impossible to place a wine glass on the counter top. I paid fifteen bucks a month extra to rent a "furnished" room, which meant it came with a bare mattress on the floor. The main selling point for me was I could rent the apartment month-to-month. No lease. No deposit. No promises.

I tried to make friends with young professionals in town, but all anybody wanted to talk about was the run-up in real-estate prices. It was like the city had caught a fever. All around me, people claimed to be "making a killing" by "flipping" properties—buying a place and immediately reselling it at a dramatic markup. Making a fifty percent return became passé. I bumped into speculators at dinner parties, read about them in fashion

magazines, overheard their cell phone negotiations in the checkout line at Publix. I became friendly with this one Realtor, a decent guy with a good heart, kind of like Lenny in *Of Mice and Men*, who told me he was making twenty thousand dollars a month flipping properties. To prove his point, every few weeks he showed up with another expensive toy. One day, he pulled up outside my rental place riding a scooter encased in a clear plastic shell "to keep out the rain." It cost as much as my Ford Focus. He said he had paid in cash.

My Realtor buddy encouraged me to buy a place of my own. He said I was throwing away my money on rent. Why not spend that same money "building equity" in a property that I owned? It was a well-practiced speech. He even mentioned the American Dream. But some of what he said made sense to me. I had committed to the reporting gig for at least two years. I had scraped together a little bit of money from half a decade of bringing lunch to work, taking dates to cheap restaurants, and inflating the mileage on my expense reports. Besides, buying a place didn't mean settling down. It was "a surefire investment." It was the smart thing to do. It was the *adult* thing to do.

So I called my dad. I needed a Realtor, and no way was I hiring my buddy, who had just totaled his scooter. My dad put me in touch with an agent at South Beach Investment Realty. Her name was Kristy "with a K" Pineiro.

Kristy and I met at her office at 828 Washington Avenue, near a tattoo parlor, a sushi joint and a girls' apparel store called Tramp. Kristy was young and pretty enough to be part of the South Beach nightclub set, but I knew right away she wasn't. She wore a shirt that covered her cleavage.

I warned Kristy that I'd been around the block. I had lived in Miami Beach once before, and during that three-year stint, I'd rented places amid the parking insanity south of Lincoln Road, the drunken debauchery west of Washington Avenue, and the relative civility south of Fifth Street. I knew just what I wanted.

"The condo has to be in South Beach, just not the touristy part," I told her. "It has to have easy access to parking. It needs to be walking distance from the beach. Two bedrooms, of course. And it has to cost less than two hundred fifty thousands dollars."

Kristy raised her eyebrows. "Two bedrooms go for three hundred and up."

"Oh, and a balcony," I said. "A balcony would be awesome."

The following Saturday, Kristy picked me up in her Volkswagen Passat. She held a cup of Starbucks coffee in one hand and the steering wheel in the other as she weaved in between taxis on Collins Avenue while cradling her cell phone in the crook of her neck, confirming appointments with sellers, a pile of real-estate listings balanced on her left leg.

I gripped the overhead handle. "You want me to hold those?" I said, gesturing at the MLS printouts in her lap.

She shook her head and sped past a taxi while sipping her coffee. Her Passat handled way better than my Focus.

The first Realtor didn't show up for the appointment. He had slept through his alarm after a night of clubbing. Kristy got the combination to a lockbox on the front gate with a key to the unit. I felt a bit nervous as we walked inside. Could this be the one? I moved slowly, inspecting the kitchen light fixtures, testing the bathroom water pressure, noting the decorative molding in the living room. Soon we realized its "second bedroom"

was actually a walk-in closet. Kristy ushered me out. “We have a lot of places to see,” she said, fanning her stack of listings.

Over the next several weeks, we saw a good fifty apartments.

The “Art Deco” buildings looked like washed-up starlets with smeared lipstick. Their exterior paint was blistered, their tile walkways cracked, their walls stained black with mildew. “The juice is on the inside,” one seller assured us as he led us through an entryway that reeked of vomit.

I couldn’t afford the bay-view condos with twenty-four hour security in the lobby. The apartments in my price range were all sized for Manhattan. The best of them made brilliant use of the limited space, like the one owned by a University of Miami design professor who multi-purposed the living area into a den/office/library/studio/man cave. Too bad I couldn’t walk through the room without shuffling sideways.

Elegance was the exception. Most of the apartments looked like no one had lived there in months, a telltale sign that they were being flipped. The renovations were done hastily. The brushed nickel faucets leaked. The freshened-up walls were painted in garish pastels. The cabinets seemed to be made from balsa wood. One “modernist” owner had removed the bathroom wall so that the toilet was exposed to the bedroom. “You can always replace the wall,” the seller said. Kristy and I looked at each other and walked out.

And yet these “investment properties” were selling. Kristy would call me in the morning with an interesting prospect, and it was sold before the end of the day. We decided to pick up the pace. I met her before I reported to work, after I got off deadline, for entire weekends. I became fluent in the latest trends in interior decoration: unfinished

cherry oak strip plank wood floors, full-extension soft-close drawers, quartz-infused granite countertops, porcelain-coated cast iron tubs, silicon-glazed impact glass windows, halogen track lighting, brushed steel appliances, textured paint. I came to understand that Realtor code words such as "quaint" and "Deco charm" really meant "old" and "tired." One overpriced condo faded into the next. Well into one apartment tour, I realized we'd visited the same apartment a few weeks before.

But I kept at it. There was something fundamentally stubborn in me, this odd combination of bull-headedness and Asperger's syndrome, a single-mindedness that made me a tenacious reporter and a tedious dinner companion. Once I had my mind set on something, I couldn't be distracted and I wouldn't let go. Growing up, I used to lose myself in video games and fantasy novels. In high school, I would be so immersed in thought I wouldn't notice friends saying hi to me in the hallway. In radio, I had found a kind of flow in the intense focused attention of daily deadlines.

Plus, with my love life stalled since I'd broken up with my Argentine girlfriend, the outings with Kristy the most charged moments of my week. Apartment hunting with Kristy was like the ideal date: she called me, she picked me up, she fake-laughed at all my jokes. She drove me around and told me where to go. I chatted her ear off and brought up my ex-girlfriends to inspire sympathy. She would unconsciously finger the crucifix around her neck when I was around. I pointed out that her roots had grown out on her blond highlights, and she blushed. I took that as a good sign.

After we'd exhausted the stock of condos on South Beach, Kristy suggested we expand our search to "up-and-coming" neighborhoods, which was Realtor-speak for "closer to the highway." But the prospects in The Roads and Brickell and Morningside

were no better. I felt like I'd come late to a party and the only food left was the salt at the bottom of the pretzel bowl.

My first glimpse of Miami Beach was at night. It was the winter of 2000. I had graduated from college six months earlier, and after convalescing with my parents, watching TV until dawn and getting fatter, I packed my ocean-blue Dodge Neon with clothes and a few books and headed toward the country's southernmost city. After two days driving down Interstate 95, I exited onto a causeway surrounded on both sides by the inky black water of Biscayne Bay. The light from downtown reflected dull and emotionless like fish eyes.

At the end of the causeway, a brightly lit sign said, "Welcome to Miami Beach." I had finally arrived to this fabled city build on a sandbar, an island filled with ex-cons and exiles, drifters and strivers, people on the run and people beginning anew. It was a perfect starter city for a twenty-something bachelor with a restless streak and a mother dependency who couldn't decide what he wanted to be when he grew up.

I grew up in a jappy suburb of Philadelphia and went to waspy college in New Jersey. The Northeast never felt like a fit. The people were too ambitious, too uptight, too white. *Yanquis* was the term my dad used. He had grown up in Spain, on an island in the Mediterranean, and I had inherited from him an islander's mistrust of the mainlanders and a primal connection to the sea. Miami Beach's saltwater air smelled to me like home.

I came to Miami to intern at *The Miami Herald* for three months. I got hired and stayed for three years.

My first day in town, I went to a photography exhibit at a Haitian restaurant in Miami Beach called Tap Tap. I ran into a group of young *Herald* reporters known as the "young lions," and I invited myself to join them on an outing to Crobar nightclub. I followed them in my Dodge Neon, but they ditched me on the way. I ended up at a nudie bar called Club Madonna.

One of my first assignments was to cover the National Hurricane Center. My job was to give dispatches on wind speed and barometric pressure to the lead reporter back in the newsroom. I would hang around as a team of scientists, mostly men, tracked hurricanes on giant monitors. These men rooted on tropical depressions, talking in excitement as a smear of clouds began to take on the characteristic dual flares of a hurricane. Then they'd catch themselves, and sheepishly tell me that a hurricane is not something to be wished for.

I found hurricane enthusiasts in newsroom, too. *The Miami Herald* had won a Pulitzer Prize for its coverage of Hurricane Andrew. I wanted to ride a subtropical wave to professional heights, too. I found myself wanting to experience a major storm, to feel the mist of the outer bands turn into pellets of water, to watch palm trees tossle like rag dolls. Hurricanes were exciting and dangerous, like drag racing or smoking a joint.

I was reassigned to a suburban bureau cover town council meetings that played out like dysfunctional Passover seders. That hit a bit close to home. I worked weekends on the city desk. One Saturday in 2002, I was assigned a fluff piece on the tenth anniversary of Andrew. I visited a public park that had been in the direct path of the eye. The storm had cracked tree trunks in half. A decade after the storm and some of the

damage still hadn't been cleared. That day, I learned to fear a hurricane's power. I decided I could live without experiencing a storm.

I had arranged to rent the "carriage house" from a spunky business reporter who kept cruise-industry reports stacked so high that it was impossible to tell if she was sitting at her desk. She was stuck in a loveless marriage to a child psychologist who taught dog-training techniques to parents to help them discipline their toddlers. I lived there two years. In all that time, I was never invited into their home. Every day on my way home from work I drove past the "Welcome to Miami Beach" sign. I noticed that the palm trees were noosed in neon. Miami Beach had become like a loveless marriage.

I left the carriage house. After that, I drifted. I lived for a few months in a studio apartment with a divorced father and his eight-year-old daughter. I rented a backyard cottage adjoining a pen with an emaciated bull. I shared a bathroom with a coworker's daughter and borrowed her My Little Pony foaming hand soap without asking for permission. Most of that time, I bounced around short-term rentals and left my clothes in a suitcase. It made me feel light, knowing that I could leave at a moment's notice. Working late one night, I looked longingly at the ample space beneath my desk before I sighed and drove to my latest futon. I suppose even I had limits.

I loved hosting parties, but I had nowhere to hold them. So I threw parties at other people's houses. "You take care of the food," I'd tell the owner, "I'll bring the people." I couldn't take my dates to my crash pads, so I made out with them in my car.

Why didn't I like Miami my first three years there? I used to complain that the city was superficial, that my friends were constantly leaving, that the dating scene was horrendous. But I think I was just lonely. My college friends were in New York, my work

colleagues were in Los Angeles, and the only girl I had ever loved had broken things off and moved back to Spain. Bouncing around apartments was a form of perpetual motion, the only form of coping I knew.

Perhaps all that wandering was actually training for what was to come. Bedlessness boot camp, so to speak. My first stint in Miami, I learned to sleep soundly in strange places, to ignore signs that my welcome was wearing thin, to compartmentalize discomfort. I didn't know it then, but I was arming myself with the coping strategies for a fate that I was particularly well-equipped to handle.

In 2003, I got a fellowship to study journalism in Argentina. My last summer in Miami, the air-conditioning in my Dodge Neon kicked out. Rather than take time off work to find a mechanic—it made me tired just thinking about it—I drove with my windows down. Hot exhaust blasted me on the expressways, sweat dripped off my nose at stoplights. By the time I arrived at work my back was covered in a wet patch the shape of my car seat. And then I forgot about my broken AC.

I never fixed the AC. It became a point of stubborn pride to sweat it out. I knew I'd be leaving town soon enough.

Kristy and I were sleepwalking through yet another round of uninspiring condos when we stumbled upon Kim Aimee. Her formal name was 4019 North Meridian Avenue, but the developer had given her a pet name. Kim Aimee was an impeccably renovated two-story Art Deco condo complex about ten minutes north of South Beach and a short walk from the beach. Her central courtyard fronted a canal and had a coral-rock pathway, golf-course grass and a postage-stamp pool. Each unit had its own

dedicated parking spot. It was like the storm clouds parted and the angels began to sing. I pulled out my camera to snap pictures.

I walked into the spacious living room with refinished hardwood floors and a kitchen with appliances still in their plastic wrappers. Brushed steel, of course. A curved interior staircase made of travertine marble led to two well-lit bedrooms. The bathroom walls had floor-to-ceiling marble and a fashionable floating sink. I felt a flutter when I noticed a little corner closet behind the staircase. I shook my head in silent appreciation.

I ran my hand along the curved banister and imagined that Kristy and I were living in this apartment happily married with our two adorable toddlers pattering happily across the hardwood floors in their socks. Then we learned the asking price: three hundred thousand dollars. The storm clouds rolled back in.

Later that night, I went back to the Kim Aimee on my own. The sun had set and the horizon was a bruised purple. I looked at the front gate and noticed the metalwork was in the shape of an upside-down heart. It was worth the overreach. I was smitten. I was growing. I was ready to buy.

I matched the asking price, and my bid was accepted. My parents were thrilled. I was ready to put a contract on the property. Then I heard from Kristy that the deal was at risk of falling apart. Another buyer was competing for Kim Aimee.

I had read an article about a young couple caught in a similar bind. They wrote a heartfelt letter to the owner and got the place. It was worth a shot. Kristy told me the owner's name was Todd Glaser.

"Dear Todd, I wanted to take a moment to introduce myself. The process of buying a home can be so impersonal—everything is done through intermediaries—yet

the purchase itself is one of the most important decisions a person can make. I write you so you can know more personally who will be living in a home you created."

I tried to reel him in with some false humility. I told him I'd started freelancing articles in college to avoid my work-study job washing dishes. I got a reporting gig at *The Miami Herald*. "I can still remember the nights spent camped out in front of Elián González's Little Havana home, waiting for something to happen and chatting with other media refugees." I figured he'd be impressed. I talked about moving to Buenos Aires, to eat meat, pick up *porteñas* and freelance articles, in that order. "In Argentina, I saw some of the worst poverty and some of the best soccer of my life." I then transitioned to a tactic I liked to call my "*Marketplace* mojo." I rhapsodized about my love of public radio. "I am a true believer in the power of the spoken word and of the well-told story. A voice on the radio can move a listener to tears or laughter—or both." I hoped to God he was an NPR listener.

It was time to go for the kill. "As Kristy can attest, from the moment I saw the Kim Aimee property on Saturday, I knew that was where I wanted to live. The renovation is spectacular, and I am so excited to be part of the new community forming there. This is a big purchase and a big life decision for me. I have never owned a property before. Buying a condo is the beginning of the next stage in my life. I am anxious and excited to start that next stage in Kim Aimee."

I listed my parents' address in Narberth, Pennsylvania, in the letterhead, even though I hadn't lived there since 1995. It was my most recent permanent address. I gave the letter to Kristy, and she promised to deliver it.

I never heard back from Todd. And I didn't get the place. The other buyer had threatened to sue.

For years after that, I would stop by the Kim Aimee complex, usually after a long day's work, and stare past the heart-shaped gate design into the manicured inner courtyard as dusk was settling in. How would things have been different if I'd bought my dream home? I imagined my life would have stayed on an uninterrupted upward trajectory. I'm sure I would have hosted regular dinner parties for the young professional crowd and spent countless Saturday afternoons in the pool sipping a *mojito* staring across the canal at the wide expanse of cloudless blue sky, grateful that I'd had the presence of mind to buy my own piece of paradise.

My friends all have a stock story of some absurdity of mine. My college roommate once took the trouble to list what he called my "crimes against humanity." This is a partial recounting: Having a teddy bear in college. Cooking stinky food in public areas. Touching other guys' muscles in the weight room. Wearing other people's clothes. Eating other people's food. Sleeping in other people's beds when they're gone. Swearing in front of children and the elderly. Asking obtuse questions. Using bombastic language in normal conversation, e.g., "moreover." Jumping on another man's sister and dry-humping her. Saying what's on his mind, no matter how socially inappropriate. Attempting to get laid by talking incessantly and refusing to leave.

My girlfriends were less tolerant of my eccentricity. One of them told me I had "boundary issues."

I, for one, found myself charming and hilarious. I enjoyed the feeling of getting away with something, of pulling off outrageous behavior with verve and panache against long odds. I was like an obnoxious kid acting out in class.

My parents, meanwhile, were at a loss. “You’re smart, you went to good schools, you got good grades,” my dad would say. “Why are you so dumb?” It was the Grech family conundrum.

“This is my fault,” my mom would say. I was raised in a loving home, with doting parents and without responsibility or adversity, gliding on a path to stardom. My mom saw this as a problem. “I never taught you how to take care of yourself,” she said. She felt like she’d failed to impart in me some core lesson of personhood, such as common courtesy or basic decency or shame.

I encouraged her guilt. It allowed me to put off a little longer the trappings of adult responsibility. I would leave my office like a hurricane had hit and wait a few months until my mother’s next visit so she could organize my desk. She had to remind me to get my hair cut. She took me shopping. Years after graduating from college, I didn’t own a single piece of clothing that my mother hadn’t bought for me.

I read that there was a name for my frame of mind. It was called Provisional Life Syndrome. I was unwilling to start adult life. I was Peter Pan. Perhaps I didn’t worry about having a stable home because I had always had a stable home. Perhaps I didn’t mind not having a comfortable bed to sleep on because I was well-rested.

My mom encouraged me to find a nice girl “to clean me up.” She wasn’t simply recycling the lament of the Jewish mother. She just needed a break.

I was on the rebound. I had let myself get excited about a place, and it had slipped away. So much for personal growth.

Kristy seemed exhausted, too. Weeks went by and I didn't hear from her. I wondered if she was annoyed at me. I picked up the phone to call her and put it down without calling. I wasn't that desperate to buy a place.

Then, one Friday afternoon in December, Kristy called me at the office.

"I've found a good prospect," she said.

I was typing an e-mail. "Have we been to the building before?"

"It's a brand-new listing from a condo that hasn't been on the market in years. And I think the unit will go fast." She read from the listing. "A thousand square feet, walking distance to the beach, easy access to parking."

"How much?" I said, finishing the e-mail and clicking send. This was where the flirtation would end.

"One ninety."

I moved the phone to my other ear. "One ninety?"

"I know."

This must have been the only two-bedroom apartment in South Beach going for under two hundred thousand. "What's wrong with the place?"

"I'll pick you up first thing tomorrow."

The condo building was in a quiet residential neighborhood a few blocks away from the touristy parts of town. It was called Lake Pancoast after a small elbow lake where the canals along Collins Avenue and Dade Boulevard met. Two quaint footbridges arched over the lake.

The address on the real-estate listing was 2444 Flamingo Place. Kristy and I spent half an hour driving in circles, searching for the address amid beautifully restored condo buildings overlooking the canal, before we realized we were on the wrong street, Flamingo Drive, one block east.

Flamingo Place was the ugly stepchild of Flamingo Drive. The sun beat down past sickly palm trees onto cracked pavement with oil stains and pockmarks. We parked on a strip of ashtray-grade gravel. At least there were plenty of parking. A spiderweb of electric wires ran overhead, connecting several nondescript condo buildings to a run-down school whose name, written in billboard-sized letters on the fifth story of the building, was the "Hebrew Academy." A cascading array of signs and placards, each in a different font style and size, commemorated other slabs of the school, so that as best as I could gather, its official name was the "Rabbi Alexander S. Gross" and "Fana Holtz High School" with the "Olga and Margaret Weishaus Girls High School" and the "Regina Gruberg Brandes Boys High School" in the "Merwitzer Building" on the "Popick Plaza," "dedicated by Mr. and Mrs. Samuel Reinhard and Family," "erected in 1972." An Israeli flag and an American flag flew on separate poles from behind an eight-foot-tall metal fence policed by a rent-a-guard.

On the roof of the school, secured with what looked burlap straps, was a large water tower. The tower overlooked a narrow alley, maybe ten feet wide, which separated the school from a no-frills eight-unit condo building whose peeling pink pastel paint looked like it hadn't been touched up since the post-war building boom. A scrawny pine tree jutted in the air like a flagpole without the flag. "2444" was written on the front wall in black italicized type. This was it. The building had metal bars over the ground-floor

windows in the same heart-shaped pattern as the gate at Kim Aimee. Orange brown rust peeked through the white paint on the bars.

Kristy had done some research. The apartment for sale was the largest in the building. The building was constructed in 1935, a decade after the bust of Miami's first real estate bubble, known as the Florida land boom. This condo, too, had a name: the Jefferson Davis Condominium. It was named after the president of the Confederacy. This was a rare moment in Miami when I was reminded that I lived in the South.

Apartment 2A was on the second floor, on the south side, directly underneath the Hebrew Academy's water tower. Kristy and I walked up a narrow carpeted staircase and knocked. A small man opened the door. He ushered us in. The first thing I saw walking in was the door to the bathroom and a tacky colored curtain inside. The man said his family had already moved back to their native Colombia, and he was eager to join them. He invited Kristy and I to look around.

The apartment was empty, save for some scattered children's toys and a ratty couch in the living room with frayed armrests and a yellow stain. The master bedroom had water damage to the walls, the cheap parquet floor in the second bedroom was badly scuffed, and the kitchen cabinets were already out of style when they were installed in the 1970s. And the place was filthy, with impacted dirt so embedded in the tile grout and crevices I wondered if the floors had ever been cleaned.

But the apartment wasn't all bad. The kitchen flowed nicely into the entry hall and on into a spacious living room with big bay windows. I could immediately imagine myself cuddled on the coach watching a movie. It had several closets, a rarity in South Beach. Kristy concluded that the apartment was a "fixer-upper" but it had "good bones."

If I were to buy, I knew I would have to spend some money on repairs. I'd have to redo the kitchen entirely. I figured that would cost a few thousand dollars. And I would need to fix the water damage on the walls and sand the scuffed floors. Still, the price was right.

"The place is gonna go quickly," my mom said when I called. She thought I should put in a bid.

"How much should I offer?" I said. "A hundred eighty?"

My parents conferred in whispers on the other end of the line. "Go above the asking price," my dad said.

"Offer one ninety five," my mom said.

"That'll get their attention," my dad said. "And make sure you offer 'cash-only'."

"Dad, I don't have that kind of cash!" I remembered how people in Argentina, where the currency had been devalued, were forced to buy real estate using suitcases filled with U.S. dollars exchanged in back rooms at banks.

My dad laughed. He tried to explain that cash only was used for deals where the home wasn't in the best shape. He said it was a key sweetener for any deal.

Later that afternoon, I faxed a "cash-only" offer of one hundred ninety-five thousand dollars.

Kristy called me on Monday. I was in my windowless office at the radio station. "We knew this place was going to sell quickly," she said. "The owner received several competing bids… and he has accepted yours!"

I let out a whoop. I wanted to share the news, but I didn't have any co-workers. Kristy was the closest thing I had to a girlfriend. I stared at the blank wall in my windowless office at the radio station, then I dialed my parents.

Kristy mentioned that for the sale to go through, I needed to get the approval of the condo board. I had no idea of the influence condo boards have over your personal life in Florida. I'd been raised up in a spacious single-family home in an old-growth suburb with neither gated communities nor homeowners associations. The biggest dispute my parents ever had with our neighbors was over the precise placement of a perimeter fence, and that was resolved in five minutes by a surveyor. In Miami, condo commandos are more powerful than city commissioners.

Kristy scheduled a meeting for me with a woman named Silvia Prieto. She was the Jefferson Davis Condominium Board's "secretary/treasurer." Kristy had no idea why I wasn't talking to the president.

The morning I met with Silvia, I was ready. I'd been coached by some of my New York friends who had faced down co-op boards that potential buyers to submit a dozen letters of recommendation. My bona fides were my best weapon: I was an Ivy League graduate, a successful public radio journalist, vice chair of the symphony's young patrons board. I tucked in my shirt.

Silvia worked for the City of Miami Beach. I walked into City Hall and gave her name to a woman at the front desk. The woman pointed me back outside, to a small free-standing shack under the second-floor breezeway. It was the tropical version of Harry Potter's room under the stairs.

The sign said "Citizens Information Center." It appeared to be set up to handle calls, queries and crazies without troubling the other city employees. The office had four narrow booths with attendants, like in a bank. The attendants were all Hispanic women.

I asked for Silvia Prieto.

"Oh, that's me."

A woman stood up. She was in her early fifties with a golden poof of hair. "Jew must be Danielle," she said. "Sit down, sit down." Silvia gestured at a chair across from her booth. "*Sientate, cariño*." She wore heavy mascara and red lipstick. Her nails were carefully painted.

"Jew speak Spanish?"

"I do."

"I knew it. Jew from Argentina?"

"My dad's from Spain." I handed her the permission slip I needed her to sign.

She looked down at the paper. "*Pero*... Grech is a Spanish name?"

"My dad is from Mallorca. It's an island in the Mediterranean. My last name is originally from Malta."

"I am from Colombia. But my husband, he is from Spain." I could sense her pride. "He's a musician."

Over the years, I'd noticed that a lot of Hispanics in Miami made a point of emphasizing their links to Spain. When I asked a friend about it, he said that just as some people talk about what they do for a living when getting to know someone, Hispanics tend to bring up their heritage. That's one interpretation. I concluded that this fixation on Spanish heritage was a racial thing. It was a way to distance them from the African and

Indigenous blood that very likely ran through their veins. Of course, as my olive-skinned dad liked to remind me, Spain was once rules by the Moors.

Silvia stood up. “Oh, I’m sorry, I’m being very rude. Jew want some water?” Silvia had the oddest accent. She had pronounced the word “water” like “wadah”—as if she were from Back Bay, Boston. For someone whose spoke with the trilled Rs and softened consonants of the Caribbean, “wadah” was the verbal equivalent of drinking tea with a raised pinkie finger.

She filled up a paper cup from the water cooler. I took it in both hands and thanked her.

“So jew want to buy my cousin’s apartment? Did jew know he’s my cousin?”

I didn’t know.

“My family used to own the whole building. But now it’s just my three brothers, my mother and me. We own five of the apartments.”

With eight units in the building, that gave the family a permanent lock on the condo board. That explained why I was talking to the “secretary/treasurer.” The other officers must have been her siblings.

Silvia studied my face. “Jew a good boy?” she asked.

I sat straighter in my chair. “I think so,” I said. Several vivid counter-examples cycled through my head. “I try to be.”

The interrogation had commenced. “Jew are going to live there, yes?”

“That’s the plan,” I said.

“Jew going to have a roommate?”

“I haven’t decided yet.”

“How many?”

“How many what?”

“How many roommates?”

“I don’t understand.”

“How many roommates are jew going to have?”

“At the same time?”

“Yes.”

“Um… one?”

“Good!” Silvia looked at her watch and stood up. “Look at the time. It’s half past eleven. My break is almost ovah.” She offered her hand. “Thank jew very much.”

“Did I do okay?”

“Very okay.” She trilled the R extravagantly, like a cat purring.

Silvia gestured at me to lean in, so her coworkers couldn’t hear. She said that the owner before her cousin was a disaster. “He rented the apartment to a bunch of Mexicans. They worked in construction, and these people had no respect. None. Ten people lived there. They always left mud on the staircase that my brother Hector had to clean up. And they played *norteño* music so loud it kept my other brother, Oscar, awake all night.” She stared at me. “Jew won’t do that, will jew?”

It seemed fitting that Silvia would represent a condominium named in honor of the president of the Confederacy. She had something of a Southern gentlewoman about her: The obsession with image, the snobbish contours of her accent, the whiff of racial superiority. Silvia let go of my hand, smiled a lipstick smile, and waved me off. “Bye, bye, Danielle.”

"Bye, bye," I found myself saying. I felt like I'd just agreed to something, though I wasn't sure what.

I thought that would be it. I'd made my pick, passed the test, escrowed my down payment. I was ready to leave my Don Johnson landlord and claim my chunk of the American Dream. But the process of buying a home is far too tortured for that. I still had to find a "title" agent and buy "title" insurance though I didn't know what a "title" was. I was told I needed an attorney for the closing, so I hired the mayor of the town whose council meetings were like Jewish family reunions. On Kristy's recommendation, I brought on this disgustingly beautiful mortgage broker named Stefano Santoro, nickname Stef, whose dark windswept locks reminded me of Heathcliff from the PBS version of *Wuthering Heights*. Even his company was positively Brontean: Windsor Capital. I felt a consuming and totally unfounded jealousy that he was seeing Kristy on the side.

Growing up, my dad liked to say he had "the patience of a saint." He used every ounce of it as he held my hand through the process. He explained that buying a property was kind of like buying a used car. You need to kick the tires. That's where the Inspector came in. The Inspector was a hard-bitten plain-talker I found on the Internet. He was the private eye of problem apartments.

The Inspector carried a clipboard as we walked through the apartment. He had a tape measure holstered in his tool belt. Even I had noticed the bedroom wall paneling was swollen with water. "It'll have to be replaced," the Inspector said, scribbing on his pad. "But first you need to find the leak."

He pointed out several staples protruding from the hardwood floor, remnants of a carpet that had once covered what I thought was the best feature of the apartment. "You're lucky. The floors are in good shape because they were protected by the carpet." He kicked at a staple with his boot. "But this could make it harder to refinish the floor."

The Inspector opened the electrical box in the kitchen. "Oh," he exhaled. He showed how a previous owner had doubled up some of the breakers. That meant they were more likely to blow a fuse. "A new electrical panel should do the trick, though you never do know what kind of mess they left behind the walls."

All of these were minor annoyances compared to what he found in the second bathroom. The sewage pipe for the toilet didn't take a normal route into the innards of the building. Instead, the pipe exited horizontally through a hole cut into the bathroom wall, hugged the façade of the building for about ten feet, and re-entered the apartment at the hallway bathroom where it hooked into the main sewage line. The second bathroom was an interloper, an add-on, a leech. In a city of quick fixes and *chapuza* repairs, where mechanics were trained in Cuba where fifties-era cars were kept running on dental floss and spit, this was the king of ghetto Miami rigs.

"Should I even buy the place?" I asked the inspector.

"It's not my place to say," he said.

I stared at him. He looked at me. It was a war of attrition. I had gotten used to uncomfortable silences during my interviews. I was willing to wait.

He sighed. "It's typical to find problems in a building as old as this one," he said. "Everyone takes shortcuts and ignores problems. But I'd follow up on that bathroom." He

said the property database listed the apartment as a two-one. Two bedrooms, *one* bathroom. That second bathroom was more than a leech. It was illegal.

I went to City Hall that afternoon. I took a wide berth around the Citizens Information Center to avoid Silvia. I stopped a guy walking with rolls of blueprints under his arm and asked where I could get a copy of a floor plan. He sent me to the planning department. I took a ticket and sat. What other problems was I going to find? A digital display clicked toward my number. I ordered photocopies of the floor plan to the building at $2.20 per page. The plans didn't even show that I had a second *bedroom*, let alone a second bathroom.

Some guy in the waiting area told me to check with the permitting department. I went to an identical looking waiting area and took another number. I felt out of my depth: I wasn't an activist homebuyer; I was a foreign correspondent. When I finally got to the counter, I asked for my building's permit history. I read down the short list. Most of them dated from decades earlier. There was no mention of a second bedroom. The whole addition was probably illegal.

I confronted the owner with what I had found. He claimed ignorance, said it must have been a "previous owner." I didn't believe him. What other shortcuts had that previous owner taken? What else was hidden behind the walls and beneath the floor? I threatened to walk away.

That's when the regret began to seep in. I thought about the endless string of awful apartments I had visited: the garish colors, the exorbitant prices, the exposed toilet. I could smell the vomit in that hallway and feel the bass from an inconsiderate neighbor. Here, at least, the location was perfect, the apartment had "good bones," the price was

right. Of course, I thought about the one that got away. I wanted Kim Aimee, but I had to accept that she was gone.

I knew that now that I'd told the owner about the code violations, he would be obligated to disclose them to other prospective buyers. That would make his unit harder to sell. So instead of walking away, I used the illegal bathroom as a negotiating chip. I told the owner I'd take the place if he cut the price by five thousand dollars. We agreed to split the difference.

At some point in our lives, I told myself, we all have to settle. As we shook hands, I said, "Can you leave the couch? I don't have any furniture."

CHAPTER TWO: PREPARING FOR THE STORM

I drove up to the Jefferson Davis Condominium. It was October of 2005, ten months after I had bought my condo, and a new hurricane was brewing in the Gulf of Mexico. Hurricane Wilma. I had just flown in from New Orleans, where I had been covering the aftermath of Hurricane Katrina for *Marketplace*. I had spent most of the past three months criss-crossing the Gulf Coast on hurricane duty. Because the hotels were either booked or blown away, my accommodations had been a progression of improvised crash landings: I started in a sleeping bag in a press conference room in Mobile, Alabama, moved to a cot at the Emergency Operations Center in Biloxi, Mississippi, ended up in the spare bedroom of a remote acquaintance in Baton Rouge, Louisiana. All of my bed hopping during my first stint in Miami been like a dry run.

I took my suitcase and sleeping bag out of the trunk of my Ford Focus and walked onto the front patio. The tile had new cracks. October in Miami is the tail end of the hurricane season, and the air was hot and wet like the breath of a dog. While I was away covering Katrina, one of my neighbors had chained the sun-bleached patio furniture together to avoid it from getting stolen, though the chains were wrapped so tight you couldn't pull the chair far enough away from the table to sit comfortably. Not that I'd want to spend an evening on that patio, getting munched on by mosquitos and watching people from the neighborhood blithely lead their dogs onto the sliver of grass in front of the building to do their business, the owners blithely avoiding eye contact with me, like they were waiting for a bus. The moist turds were like little land mines on my way to work.

I walked up the narrow carpeted staircase to my second-floor unit. I had forgotten how on hot days the hallway would be saturated with the acrid odor of my neighbor Hector's sweat. Hector's door faced mine at the top landing of the staircase, and he didn't run his air conditioner, even during the summer. He didn't have a job, so I assumed it was because he couldn't afford the electricity bill. The humid odor emanated in waves from beneath his door. I wondered what it must smell like inside.

I unlocked my apartment and walked inside. It was Sunday afternoon, and Hurricane Wilma was projected to make landfall in southern Florida before dawn on Monday. I had a few hours to gather my things and camp out at the radio station, since I would be expected to be on air early in the morning and I couldn't drive during the storm.

"Wuzzup, my nigga?" This bony six-foot guy with a mullet was draped over my sofa. It was my roommate, Victor. I'd been away so much, I'd forgotten I even had a roommate. Victor was from Argentina. He'd been working on his slang by watching BET.

"Hey, Victor." I dropped my bags. The apartment looked exactly like what it was: a bachelor's pad. Despite my plans to fix up my "fixer upper," the bathroom tiles were caked with a layer of black grime, the wooden floors varnished with caked dust. If I'd bothered to clean, I'd have had better luck with a hand scraper rather than a broom. Of course I brought my own special touches to the place: Yellowing copies of *The New York Times* were stacked unread in a three-foot pile in the corner of the living room. I was too busy to read them and too neurotic to throw them away. I was pleased to see Victor had respected my request to toss into the mix the newly arrived editions, still in their royal

blue baggies. The apartment had its own particular stench: an acrid combination of air-conditioner mildew, foot fungus and stale farts. Ah, home.

The was one exception to the decrepitude: a new Samsung television with a sleek black 60-inch flat screen and a retail price of $1,499.99 before rebate. It dominated the living room like an altar.

The television belonged to Victor. And though I tried to hide it, the TV was a sore spot for me. Victor paid me rent, but he also was a friend. We met in Argentina, where I spent a year studying journalism, eating red meat, and perfecting my Spanish on girls. Victor and I played soccer and handball together. He was one of the first hires at an ad agency based in Miami that outsourced all of its graphic design to overeducated and underpaid Argentines like Victor. The company took off, Victor filled a cramped office in Buenos Aires with his college buddies. Eventually the company invited Victor stateside. He needed a place to stay, I had a spare bedroom. So I invited him to room with me. I offered him a cheap rent, found him furniture, and guided him in a new country. I shared my food, my friends, my coffee mugs.

Victor, who had only ever earned hyperinflated-devalued-frozen Argentine pesos, soon became drunk on dollars. When he first arrived, he expressed an unqualified adoration for my gray Ford Focus hatchback. I assumed he was being ironic. But it turned out Argentina had a whole class of cars even shoddier than my Focus.

Living in Miami cured him of this, of course. And so, one afternoon a month after he arrived, Victor pulled up in a cherry red Volkswagen Cabrio convertible. I watched him through the living room window. The top was down, and Victor's mullet was visible from above. A huge cardboard box protruded from its trunk, secured by bungee cords. He

honked a cute honk and waved for me to come down. I walked outside and watched as skinny Victor shimmied the box left and right without actually extracting it before I finally lent my considerable heft to the task. The TV had the density of lead. We staggered past the skinny pine, onto the cracked-tile patio, and through the hallway door. The TV was too heavy to carry up the narrow staircase, so we found a strip of cardboard to slide it up the carpeted steps. My sweat dripped down onto the box like rain. But I must confess: I was excited. Victor's TV would replace my 15-inch hand-me-down in the living room.

Except Victor insisted on cramming the TV into his bedroom. He put it at the foot of his bed, a space so tight he had to shimmy sideways to pass through. He watched his TV from the far end of his bed, his head pinned against the wall to maximize the distance between his corneas and the blazing magnificence of his liquid crystal display. Victor would get home from work, fix himself a bowl of cereal, and retire to his bedroom to watch Cribs on full volume while I would silently fume in the living room, pretending to enjoy a yellowed newspaper.

Eventually Victor relented, and we moved the TV to the living room. I'd like to think he did it out of gratitude for my coffee mugs, but I just think his eyes were hurting.

I always felt like I was intruding on a date when, like today, I arrived home and Victor was splayed on the couch, fondling the remote. But nothing galvanizes a community like a hurricane. My roommate and I sat on the couch together and turned to the most addictive drama on cable: The Weather Channel.

The male and female co-anchors had already launched into their well-rehearsed 24-hour hyperventilation about the approach of yet another storm in this record-breaking

season. A satellite map showed Wilma churning like a malevolent flush of the toilet in the piss-warm waters of the Gulf, the same waters that had fed Katrina two months earlier. The co-anchors sent it to a field correspondent reporting live from a strip of sand at the foot of lazy waves under the cloudless blue of a perfect late summer afternoon. The caption read "North Miami." I'd covered the city of North Miami when I started out as a reporter. It had no oceanfront. The guy was probably in Surfside.

"Wilma has undergone an explosive deepening," the muscle-bound Weather Channel correspondent said. Victor and I looked at each other. An explosive deepening? Neither of us knew what that meant, but it didn't sound good.

I grabbed my laptop to check the forecast from the National Weather Service. If The Weather Channel was meteorological crack, the weather.gov homepage was like a cold shower. A static map of the United States popped up. Sections of the map were shaded in hues of red, pink and purple to reflect the regional weather-risk-of-the-day. The color key was nearly as large as the map. It paired subtly graduated color swatches to 34 distinct watches/warnings/advisories/outlooks/statements. Assuming I could even make out which region was shaded mauve as opposed to, say, lavender—an important distinction, since mauve might mean "Lake Wind Advisory" while lavender could signal "Flood Statement"—I still had no idea how to parse the difference between a "High Wind Warning" and a "Gale Warning." And what the hell was a "Red Flag Warning"? It sounded like something from NASCAR.

The weather.gov map didn't make any more sense to me than "explosive deepening," But I had found my people. This was a site designed by scientists for nerds.

I called up the most recent "Hurricane Local Statement." After years of covering storms, I knew to search out these gems of scientific prose. During the approach of a storm, the on-duty meteorologist issued a Hurricane Local Statement at least every six hours. It was written in the Courier font, all caps, like a telegram from Western Union. The newest statement was stamped "MIAMI FL 630 PM EDT SUN OCT 23 2005" and signed off by "MOLLEDA"—Robert Molleda of the Miami Forecast Office. I remembered Robert from my days stationed at the hurricane center for the Herald. He was a socialized nerd, fully fluent in standard English and Spanish, his solid red button-down shirts a comforting presence on local TV. He was pudgy and never wore a hat on his bald head. If the Weather Channel guy was Bruce Willis from "Die Hard," Robert was Kevin from "The Office."

Robert wrote, "WILMA IS MOVING TO THE NORTHEAST AT ABOUT 14 MPH AND THIS MOTION IS EXPECTED TO CONTINUE WITH A GRADUAL INCREASE IN FORWARD SPEED TONIGHT AND MONDAY." He predicted landfall on Florida's southwest coast after midnight… Outer rain bands in Miami by dawn… Maximum sustained winds at 105 miles per hour—a Category Two storm.

Robert's personality—that sparkle I'd sometimes see in his eyes during our interviews—did manage to peek through the cloud cover. He warned against wandering out during a hurricane. "SEVERAL SOUTH FLORIDA DEATHS OCCURRED IN KATRINA WHEN PEOPLE DECIDED TO WALK AROUND TO WATCH TREES FALL IN STRONG WINDS." An unwritten word seemed to hang in the air: "DUMBASSES."

The Weather Channel correspondent droned on with his own forecast. He said the storm was predicted to take a wicked backhand slap at Florida before daybreak Monday morning, then travel diagonally across the state. He actually threw around far more jargon than the scientist. “So how’s the pressure look?” the male anchor asked casually, like he was asking about the weather, which I suppose he was.

“Well, it’s dropped to a record-low of 882 millibars.”

“Yo, homey. Is low pressure good or bad?” Victor asked me.

“Bad,” I said.

The camera cut to a reaction shot of the male and female co-anchors in the storm center. They shook their heads in unison.

“So where’s Wilma headed?” the female asked.

“Well, Wilma’s on a beeline for southwest Florida. She’s expected to make landfall shortly after midnight.”

Cut to a stuttering graphic of the satellite image, the swirl of clouds inching northeast then jerking back in a loop. The center of the storm was like the deadened eye of a fish. A pop-out graphic read, “Hurricane Wilma. Maximum wind speed: 185 mph.”

“Holy shit!” I said. Molleda’s forecast was 105.

Cut back to the correspondent. “You read that right. Wind speeds of 185 miles an hour. This storm’s a beast.” He added softly, “Though she’s expected to weaken as she approaches land.” I studied his expression. He was completely deadpan, the portrait of journalistic seriousness. He must have known those wind speeds would send people scrambling; would cancel school and work; would empty stores shelves of batteries, plywood, and Pop Tarts; would force overweight husbands onto ladders to install

hurricane shutters under the steady gaze of arms-crossed wives; would spur the county mayor to sputter platitudes; would consign the homeless and the infirm to emergency shelter in some high school gym; would mobilize the surfers; would trigger a miles-long traffic jam in the single-lane Florida Keys; in short, would project a ripple of activity and fear through tens of thousands of souls who, like Victor and me, were right now watching The Weather Channel.

I scanned Robert's forecast for some corresponding sense of urgency. The only thing I could find was under "PRECAUTIONARY ACTIONS." Robert wrote, "SOUTH FLORIDIANS SHOULD RUSH THEIR PREPAREDNESS PLANS NOW."

I continued reading: past the boilerplate, past the probability statistics, past the local marine impacts and the flood risk information. I didn't know what I was looking for. But this storm had become personal. It was headed for my home. I encountered a paragraph that stopped me cold.

"A TORNADO WATCH IS IN EFFECT FOR ALL OF SOUTH FLORIDA. THE MOST LIKELY AREAS FOR TROPICAL CYCLONE INDUCED TORNADOES WILL BE THE SPIRAL RAIN BANDS ROTATING AROUND THE CENTER OF WILMA. TROPICAL CYCLONES MOVING INTO THE FLORIDA PENINSULA FROM THE GULF OF MEXICO HAVE A HISTORY OF BEING PROLIFIC TORNADO PRODUCERS… PARTICULARLY WHEN INTERACTING WITH A SOUTHWARD MOVING COLD FRONT. HURRICANE ISBELL PRODUCED AT LEAST 13 TORNADOES ON A PATH SIMILAR TO THE FORECAST WILMA PATH IN OCTOBER 1964."

How come they weren't talking about this on the Weather Channel? I did a quick calculation. Hurricanes in the northern hemisphere spin counter clockwise. So the spiral rain bands below the eye of the storm would be headed east. That usually works in Miami's favor. Since most hurricanes arrive from the Atlantic, the speed of the system as a whole subtracts from the speed of the bands. But Wilma was different. It was headed east across the Gulf like a backhanded swat. Those southern rain bands headed for Miami would be sped up by 14 miles an hour. That was what produced those 13 tornadoes.

It was as if Robert could read my mind: "REMEMBER THAT TORNADOES CAN DEVELOP RAPIDLY AND WITH LITTLE WARNING… ESPECIALLY THOSE INDUCED FROM TROPICAL CYCLONES."

There's an art to preparing for a hurricane. Battery-powered radios. Nonperishable food. Hurricane shutters. Gas-powered generators to run fans and portable air conditioners. Some people fill the bathtub with water so they can still flush the toilet when the water shuts off. The bathtub is also where you take shelter when your roof is being torn off. No one ever commented on this contradictory advice. I guess you were supposed to drain the tub first.

Rule one is to stock up. After a hurricane, service stations run out of gas, hardware stores run out of plywood, supermarkets run out of toilet paper. My grandpa, who retired to a vast old-age complex an hour north of me, was a veteran of these storms, and he passed me down his storm tips. At the start of every hurricane season, he'd fill dozens of gallon milk jugs with tap water and line them along the his apartment walls like votive candles in a shrine.

I had developed my own routine, tailored to the demands of a storm chaser. When I landed in Miami from New Orleans, before driving home to bungee cord closed my jalousie windows, I rented an SUV. I would need a big car to navigate the broken branches and downed wires that would litter the road after the storm. In the trunk of my Ford Focus I always carried a hurricane pack with a flashlight, batteries and extra clothes. I transferred that to the SUV. I left the Focus on the third floor of a public parking garage near work. I was careful to position my car between a support column and the direction I calculated the hurricane winds would blow. I stopped by Publix and bought bottled water, a loaf of bread and jars of peanut butter and grape jelly.

I got off the sofa. I didn't need to hear the correspondent say, "The most intense tropical cyclone ever recorded in the Atlantic basin," to see my crusty bachelor pad with new eyes. As if for the first time, I looked at the old jalousie windows in Victor's bedroom. The horizontal panes wouldn't fully close because the flaky residue of a corrosive saltwater breeze had jammed the hand cranks, a peril of living three blocks from the ocean. I'd used those windows to negotiate down the asking price. Now they'd become a hazard. I could imagine horizontal rain reflecting off the angled panes, streaming down the walls, and puddling on the hardwood floor. I had witnessed the flaky residue of flood damage all across the Gulf Coast during my Katrina reporting. It was not pretty.

I shook off the image. I recruited Victor to help me scour the apartment for something to shore up the windows. I was totally unprepared to harden my home. "Hey,

bro! Hold up!" Victor said. "I gots me an idea." He bounded downstairs, opened the trunk of his car and pulled out a fistful of bungee cords.

We drilled small holes in the aluminum frame and cinched the windows almost-shut with bungee cords attached to the frame of Victor's bed. It looked like a network of laser beams.

I touched based with my editor, Karen. She wanted me to go on the morning show to give an update of the storm's progress. Even though the path of the storm would take it well north of Miami Beach, I decided to sleep that night at the radio station. I didn't want to drive at the crack of dawn while the storm was still raging and risk becoming a DUMBASS.

Victor decided to spend the night with a friend. We packed our bags quickly. It was close to nightfall. I grabbed my inflatable mattress, unplugged the appliances, and turned off the lights. I did one last walk through of the apartment. The kitchen cabinets were still old. The floor was still dirty. The couch was still ratty. One bungee cord attached to Victor's bed hung loose. I pulled it taut again. And then I put those windows out of my mind. I walked out the front door, locked the deadbolt, and headed down the stairs.

Most Sunday evenings, the only person at the radio station was the host of Night Train, a weekly throwback to the big band era. Tonight the station was bustling. The broadcast engineer was testing the backup power. The operations manager was preparing to take over as the on-air host once the storm hit. A veteran producer wandered the halls,

collecting overtime. I set up an inflatable mattress in my office and fell into an uneasy sleep.

My alarm rang at 4:30 a.m. The office was pitch black, thought it was like that even during the day because there were no windows. I tried to flip on the lights but we had lost power. The broadcast signal was being kept on air by an emergency generator. The hallway was lit by the faint flow of exit signs, like a trans-Atlantic airplane mid-flight. The studio's phone lines still worked. I called *Marketplace*, to check in on how they wanted me to cover the storm. Substitute host Lisa Napoli in Los Angeles said she wanted to interview me about the latest on the storm. I checked the National Hurricane Center website.

Wilma had organized into a tightly organized ball of destruction. As it fed off the warm waters and gained speed, its eye was just three miles across, the smallest width ever recorded in an Atlantic hurricane. The radar pictures of Wilma were fearsome and beautiful, a symmetric swirl of red and yellow with a perfect pinhole in the center. As Wilma neared the Florida coast, it had become top-heavy and tilted, its destructive force flipped like hair toward the northeast. The yellow and red rain bands clawed across the entire southern half of Florida. When Wilma's eye reached shore on the Gulf Coast of Florida, those extended rain were already pelting Miami more than 100 miles away.

I went on air and spoke some platitudes about the storm, the sort of stuff anyone who had been watching the Weather Channel would know. Wilma would cross South Florida diagonally, with the eye crossing northern Broward and southern Palm Beach counties. The eye was expected to make landfall by about 6:30 a.m. It was assumed that Miami would be far from the eye and spared. But the strength of the wind and rain I saw,

and the power outage, suggested the outer rain bands were hitting Miami hard. There was going to be significant damage up and down the coast, but that picture would only emerge more clearly after the storm passed and the sun rose. Lisa thanked me and then moved on to other news.

I tried to return to sleep, but I couldn't. I could hear the wind outside making a dull thud against the walls. The building seemed to be swaying, as if I were aboard a boat. I used a flashlight to check my watch. It was 5:30 a.m. I lay awake on the inflatable mattress for a while, feeling uneasy. It must be the adrenaline of live radio, I thought.

I walked downstairs. The plate glass windows facing the back parking lot had been boarded up with large sheets of plywood. I pushed on the rear door and it was yanked open by the wind. The rain outside was horizontal. Gusts of wind vibrated through the curtain of rain. Water peppered my face and began to puddle on the floor, and with some effort I forced the door shut. I listened for a few minutes to the rain pelt against the plywood. I felt a bit sad at that moment, lonely and tired. I longed to sleep in my own bed.

Wilma made landfall at 6:30 a.m. in the town of Cape Romano, just south of Naples. Its winds were 120 miles per hour, making it a Category 3 storm.

The uneasiness that roused me in the middle of the night didn't go away. I attributed it to the leftover adrenaline from going on air. At about 7 a.m., I gave up on trying to fall back asleep. I called *Marketplace* and recorded an update on the status of the storm.

I brushed my teeth. Then I called my grandpa. I was worried about him. I knew that the storm was going to be passing close to the condo development where he lived

because I was monitoring its path, and I wanted to make sure he was okay. As we spoke, he lost power. Some water had gotten in under the door.

The rain continued throughout the morning. Wilma followed Molleda's forecasted route, traveling northeast across the Everglades, knocking out electrical wires and tearing off roofs across South Florida, and exiting at 11 a.m. through the town of Jupiter a good 80 miles north of my apartment. That was the closest the storm every got.

At about noon, my editor called with an assignment: She wanted me to do a piece about Florida orange growers, and how the storm would affect prices in the supermarket. Orange crops had already been devastated by an outbreak of citrus canker, and with the storm passing through prime growing areas, orange juice futures had spiked. The largest hurricane since Andrew had just cut through my home town, and I was doing a piece about oranges. There were undoubtedly billions of dollars in damages, weeks without power, months without homes, and here I was going to report on small price and sourcing fluctuations in fruit.

The only way I stayed sane was to search for the people behind the money. I called around to growing associations, and was eventually given the number for Nat Roberts, owner of the 4,000-acre Callery Judge Grove in Palm Beach County, the southernmost orange grove in the United States. I was relieved when he picked up the call. In the days before Wilma hit, Roberts said he'd taken a front-end loader to several mature trees and burned them. The trees had canker, an airborne disease that would have spread to the rest of the grove in Wilma's winds. I was taken by the affection in his voice. He made me think of a vet putting down a horse. After I got my story on air, I made arrangements to visit Robert's grove the following day to see first hand how he fared.

I left the station at about 6 p.m. I'd put in a 14-hour day. I did two host Q&As, a feature story for the PM show and two hurricane spots for the AM show. I was ready to collapse.

As I exited the station, ten blocks north of downtown Miami, I saw the storm had blown over a heavy metal DHL drop-off box and dragged it, leaving yellow streaks on the sidewalk. The wind had gotten hold of several cars in the lot and pushed them up against the fence. My rented SUV hadn't budged, but its rear brake light had been torn out, most likely from a flying trashcan. I found the brake light casing on the other side of the lot, two wires hanging out the back. The storm had supposedly weakened to Category 2 as it made its way across the Florida. But looking at the parking lot, it seemed stronger than anyone had predicted. I felt anxious to get home, to see how my building had fared.

Tree limbs and palm fronds littered the road on my drive home. My five-mile commute takes me over the Venetian causeway, a two-lane road surrounded on both sides by water with two drawbridges to let boats from people's backyard docks into the channel leading to the sea. One of the bridges got stuck and a line of cars waited as the bridge attendant emerged and scratched his head. Some people turned around to head back to the mainland.

The sky was cloudless, with a hint of pre-dusk purple on the horizon. I had seen that same clear sky when I first drove into Mobile, Alabama, a few hours after Hurricane Katrina passed through. Wilma and Katrina both had acted like giant sponges, gathering up the clouds for hundreds of miles. The expression I'd always heard was the quiet *before* a storm. But there was a more profound quiet after the storm. Gone was the jam of cars stocked with food and water, the adrenalized TV reporters, the hyperventilating public

officials. After the storm, the air was slack and eerily still. Only when the power was out did you realize there was a certain consolation in the electric hum of an air conditioner.

Finally the bridge jostled loose the blockage and lumbered closed. The streetlights along Dade Boulevard had stopped working, and a few dangled by a wire. As I parked, I noticed that the skinny pine tree in my condo's front yard had fallen against the building. My neighbors were huddled in small groups on the patio, which would have been unusual except the power was out, and apartments had become unbearably hot without the air conditioner. Hector, my neighbor from across the hall, was there. Though I had been living on the second floor of our little eight-unit condo for nearly a year, I didn't recognize most of the other faces. As I approached, their conversations hushed. Hector looked down. I recognized his reaction. It was the sort of thing I'd seen before at accident scenes, when a victim's relative arrives. His look hid terrible news. I had a panicky thought. Something awful had just happened… to me.

My downstairs neighbor, the guy in unit 1A, began to yell at me. He was a small Colombian man, sour and disagreeable, and we'd barely crossed words in my ten months living above him. I didn't like the way his wife cowered when he spoke to her. He said in Spanish that he had been waiting all day for me to get home, that I should have given him a key to my apartment, that I had better do something right away about the water. I heard the word *agua* and my stomach clenched. I brushed past him and walked up the narrow staircase.

My legs felt heavy as I climbed the stairs. I didn't feel ready for whatever was on the other side of my front door. It wasn't just that I was tired from two months of nonstop hurricane coverage. I wasn't prepared to deal with any kind of personal crisis. I had been

raised by doting parents and reinforced by encouraging teachers to believe with absolute certainty that I lived a charmed life, where success was practically a birthright. Whatever was on the other side of my front door didn't fit into my uninterrupted upward trajectory.

I had to push hard against the door to open it. The first thing I saw was the silt. Chalk-colored and flakey, forming a dry crust on my hardwood floors. Silt, the calling card left behind when floodwaters recede.

After weeks of reporting on Katrina, I'd come to expect silt when I entered a house. I knew to give the front door an extra push to clear away the mud that accumulates at its base. I recognized the humid smell of evaporated water and rotting food. And yet, this was not a stranger's home. This was my apartment, my home. I felt weak. Everything about the apartment was at once familiar and utterly changed.

I assumed the water had come in through the windows. I rushed into Victor's room. The vertical blind on one of Victor's windows had fallen. But the bungee cords had held. Victor's room was dry.

I felt confused. Then I saw it: The hole in my bedroom ceiling. A square panel of drywall had been punched out. What it revealed looked like a modernist collage: Two parallel wooden beams, then a layer of plaster with jagged edges, under a tight row of weathered wooden slats. My bed was covered in pulverized plaster and splintered wood. Water streaked the wall. I opened my dresser drawer and water spilled out. My underwear drawer was filled with black dirt. I opened more drawers. Every piece of clothing inside was soaked. What the hell had fallen into my roof?

My kitchen shared a wall with my bedroom. A two-foot crack had formed in the kitchen ceiling, in the same position as the hole in my bedroom. Whatever had fallen had to be a good six-feet long, large enough to damage both rooms at once.

A steady stream of water fell onto my kitchen counter. I went to grab a paper towel and saw water puddled on the countertop. My sink was covered in bits of plaster and paint. I began opening cabinets. My drinking glasses were filled with brown water. I picked up a canister of sea salt. The crystals were a solid block inside. The doors of my kitchen cabinets had begun to swell, spaces forming between each layer of laminate along the edge.

Hurricane Wilma had been what they call a "wind event." Which meant it didn't rain a lot. So where did all this water come from?

I walked into the living room. That was when I noticed the television. In the midst of the silt and dirt and debris, the TV had been lovingly covered in a bedsheet. No one else had access to the apartment. Victor had been here earlier in the day. I went from being faint with self-pity to alive with a boiling rage. I stared at the brown pattern like interlocking hands on the tan sheet. How could Victor have discovered the damage and not contacted me? He had cost me precious hours. My wood floors, my clothes, my books—they were like sponges, absorbing puddles of water, and I was in a race to save them. Worse, the sun was setting. I looked out the window and saw the sky had turned a bruised purple. I had perhaps an half an hour before nightfall. With no electricity, that meant half an hour to save my home.

So what was my first act? I'd like to report that I climbed on the roof and dislodged whatever it was that had fallen there, or that I threw myself onto my knees and

mopped up the remaining puddles before the buckled my floor. I'd like to report that I acted decisively, confidently, assuredly. I'd like to report that. What I actually did was reflexive, primordial, and utterly predictable considering I was a single twenty-something living far from where he grew up. The owner of unit 1C let me use her ground-line telephone, which still worked, and I called my mom and dad.

My dad picked up the phone. I imagined he was still in his shirt and tie, just home from his job as a commercial loan officer at Royal Bank, sipping a glass of inexpensive whiskey. He has an accent from his native Spain. I could feel the warmth of his voice, soothing and gravelly, a voice I had inherited, a radio voice. I immediately felt better. I told him what happened.

"Elaine, get on the phone," he yelled up to my mother. I heard him bound up the stairs, the same heavy bounding footsteps of my childhood, and he had a muffled conversation with my mother.

"Jo, what happened?" she said. Jo is my dad, pronounced "Ho." Growing up, people were astonished when I called him that. But that was his name, and it fit his personality: disarming, self-mocking, fun. "The boy has hole in his roof from the hurricane."

"Give me the phone." I heard the handling noise as the phone was passed. "Oh my God. Are you hurt?" Her Jewish mother instincts were kicking in.

"No, no. I wasn't even at home when it happened."

"Thank God. Should we fly down?"

"No, it's not that bad." Or was it? I had no idea.

My dad clicked back onto the line. He probably picked up from a phone downstairs. “Have you called the insurance company?”

“No, you’re my first call. The cell phones are out, and I’m calling from the apartment of a neighbor.”

“Call them as soon as possible. Do you have their number?” my dad asked.

“I don’t know. Probably.”

“Do you even know what fell into your roof?”

“I have no idea.”

“Do your neighbors know what it was?” my mom asked.

“I’ll ask.” I put down the phone and walked onto the outside patio. My neighbors were still chatting in worried packs. I introduced myself to my disagreeable downstairs neighbor. He said his name was Oscar. I asked him if he knew what had fallen into our roof. “*No tengo idea*,” Oscar said to me. “*Pero creo que vino del Hebrew Academy.*”

The Hebrew Academy. The five-story school separated from my building by a narrow alleyway. Something had fallen from its roof. That made sense. I got back on the phone. “He says it came from the Hebrew Academy school.” But what “it” had fallen? All I knew was it was something big. And filled with water. “I must be a water tower or something—”

“Is water still in your apartment?” my mom cut in. Her mind was already racing ahead to what next. If my dad’s conversational style is a cow chewing cud, my mother is a panther swiping with its claws.

“A few puddles here and there.”

“On the wood floor?”

“Yes.”

“You’ll need to dry those up immediately,” she said.

“You don’t want standing water on wood,” my dad said. “Your floors are the best thing about the apartment.”

“You’ve must save the floors,” my mom said. “Where else is there water?”

“In my closet. My shoes are soaked.”

“Stuff them with newspaper,” my father said. He used to stuff my leather soccer cleats with newspaper to dry them out.

“And water’s in the dresser?”

“Empty the dresser then.”

“Where do I put the clothes?”

My parents considered this point. “Oh, I know!” my mom said. She had one of her signature moments of inspiration. “Throw them into the bathtub.”

The slight calm I’d felt when I first heard my dad’s voice was taken over by the task list my parents were laying out for me. But I knew they were right. I needed to get moving.

“Listen, the light’s already starting to get low.”

“Remember, the roof is a common area,” my dad said, in a consoling voice. He could hear the tension in my voice. “Fixing it is the responsibility of all eight tenants in the building. And its repair will be covered by insurance. At this stage, it’s critical that we document everything. Take pictures, write everything down. We’ll need it later.” That was something I knew how to do. I was a journalist, after all.

“Let me get back to you guys tomorrow,” I said. “Love you.”

I was soaked in sweat, dragging trash bags filled with water-logged t-shirts and dumping them into the bathtub, when Victor sauntered into the apartment, jaunty and high-spirited.

"Where the fuck have you been?" I growled. I was still smarting from the covered television. I didn't stop dragging trash bags through the stuffy, overheated apartment to wait for his answer. The light was already low.

"Hey, dude, I was just chillaxin' with some friends," he said. He'd been with some soccer buddies who lived nearby, smoking pot and hitting on cute. They'd decided to hold the ultimate post-storm ritual, a neighborhood-wide cookout, and Victor had returned to the apartment to empty the thawing freezer of meat.

I knew that Victor, like every young person in town save me had simply been enjoying a brief return to the pre-electric age. But with my life's possessions soaked in rainwater and two holes punched in my recently purchased condo, a flash of pure rage exploded in me.

"How could you find my apartment like, like, like… this"—I stammered, flinging my arm at a living room that looked like a dried-out lake bed—"and not get in touch with me?"

"Dude, I wanted to call, but the cell phones are down."

"You know where I work," I said. I wanted my words to be like plates thrown at his head. "You could have driven over. You could have found me." I jabbed at my bedroom. "I don't have time to clear out my stuff."

"What's the point? The damage is done, yo."

I was getting nowhere and losing time. The sun had already fallen. I turned away from Victor and finished piling my clothes into the bathtub. I shoved my bedroom furniture into the living room, which had stayed relatively dry. The living room was soon cluttered with stuff. On the dresser I kept framed pictures: my sister and I in a silly pose during a family trip to Spain, me and three college roommates dressed in caps at gowns, me wearing a silly ski cap with my best friend on a ski trip in Colorado, me on a floating dock after kayaking in the Everglades. A loose snapshot was tucked into a frame. It was of my girlfriend, Gretchen. The relationship was too new for a frame. We had started dating in July, just before I was sent to cover Katrina.

Gretchen's photo was already begun to warp. I swept the frames off the desk, cradling them under my arm, and stalked across the apartment to throw them onto the couch. Midway through the darkened living room, I heard a thud and a crunch. It had come from somewhere below me, I thought, then I felt a searing pain sweep up my leg. My right shin. Jesus. In the faint light, I made out the coffee table.

I howled in rage and frustrated and pain. I could feel tears in my eyes. I felt sick. But I did not stop. Limping now, I filled suitcases and plastic bags with the contents of my bedroom and kitchen. When darkness fell, I worked by flashlight. Victor watched awhile, then packed a bag and left. I had to stop every few minutes to gasp for air. My leg was throbbing, pain radiating in slow waves from my ankle to my knee. After a few hours, I finally sat down in the cluttered living room and tentatively touched my leg. The welt had grown to the size of a Florida orange.

CHAPTER THREE: AN AIR CONDITIONER

Tuesday morning was cloudless and cool. There were almost no cars on the road. I listened to the local NPR newscasts on the drive to my apartment. The lights were out across South Florida. Millions of people had lost power. The power company said it could take weeks to restore electricity in some places.

All I could think during the drive to my apartment was: What the fuck fell into my roof? I parked in the swale front of my building. Chipped paint and roof tiles added to the usual mix of gravel, sand and dog shit. The skinny palm was still leaning against the wall, like a tired patient, its shallow roots tilted in the air. The exterior paint was peeling in new places. As I got out of the car, I winced at the sharp pain in my right shin. I looked down. The lower half of my leg was swollen, and a purple bruise had begun to form. I should probably have seen a doctor. Instead, I limped the perimeter of the building, nodding at my across-the-hall neighbor, Hector, a strange quiet man with broken English. He was doing his own reconnaissance. We couldn't see anything from below.

I entered the apartment. Through the living room window, the sun had just broken past the wall of ocean-front condo towers that blocked my view of the water. I could see the scraping footsteps between the bedroom and the living room, hardwood streaks in a sea of white silt. I saw the coffee table that had done such damage to me the night before. There was a notch in the wood where my shin had hit. I shoved it with my foot. Victor wasn't in the apartment. I had no idea where Victor was, and I didn't care. It was better that he wasn't around.

My bedroom had taken the brunt of the damage. A two-foot square panel of drywall drilled into the ceiling had been punched out and fallen to the foot of my bed. Shards of the ceiling's textured white paint and pieces of drywall littered the floor like smashed plates. Sediment had pooled near my bed frame and was still wet, a dark mud. The wallboards had already started to inflate from water, so that my gray walls began to billow out like a French curtain. The wall had been peeling in some places before the storm. Looking back at the photographs I took, water-logged they actually looked more attractive. Of course, I didn't see it as an improvement at the time.

The kitchen ceiling had held up, though it had a two-foot long hairline crack. A steady drip of water was falling from the crack. Water was running down the face of the cabinet and puddling onto the countertop. I placed a bucket to catch it. The tile floor was covered in puddles with dark sediment. Water had run through the kitchen cabinets, behind my refrigerator, onto my electric stove.

As I surveyed the apartment, I had one thought: It was as if God had punched a hole in my ceiling and turned on a garden hose. That seemed the only way to explain the volume of water that had poured through the apartment. Hurricane Wilma was primarily what they call a "wind event"—it hadn't brought that much rain. And yet yellow-brown water filled the coffee mugs in my cabinet.

Clearly, something quite large had lodged itself in the roof. Big enough to punch a hole in my bedroom ceiling and split my kitchen ceiling. But why hadn't it crashed through? I stared at the holes for a while. The thing that had fallen, judging from the distance between the holes, was at least the size of a small car, though not as heavy. Like a Hyundai. Without its engine. Filled with water.

I had told my parents the night before that I thought the thing lodged in my roof was a hot water tank from the Hebrew Academy school next door. But why would a school need a water tank? Didn't it have plumbing? Is that really what fell into my roof?

My parents told me to focus on preserving my original hardwood floors. They were probably as old as the apartment itself. The carpet that once was popular in Miami Beach but had since gone out of fashion had helped protect the surface, which was scuffed but in good shape. In this housing craze, hardwood floors had become all the rage, and a lot of the value of my home was tied up in those floors. The boards were scuffed in the high traffic entrance room, and I'd covered that area with a rug I got off Craig's List. It was now soaked. The other big trouble spot was my bedroom, where all that water had filtered through the floor. And water had puddled in depressions in the uneven board in my living room. The wood had already begun to darken into a blue bruise. There was an outdoor staircase in the back of my apartment, which led to a small patio and washer-drier, and I hung the carpet over the railing of the staircase. I then took some of the newspapers in my stack and used them to mop up the puddles in the floor depressions. Then I opened the broadsheets and laid them on my living room floor, in hopes of wicking out water like I used to do with newspaper stuffed inside my soccer cleats. By the time I was done, my bedroom had a layer of paper on the floor, like the foot rug in a car after you take it to the dealer.

Pictures from my dresser were tossed on the couch. Sediment traces marked the glass, water sloshed inside the frames. I picked up the loose snapshot of Gretchen. She lived in New York, where she was studying for her Masters in social work. She'd given

me the photo on my first visit to her Park Slope apartment. It was a medium shot and looked like a Renaissance portrait. She stood in front of an orange tree, looking across her shoulder, a bright orange suspended above her head. There was a wicked intelligence in her eyes. I really liked her.

I picked up the photo and dried it with my t-shirt. It was already starting to warp.

I looked at my bed covered in plaster chunks, splintered wood and dirty water, and it occurred to me that I was remarkably lucky. I could have been—I should have been!—asleep in my bed. The thing fell on a section of my roof with a load-bearing wall underneath. Had it been blown just five fewer feet, it would have likely crashed through the bedroom ceiling and fallen onto my bed, or possibly even through my floor like in the movies and punched a hole all the way down to my neighbor's apartment.

I tried to imagine the moments leading up to the fall. Some particularly ferocious spiraling rain band must have swept faster than a race car along Dade Boulevard. The burst of wind would have slammed the school next door, and the building would have absorbed the blast with a shudder. Then a pause between the shudder and what came next, a slow motion nose dive as some dislodged thing hurtled through the air, end over end, like a football traveling through uprights. Then a bang like a cannon and an eaves-rattling vibration, like a minor earthquake, like a shock wave, like a sonic boom, as my condo building absorbed the tremendous blow. The entire building would be shaken awake. My ceiling would have exploded into a cloud of pulverized plaster. I'd have sat bolt upright, my heart in my throat, pieces of debris in my hair and eyes, and felt a warm liquid pooling at my legs. It would have been pitch black—the electricity was out.

I sat on a dry portion of the bed, continuing to imagine how last night could have gone. I wouldn't have felt any pain. That would have seemed strange, since it felt like my legs were leaking blood. I would have thrown off my comforter and patted down my body several times until I was satisfied I wasn't bleeding. I'd hear the sound of water streaming from the ceiling, slapping against the dresser and onto the floor. I'd get out of bed, barefoot, shards of debris digging into my bare feet, to search for a flashlight. Damn, where is it? It was in the drawer next to the bed.

A silhouette would appear in my doorframe. I would point the flashlight at the figure. It was Victor. "What the fuck?" he'd say. I'd hear some commotion downstairs, as the water filtered through my apartment into the master bedroom of my downstairs neighbor, soaking his bed and belongings like it had soaked mine.

I would run to the kitchen, to grab a bowl to capture the leaking water. I'd walk into a puddle. I'd point the flashlight at the floor, to a splashing puddle of water, and then travel the beam up an iridescent stream of water until I reached the ceiling where water was pouring through a second hole. I'd then run the flashlight down another path, along the cabinets and into pools on the stove. I'd want to scream.

What then? What would I have done? Would I have gotten on my knees and started mopping up the water that had already started to flow like a bubble of mercury along my kitchen tiles across the threshold of my living room of my living room, onto the hardwood floors, water flowing from above rather than below, water that drained through rather than filled up, water from Wilma rather than Katrina, but carrying with it the same surprise and dread that people in New Orleans had described as the water lapped at their door, then poured under the door frame, then poured through unseen cracks and then the

window frame and then through dozens of newly sprung leaks as it filled up their apartment as it now filled mine, filling the house like a bathtub, until I could swim in it, until it got to my neck, until there was just a thin film of air between the water line and the ceiling, until I was kissing the ceiling to suck in air, until I was fully submerged and floating with Gretchen's picture and my dresser and my shoes in a strange underwater world where the only light was the flashlight I still held in my hand?

Someone was banging on my door with a closed fist, waking me from my reverie. It was my downstairs neighbor, Oscar, that mean son-of-a-bitch who cowed his son and wife with insults. He said he was the condo board president, and he wanted to know why there was a steady stream of water dripping into his apartment. It felt like he was blaming me. I invited him in and pointed him into my bedroom. He looked at the hole in the ceiling, grunted and headed back downstairs.

I am not someone who takes days off. When I was in high school, my mom worried that I was working myself too hard: varsity sports, advanced placement classes, the Science Olympiad, the school paper. She gave me what amounted to a get out of jail free card, a signed undated note excusing me from class, and she invited me to use it if I ever wanted to play hooky. I remember being confused when she gave it to me, because I didn't see working hard as a problem. When I told my friends their reaction was how cool a mom I had. They fantasized about how they'd use their precious sick day. I never used the note.

As a young reporter at *The Miami Herald*, on my way back to the office from a reporting assignment, I had a flat tire and pulled onto the shoulder. I was on deadline, and

I wouldn't have been able to wait for the car to be towed and complete the assignment. So I walked down an off-ramp, hailed a cab, and finished the story. I had the AAA tow truck pick me up at work on its way to getting my car.

The night before, I'd called my editor at home. I'd felt a tinge of nerves when told her I wouldn't be in to work the next day. I'd begun to apologize. She'd interrupted and had told me to take care of my personal business. And she'd wished me well.

The water continued to drip steadily from the crack in the kitchen but not the hole in the bedroom. What was going on? It had been a full day since Wilma passed through. The sun was out, the sky cloudless. The water should have drained through by now.

I caught some of the water in my palm. It was warm.

I knocked on my neighbor Hector's door across the hall. Hector acted as a kind of condominium handy man. He didn't seem to be employed. The only times I saw him leave the building was on an errand, to visit a doctor or pick up medication. I don't think he had a car. He spent a lot of time puttering around the building, doing repairs, opening the padlocked gate for the garbage men or the guy who checked the electric meters. Whenever I passed him in our narrow hallway, he would lower his head and mumble a thickly accented hello.

When Hector cracked opened the door, I could see inside his one bedroom apartment. It was much smaller than mine. His bare mattress was covered in plastic and it had a bucket to catch water perched on it. I smelled with full force the musky, humid odor I often detected in the hallway. I saw his clothes were in large clear plastic bags

spread around the apartment like colonies of mushrooms. I suspected they were in those bags even before the storm.

"I think we have a leak," I said.

"Let me see," he said. His accent was much thicker than Silvia's. He shuffled into my apartment, head down, muttering to himself.

He stared at the ceiling. I told him the water was warm. "It's the hot water pipe," he said. "It's broken."

A busted pipe. That would explain all the water.

Hector said the pipes were controlled by a valve outside. I expected him to go to the back yard, where the electrical meters were stored in a row like gym lockers. Instead we walked off the front patio onto the sidewalk, like we were taking a stroll. Hector walked twenty feet, then kneeled and began to claw at the sidewalk. I'd never noticed it before, but the sidewalk had a removable concrete panel. Hector wedged his finger into a small groove on the side of the panel, the kind created for a crow bar, and after a few attempts lifted it open. The panel hid a small dusty compartment with a metal wheel like a small steering wheel. Hector grabbed it with two hands and, after a few tugs to dislodge it, turned the wheel three full turns until it tightened. The hot water was off. He got up and dusted the sidewalk sand from his knees.

Hector said the pipes ran in a crawl space above the ceiling. I had no idea there was a crawl space. I had assumed it was my ceiling, then the roof. I realized I knew nothing about my building. It had a whole life above my head and below my feet, a hidden network of pipes and valves and switches. The air conditioner hadn't just punched a hole. It exposed a hidden world.

I walked back into my apartment. It was a miserable, sad, wet place. I didn't want to be there anymore. So I drove to WLRN. At least my office would have a working phone.

I needed to get in touch with the condo board. I knew from my reporting that an insurance claim had to be submitted within 48 hours of discovering the damage. More than a day had already passed. The head of the condo board was a woman named Silvia Prieto. I'd met her only once, when I first bought the apartment, but I had her numbers. I tried calling her at the office and on her cell. No answer. I left voice-mails urging her to call me on both lines.

I called Gretchen and told her what had happened. I called the Hebrew Academy, to see if they knew what had fallen into the roof. I got a recorded message saying classes had been cancelled. I looked for my insurance paperwork, but I could find it. Must be at the apartment, I thought. I talked every 15 minutes to my parents. My dad told me to fax a letter to the mortgage bank, informing them of the damage. That was the first step in getting loan forbearance, he said. I flailed around, moving so as to not sink into despair.

My office phone rang. The *Marketplace* number flashed on the caller ID. I looked at my watch. It was noon. My stomach constricted. Every morning in Los Angeles, the editors and producers held a meeting in the "war room" to discuss the day's stories. At precisely noon, east coast time, the editors fanned out and called bureau reporters with our assignments. This phone call dictated the rest of my day. It was often an assignment for that afternoon's broadcast. I had four hours to pull together a piece on a topic I knew nothing about. A race against deadline—with this phone call as the starting gun.

I picked up the receiver. It wasn't my normal editor.

"Hey," I said. "I'm actually not working today, I told my editor last night…"

"She told us what happened at the morning meeting, and I'm so sorry to bother you. I imagine you're dealing with a whole lot right now…" Cheryl was choosing each word carefully, her whispery voice filled with miles of understanding and a deep reservoir of empathy. I recognized the gentle but steering tone immediately as the one I used with sources when I was about to put them out. Was *Marketplace* really going to give me an assignment? Today?

The assignment, was this: They wanted me to do a quick interview about what had happened to me with the show's host, Kai Ryssdal, that would air on that night's broadcast. Cheryl then proceeded to ask me about my experience. Her soft tone hardened a bit into a reportorial mode: short, direct, probing questions. As I described what had happened, I felt my initial annoyance melt away. I wanted to talk. I needed to talk. This must be what it felt like to talk to a professional interviewer. I was being seduced by a reporter's curiosity just as I had seduced so many others before me.

Cheryl was "producing" my "host Q." Whenever I made a point she felt was particularly relevant, she would say something like, "Oh, that's good. Make sure to mention that to Kai." My raw experience was being shaped into a narrative. This was something I knew how to do. I began to slip into my reportorial self.

She wanted me to do the interview as soon as possible. When Kai's voice came through on the studio headphones, he sounded every much as like the U.S Navy pilot he had been for eight years before going into public radio.

“Hey Danny,” Danny? Only my girlfriend called me that. I was in no mood for forced intimacy.

“It’s Dan.”

“I’ll make this quick. You ready?”

It was over in less than five minutes. Our conversation aired pretty much in its entirety. My stammers were trimmed out.

KAI: Hey Dan.

ME: Hey Kai.

(I’ve always found the opening lines of a host Q the hardest. Did you say hi, or hey, or hello? It was like the acting dilemma of where to put your hands.)

KAI: So you’ve had a rough day or two, huh?

ME: (I laughed nervously. It was hard to pose as relaxed when my heart was beating out of my throat.) I slept in the studio yesterday to file a feature for yesterday’s show and some spots for this morning’s broadcast. Got home just right around dark, totally expecting that my apartment would be exactly as I’d left it. We were, I thought, far away from the heart of the storm. And I walk in and my apartment looks exactly like the apartments I’d been seeing all up and down the Gulf Coast. I later learned that a huge hot water tank fell onto my roof from the adjacent building, which is a school, punctured a hole into my roof and emptied the entire contents of that hot water tank into my bedroom. Then it broke a pipe and started emptying that into my bedroom, and then, of course, there was the rain from the storm itself. So I walked into basically a puddle of water.

KAI: What have you spent the last day or so doing? I mean, you've seen people in Biloxi and Baton Rouge going through this. What have you been doing?

ME: You know, it's funny. I've been doing all this coverage of hurricanes for about the past two months. My life has been consumed by hurricanes. And I've talked to insurance companies and individuals about how they're dealing with the storm. And, you know, I walk into my apartment and my apartment is destroyed, and I have no idea what to do. And it was this weird, weird moment of suddenly, you were outside the story and now you're part of it. So I called my dad. And I said, "Dad, what do I do?"

(This was the moment my colleagues talked about afterwards. They said they liked the rawness and honesty of admitting I called my parents. I had no idea it was an admission. It just seemed like the thing you do.)

Basically I'm starting to piece it all together. You know, nothing works down here. My cell phone doesn't work, there's no electricity, insurance companies are getting flooded with calls, I can't even locate my condo association president, I have all her numbers but none of them seem to be working. So, you know, there's only so much you can do. Basically I'm writing letters to everybody, faxing them—fortunately I have a fax machine that works—to my parents in Philadelphia and they're going to notarize those letters, to confirm their receipt. And basically it becomes a waiting game.

KAI: Dan, you are insured, obviously. (Obviously. I had told Cheryl I was insured. What I didn't tell her was, for the life of me, I couldn't find my insurance paperwork.) What are you going to do with the insurance money?

ME: It's funny, Kai. A year ago, I did a story about what economists call the Jacuzzi effect. That's when people, when they get their insurance payout, and they have

to fix their bathroom, they say, "Well, heck, let's throw in a Jacuzzi." And I'll be honest, I'm looking at my apartment in a whole new way right now. I'm thinking about redoing the floors and the walls and getting that new kitchen that I wanted to do but couldn't afford. You know, I'm basically waiting to see how this will play out, and it will be play money, and we'll see how I can make this place look good again.

(I cringed when I listened back to that part of the interview. I was playing the hipster reporter to Kai's breezy host. I was stringing together glib sound bites and coy turns of phrase. It was tidy, arrogant—and a sham. I was still a kid who called his parents when he was lost. I was a mess.)

KAI: Dan, we'll let you get back to what it is that you have to do. *Marketplace*'s Dan Grech down in Miami. Dan, take care of yourself.

ME: Thanks, Kai.

KAI: Investors took a break today. We will have the details, when we do the numbers.

When I was covering Katrina, I remember being struck by the intensity with which people wanted their story told. That was why people opened their homes to me. Because they wanted to get the story out, to get help. I just saw it as free lodging. But as I spoke to Cheryl and then to Kai, I felt that tug of desperation. I wanted to know that people were listening.

All of our lives have themes running through them. My fate seems to lie with subtropical systems, with a sudden plunge in barometric pressure, with wind shear and deep convection and Dvorak classifications in the Atlantic basin. Hurricanes have defined

my professional life: Andrew and Frances and Katrina were milestones in my reporting career. And now Wilma had turned my personal life upside down.

Shortly after the interview, my bio on the website was updated: "Dan Grech is *Marketplace*'s Americas reporter. Immediately after Hurricane Katrina he traveled to some of the hardest-hit areas of the Gulf coast to report on the damage and recovery efforts. Then in October, when Hurricane Wilma crossed Florida, his Miami condo was severely damaged, and his story became very much like the stories he'd be (sic) reporting." Being the victim of a hurricane had become a part of my professional identity.

At various points during the rebuilding, I suggested that *Marketplace* do a follow-up interview with me, so I could update listeners on the progress of my rebuilding. They never took me up on it.

I returned to my apartment at about 2 p.m., after recording with Kai. The voice-mail at the Hebrew Academy had said classes were cancelled. Still, every 40 minutes I heard the nasal hum of the electronic bell that normally signaled class change, a bell that woke me up most mornings with its insistent drone. Must have been on generator power.

I tried to see what had fallen into the roof from street level, but it was no use. Whatever it was had landed too deep into the roof to be seen from below. I needed a change of perspective, to see from a higher elevation. Oscar had said it had fallen from the Hebrew Academy. I needed to get onto its roof.

I walked next door to see if I could find someone. The front doors were locked. A janitor emerged from the rear door of the school to throw away some debris. He was tall

and trim, wearing a Yankees baseball cap and a blue shirt with a name patch: Tony Perez. I approached him.

"Tony, I'm your neighbor." I pointed to my unit. He nodded in understanding. "Any chance I can take a look from your roof?"

"I'm not supposed let anyone into the—" He stopped and waved me to follow him. "Don't tell anyone."

The elevator was out, so we had to climb the five floors to the roof. The air conditioning was off, so the emergency stairwell was sweltering. You need air conditioning twelve months a year in Miami, and October was the tail end of a wet season marked by stifling heat and humidity. Tony bounded up the stairs. I am overweight but athletic, and normally I'd be able to keep up. But I limped behind him, sweat dripping down my back, my shin throbbing. The building's concrete was spalding, with spider cracks all along the white stucco walls of the stairwell. We emerged onto a flat roof with two levels. The lower level painted was like a basketball half court, but there was no basket. The air conditioner sat at the other half of the roof, on a section raised about five feet that contained some other utilities.

We climbed a set of outdoor metal stairs and approached the edge of the building. I leaned forward. I felt a stirring in my belly, that uncomfortable churn of vertigo.

I had never seen my neighborhood from above. I was surprised at how much green there was below, the playing fields of the school across the street and the public golf course, and further in the distance the homes and condos of mid Miami Beach. I looked down at the flat rectangular blacktop of my condo building.

"Jesus," I said.

“Goddamn,” Tony agreed.

Embedded in the blacktop right next to the retaining wall, was a huge metal… thing. My first thought is it looked like the Apollo 11 lunar module had crashed head first into my roof. Like a raisin plopped in dough. I felt a surge of anger, then awe.

“That’s a big fucking water tank,” I said.

“Water tank?” Tony said. “That’s a cooling tower.” He noticed my blank look. “An air conditioner.”

“An air conditioner? That’s too big to be an air conditioner.” I was thinking of my wall unit.

“It’s a big-ass industrial unit. We use it to cool the entire building,” he said. Oscar was right. It came from the school. “I don’t know how they’re going to hold class without it. The kids are gonna go crazy in the heat.”

Not a water tank: a cooling tower. Those things on rooftops that you never notice until one embeds itself in your roof. I wondered what my air conditioner looked like hurtling through the air in 120-mile-an-hour winds. Did it fly end over end, like a football clearing the goal post? Did it fall heavily, like a hunk of ice sliding off the face of a glacier? The AC had fallen head first, and I formulated my scenario. It did a graceful swan dive, like a cliff diver disappearing in the surf.

We both looked silently at it for a while. The AC had fallen a good five stories. But what had both of us staring was how far it had traveled horizontally—over the alleyway that separated our buildings, well past the roof’s retaining wall, half way across the length of my apartment, a good fifty feet. I tried to imagine the explosive force of the blast of wind that had sent it flying.

“That was some storm,” I said.

“Yeah. It still has the scaffolding,” Tony said.

“The scaffolding, what do you mean?”

Tony pointed at my roof. “You see them metal brackets?” He pointed at some twisted metal that looked like lunar landing legs. “That’s how it was attached to the roof.”

He turned and looked a few feet behind us, where the AC had originally been anchored. I saw the metal bolts that had held the scaffolding in place where still there, but the plates they had secured them had been wrenched off. The AC unit had been propped off the ceiling by a metal frame. Like a golf ball on a tee, waiting for Tiger Woods to blow into town.

I noticed the bolts that remained were covered in an orange patina of rust. I turned back to look over the edge and made out the same orange color in the metal lodged in my roof.

“Is that rust?” I asked.

“I told them that shit was rusting,” Tony said. “The metal corrodes with the sea breeze. All the salt in the air. But they don’t care. They don’t want to put anything into this old building. They say they don’t have the money, but man, when you see those Beemers dropping off the kids in morning it makes you wonder.”

My head began to swim now, too. I took a step away from the edge of the building. “You mean they knew the metal was rusting and they didn’t do anything about it?” I said. “This could have been prevented?”

Tony seemed caught off guard. “Hey man, we should probably get off the roof,” he said.

I needed to keep moving, as a way to stop thinking. I got back to the apartment and tore open the trash bags in my bathtub. I hung the clothing on clotheslines in the backyard that had somehow weathered the storm. I ran out of clothespins and borrowed some extras from a neighbor I’d never met before. My idea was to dry the clothes before washing them. It made sense at the time. It was kind of cute to see all my dress socks lined up in neat little pairs along the length of one clothesline.

I hung my soaked carpets over the railings of the back staircase. I must have walked up and down the narrow concrete stairs leading into my apartment a dozen times.

I walked outside and looked at my entire wardrobe hanging on a clothesline in my backyard. I was reminded of an experience I had during Katrina. I was driving through Bayou La Batre, a scruffy Alabama shrimp town, searching for a story. I saw a house whose front lawn was covered in stuff. I got out of the car, professionally curious. Objects were laid out on the driveway to dry. A three-volume set on the Vicksburg campaign, a model train set, men’s underwear. A wedding dress hung from a tree. It floated in the breeze like a ghost.

Inside, a group of men were tearing out of the walls. The Alabama football game was on the radio. They used crowbars to wrench off the panels, exposing mold on the wood frame. It looked like the rib cage of a wildebeest picked cleaned by lions. It was an emptiness once filled with life.

The owner of the house told me the storm surge reached above his counter tops, soaking everything. He didn't have flood insurance, so he was trying to salvage what he could. He picked up a children's book, *The Cajun Night Before Christmas*. The book was about the Cajun Santa Claus, whose barge of presents was dragged by a team of alligators. The pages made a smacking sound as he pulled them apart.

I wrote an essay for my alumni magazine about the experience: "It moved me to see his life laid bare, his most valuable and intimate and private parts spread scattershot on his front lawn for all to see. It was a life eviscerated, entrails spread on the surgeon's table for inspection."

Looking at my own clothes swaying in the breeze, I saw that I was no longer the journalist spinning neat morality tales out of another person's misfortune. I was the guy trying to save his wife's wedding dress.

There was a knock at my dock. It was a city of Miami Beach inspector. He asked to see the damage to my apartment. "I'm going to take pictures, okay?"

He methodically made his way through the apartment. He would lean in a few inches from the damage and snap a picture, then move the far corner of the room and take a second picture. I asked him about this technique. He said he wanted close-ups to capture all the detail, and wide shots to put the damage into the context of the rest of the room. I peppered him with other questions. Had he seen other air conditioners in roofs?

"A coolant tower shouldn't fall off a roof," he said. "It's the only one I've seen topple over, and I've been all over the city today." That seemed to confirm my suspicion from the roof, that the Hebrew Academy hadn't maintained its air conditioner properly.

He said the condo needed to hire an engineer to look at the joists, to determine if they were cracked.

"The what?" It sounded like he'd said the name Joyce, but that couldn't be right.

"Joists."

I was taking notes on everything he said. I had no idea was that was. All I knew is it sounded bad. I wrote the word "joice" in my notebook. I could look it up later.

"I'm gonna have to send out an electrician. In the meantime, when the electricity comes back on, please don't turn on the lights. It could be a fire hazard."

He said the condo association would need to hire a crane to remove the air conditioner. It might need to assess everyone in the condo to pay for the removal.

In the meantime, he said, we should get some tarps from FEMA. They had set up a station near city hall.

Before he left, he turned to me. "Look, under normal circumstances, I wouldn't recommend for you to live here. It's not safe."

"But these aren't normal circumstances."

"Right. But you might want to think about finding another place to stay."

I closed the door. I had been back in Miami less than a year. I had some friends, most of them new. My closest family was my grandpa an hour north. I had nowhere else to stay.

Back at the office, I looked up joice on the Internet. I learned that it was a town in Worth County, Iowa. Population 231. Joice also was a name you can give a baby girl. According to thinkbabynames.com, joice meant "joy, lord." But it didn't rank in the top 1,000 names in the 2000 census. But after scrolling through a few screens, I saw nothing

the helped me understand what he was talking about. I left a comment at the baby name website: “I have a joice in my roof.”

CHAPTER FOUR: JEFFERSON DAVIS CONDO BOARD

It was Wednesday, two days after the storm. The 48-hour deadline to report a claim to the insurance company had passed. I asked Oscar, the president of the condo board, but he was clueless. He said I should ask his sister, Silvia. Though technically she was only the "secretary and treasurer," it was clear: Silvia *was* the condo board.

Silvia didn't even live in the condo. She rented her unit, 1B, to a young couple. The day after the storm, I knocked on their door and asked if they'd heard from her. They hadn't. She actually lived two blocks from Biscayne Bay in a leafy section of Miami that Realtors had optimistically renamed the Upper East Side. It was an area in transition, halfway between Martin Luther King Boulevard in Little Haiti and the Miami Shores Country Club. She certainly dressed for the country club.

I did everything I could to reach Silvia those first two days. I tried her cell phone at least a dozen times. At first, I was able to leave voice-mails. Then the phone would ring and ring, with no answer. Other times it clicked to the voice of a stentorian toned man, who said that the phone was taking no messages at this time. My cell had started working again, so hers must be working too. It was weird. Maybe her voice-mail was full.

I got her home number from Oscar, and I began to leave messages there. Why wasn't Silvia returning my calls?

Hector stopped by my apartment. He wanted to see the water leak up close. He said there was a panel in the ceiling of my living room closet. Another secret panel! He

got on a stepladder, shimmied his way through the opening and disappeared into the crawl space. I could hear him moving around above my head. He was remarkably lithe for a man who I'd seen limping around. I was too large to fit through the panel myself, so I asked him to take photographs of what he saw.

The crawl space was a two-foot area criss-crossed by wooden support beams and water pipes and electrical cords. It was another secret space I never knew existed, right above my head.

I flipped through the photographs Hector had taken on my digital camera. I saw the air conditioner had splintered the wooden support beams lengthwise, like kindling. I had thought that the reason the air conditioner didn't fall through my apartment was because of the support wall, but I could see that it hadn't even reached my ceiling. The beams had broken its fall. It must have been the jolt of the fall that had called a panel of sheetrock to fall off my bedroom ceiling. Maybe the sheetrock hadn't been properly nailed to the wooden supports.

Hector got down from the crawl space. His knees and elbows were covered in a light gray dust. He told me he couldn't get a great view, but it looked like air conditioner had fallen onto the pipe, puncturing it. It couldn't be fixed until the air conditioner was removed.

Hector mentioned that Silvia had been stopping by the condo in the morning on her way to work, before I was awake, to check in with her family. She was avoiding me.

That afternoon, I wrote Silvia a letter that I thought would get her attention: "As per the guidelines of the 'Declaration of Condominium' Section 16: Fire and Casualty

Insurance, it is the responsibility of the Jefferson Davis Condominium Association to do the following:

1) Contact our insurance company to report the damage within 48 hours of the incident.

2) Hire a structural engineer who must investigate the damage to establish whether the building is safe.

I request that we hold an emergency condo meeting immediately to establish how to secure the roof and avoid further damage. Failure to respond immediately to the damage to the building and to these requests could be considered negligence."

On Thursday morning, three days after the storm, I got up early to hand Silvia the letter. When she didn't show up at the house, I drove to City Hall.

I stalked into the little information booth. "Why have you been ignoring my calls, Silvia?" I spoke loudly enough so the whole room could hear. A woman at the adjacent booth turned to look at me.

"I am very busy, Daniel. Jew are not the only one with damage, jew know?" Silvia said the home where she lived with her Spanish musician husband had also taken damage from some falling trees. Her attention had been focused on that. And she had been working extra hours at work in the city's information office, which was being flooded with requests.

"Silvia, we have a hole in our roof. And the hot water pipe above my apartment is leaking."

"I know, Daniel."

"Have you called the insurance company?"

"Yes." I asked her for the information about our insurance agent and claim number. She gave me the number. A broker named Oswald Trippe in Fort Myers. Great, they weren't in Miami.

"My brother Oscar is very upset at jew. All that water…"

"At me?" I spoke loudly again, and the guy next to me shifted uncomfortably in his seat. "We need to hold an emergency meeting tonight to sort this all out." I handed Silvia my letter. "And be sure to bring a copy of the condo's insurance copy, including all the fine print."

I snapped a picture of Silvia holding the letter. I wanted to document that she had received it, in case she ever claimed she had not. Silvia had a scowl on her face.

"It is very hard for me to meet at night," Silvia said. "I work most evenings at the Macy's, in the perfume department." There was a Macy's across the street from City Hall. I was surprised Silvia worked two jobs.

"We still need to meet," I said.

"I already am taking this week off," she said. "We can meet tonight." I only think she agreed because she wanted me out of her office.

After my meeting with Silvia, I called our insurance agent. The agent told me that she really should be talking to a member of the condo board, who are her clients, not a unit owner. But she must have heard the urgency in my voice, and she agreed to answer my questions.

She told me our condo's windstorm policy was with Citizens Insurance. I had done some coverage of insurance issues for *Marketplace*, so I knew a little bit about

Citizens. The state of Florida created Citizens in 2002 as an insurer of last resort because many homeowners were having trouble finding private insurance after Hurricane Andrew in 1992. Andrew was the costliest hurricane in US history before Katrina, far larger than many insurance actuaries had predicted was possible. Eleven companies went under, thirty more drained their reserves and the big players such as State Farm and Allstate fled the state to lick their wounds. There were entire sections of the coast that no insurer wanted to touch, including pretty much all of South Florida, and certainly 2444 Flamingo Place, three blocks from the beach. The state created Citizens to offer subsidized insurance in areas no one else wanted to insure. It was able to charge affordable premiums because it had an advantage that no private insurer could match: it could levy a special tax against *all* homeowners in the state if its reserves ran dry.

The insurance agent said our Citizens windstorm policy would cover damage caused by the hurricane to the roof. She asked me if I had a copy of the "dec page." I had a vague memory of Silvia giving me a copy of the dec page because my mortgage bank, like the Ford dealer, had required proof of insurance. I asked the agent to e-mail it to me, just to be safe.

"You'll see that the policy limit is quite low," the agent said. "Silvia always insisted on that." The agent warned that the policy also wouldn't pay to replace my personal possessions or cover the rent if I needed an alternate place to stay.

"All that is covered by your personal insurance policy," she said. "You do have a personal insurance policy, don't you?"

"I think so," I said.

The condo board emergency meeting was held that evening in Morales family home turf, unit 2C, which belonged to the mom, Tulia. The entire Morales clan was there when I arrived. Tulia sat quietly at the back of the room. She might have been the matriarch of the family, but she appeared to have none of Oscar's sullen rage or Hector's sweet haplessness or Silvia's saccharine dominance.

Silvia was the true matriarch of the group. She was the most fluent in English. She had the best job. Oscar worked as an orderly at Royal Caribbean. Hector was out of work. Silvia was educated and upwardly mobile, signified by her move from our crummy complex to a single-family home in a middle class neighborhood. She was Mother Courage, putting on a strong face and supporting her limited brothers and ailing mother.

I was surprised to see that the lights were working. I hadn't even tried to turn on the lights in my apartment because of the warnings of the city inspector about a fire hazard. I had heard that large swaths of town were still without power. Then I remembered that we had a fire station across the street. I remembered from my previous reporting that electrical grids with emergency services, such as police stations and hospitals, got their power back first.

Silvia welcomed me into the apartment. She was very polite, very proper. She pointed to a box of Entenmanns's cookies on a round coffee table with a lace throw and invited me to eat. She knew the way to my heart. I ate a cookie.

The cabinets of the apartment were filled with photos. There was the virgin looking upward with a saintly expression, and a black and white framed photograph with a portrait of a young woman in her wedding dress that I assumed was Tulia. The apartment was adorned with fake plants, figurines of a clown and pastoral scenes, dozens

of tiny framed photographs of family, and a small American flag like you might get at a July 4th parade.

Silvia called the meeting to order. She had a printed agenda on her lap, but she didn't hand it out. She began by taking roll.

"Oscar?"

"Here."

She made a check mark on her sheet.

"Hector?"

"*Presente*."

Another check.

"Tulia?"

Her mother nodded. I couldn't believe what I was watching.

"Briana?" Silvia said. She looked at Briana, the pretty young Realtor who lived in unit 1D. I knew Briana the best of the bunch. She'd once lent me quarters for the washing machine.

"Here, I guess."

"Yes," Silvia said as she wrote a check mark next to Briana's name.

"Dianne?" Silvia looked around. "No." An x.

"Daniel?"

I was losing my patience. I didn't answer.

"Daniel?" Silvia said again, staring at me.

"Here," I finally said.

I had worked with my parents to prepare some talking points ahead of the meeting. I took that as my cue to launch in. “Just because the air conditioner had happened to fall above my and Oscar’s apartments, it isn’t our problem alone,” I said. “The roof is common property.” Everyone seemed to agree with that.

“Our first priority needs to be securing the roof,” I continued. “To do that we needed to remove the air conditioner. That might mean paying out of pocket and getting reimbursed.”

I said I would get some written estimates on the cost of renting a crane and crew.

“Who would pay for that?” Hector asked.

“We might have to pay out of pocket, but we would be reimbursed,” I said.

“We don’t have the money for that,” Silvia said. She looked at Hector.

I’d learned the reason we didn’t have the money back in April, at the annual board meeting. Just before I bought into the building, the condo had collected a special assessment to repaint the building, do some plumbing work and carpet the common areas. A piece of paper Silvia handed around at the meeting showed that my unit’s previous owner, Luis Rodas, had paid his share of the assessment. But Silvia’s brothers Oscar and Hector had been given a year-long extension. Together they owed more than $30,000. Because Oscar and Hector hadn’t paid their assessments on time, the condo didn’t have any emergency reserve to begin repairs.

Silvia said that some plumbers had come by the building and they said they could give cold water to the untouched north side of the building. “They also are going to give an estimate for removing the air conditioner,” she said. “They said it’s made of fiberglass

and not that heavy. They could take it apart in a day." She said she'd get an estimate from them.

I told her I thought that was a bad idea. We should do the repairs right, not cheaply, since we were covered by insurance. We agreed to table the discussion until we saw the estimates. In the meantime, we should try to cover the hole in the roof with a blue tarp, in case it rained.

Silvia if anyone had been in touch with the Hebrew Academy. I told them about my visit to the roof.

"Maybe the Hebrew Academy could help with tarping the roof," Silvia said. "Hector shouldn't do it. His heart is no good." I offered to reach out to the leadership of the school.

I told the group about the visit from the city inspector. Silvia said she'd get a copy of the city building inspector report the next day, to see if we'd been condemned. She'd also contact the city's structural engineer. I didn't mention my lingering confusion about the "joices."

"I spoke to our insurance agent today—" I said.

"Jew cannot do that," Silvia said.

"—and she told me the Hebrew Academy may not be liable." Oscar didn't respond. "That means it's not clear the Hebrew Academy will have to pay for the repair."

"But their air conditioner fell in our roof!" Oscar said.

"She said we'd have to establish negligence. In other words, we'd have to prove that the Hebrew Academy knew the air conditioner might fall and did nothing about it. That may not be easy to do. We'd need to hire a lawyer."

Silvia seemed to be formulating a response, but she didn't say anything. We agreed to meet again the next night.

I had tried to call Citizens several times to ask about getting the air conditioner out of our roof. No one ever picked up. The voice-mail said that due to a large call volume not all calls could be answered. I left voice-mails that weren't returned.

On Thursday morning I finally got through. The woman on the other end of the line had a Southern accent, and I remembered that Citizens was based in the state seat of Tallahassee, near the border with Georgia. There's a truism about Florida: the further north you go, the further south you get.

The woman told me the same thing at the agent at Oswald Trippe, that she really shouldn't be talking to me, since I wasn't an officer of the board. I said that the condo board had been really hard to track down, and I was trying to move things along. I'm sure she'd been listening to frantic people like me for the past four days, and she said she'd go ahead and assign us an adjustor to verify the damage was caused by the hurricane and estimate how much it would cost to repair. She warned it could take a few weeks for an adjustor to see us. So many claims were flooding in from Wilma, far more than anyone expected, and Citizens had a shortage of adjustors. Most of the freelance adjustors that would normally be on call for a hurricane like this were still in the Gulf Coast working through insurance claims from Katrina and Rita. She told me that would give me plenty of time to track down my condo board president.

"Actually, she's the secretary and treasurer," I said.

"Maybe you could borrow one of her titles," she said.

I spoke to three lawyers that first week after Wilma. They all agreed: I didn't have a case against the Hebrew Academy.

"The Hebrew Academy's insurance company is going to claim it was an Act of God," one lawyer said.

"But isn't everything an act of God?" I shook my head. "I don't see how they can bring religion into this."

The lawyer chuckled. "It's an insurance term. It means the AC didn't fall because of negligence on the part of the Hebrew Academy."

"How can you say that? The AC was attached to the roof by a few thin cords and this rusted out frame."

"To prove they were negligent, you would need documents to show that school officials were aware that the AC wasn't properly secured and that heavy winds could knock it over, and yet knowingly chose to do nothing about that."

"That's an impossible bar."

"Maybe a city engineer told them the air conditioner violated code and needed to be repaired, and the school didn't fix it. That would count as negligence."

I told him I would look into it.

The attorney didn't wait for me to ask his rate. It was $200 an hour. I asked if he'd be willing to go on contingency, to work for free then take a chunk of the settlement if we won. He chuckled softly and said no.

The insurance agent had e-mailed me the "dec page" of the condo's windstorm policy. Dec stood for declarations. I hadn't realized that. It was a simple document. It

listed the deductable amount, the total amount covered and the annual premium. The coverage amount was just $176,000. My condo alone was worth more than that. Or at least used to be.

The lawyers agreed that the number seemed really low. Citizens required that an insurance policy "limit of liability" cover the "replacement cost" in the case of a "total loss." I asked for a translation of the legalese.

"That means your insurance coverage needs to be large enough to rebuild the property from scratch. Most banks require that before they'll give a loan."

He walked we through a back-of-the-envelope calculation of replacement cost. The going rate for labor and materials to rebuild a low-end condo—I wanted to balk at "low-end" but knew it was the truth—was about $100 a square foot. Multiple that by my building's 7,000 or so square feet. So the replacement cost was about $700,000, four times above the insurance policy limit.

All three lawyers asked about my personal windstorm coverage. I said I'd turned my office upside down, but I couldn't find it. It must be somewhere, right?

"Find it soon," one lawyer said. "You'll need it."

All three lawyers echoed what my parents had told me. Get receipts, take photos, put it in writing. "Names are good," one attorney advised.

I'd begun taking notes in a blank journal Gretchen had given me. We were already in the gift-giving stage of our relationship. The journal was black leather and it had the words "Diary" embossed on the front. I think it was intended for musings about our growing love affair.

I copied the notes from my previous hurricane-related conversations, which I'd been keeping in a reporter's flip notebook. I vowed that the diary would be my constant companion from that moment forward. It made me feel supported by Gretchen to be using her gift for this. It wouldn't be filled with love notes, but it would be a testament to love of a different form: for the home I had lost, for the home I planned to get back.

When I checked my e-mail, I saw my journalist friend had sent me a photo of my apartment from her building two blocks away. She was on one of the top floors of the Helen Mar, the tallest and most storied building in our Lake Pancoast neighborhood. It was called Lake Pancoast because the canal that had been traveling south along Indian River Road cut inland alongside Dade Boulevard toward Biscayne Bay, creating an elbow of water at the intersection that in South Florida warranted a name. The Helen Mar overlooked this "lake" and the footbridge that led to Collins Avenue and the ocean. It was an historic Deco building, painted with vertical stripes in pastel yellow. The upper balcony had an ornate carved balustrade in rose pink. I used to admire the Helen Mar from the couch in my living room. The name was written on the exterior wall at the top, in a large Deco font where one leg of the H or the M was thicker than the other. Under the "Mar," which means sea in Spanish, there was a squiggly line to evoke the waves.

Now I was seeing my apartment through Cristina's eyes. Rather than her condo's towering presence on the horizon, my condo was just a postage stamp in the expanse of green of the public golf course across the street from me. And there, in the corner of my building, like the price on a postage stamp, was the air conditioner, peaceful and asleep,

the upside-down Apollo tilted to one side. First time I saw it, I had to laugh. It looked so silly, so small. You can't see the persistent drip of water from that distance.

I felt a new sensation: a pang of protectiveness for my little condo. At that point, I still had a decision to make. Would I rebuild or would I walk away? There were all sorts of reasons to walk away—the challenge of rebuilding, the depressed home values that would make my fixed apartment worth less than I'd put, the trouble of it all—but at that moment all I could feel was the one reason to stay. This was my home, the place that for a year had sheltered me and provided me a place to call my own, the place I had picked after months of apartment hunting. And it needed me.

We held another condo board meeting the following night, a Friday. I brought with me a flier I planned to hand out at the meeting. It read: "To all residents of the Jefferson Davis condominium, The falling cooling tower caused a leak in the hot water pipes. The building will be without hot water until further notice." I then translated those lines into Spanish.

Oscar told me a city inspector had pasted a notice on our doors. It was in electric orange and read in bold across the top, "Unsafe." The text said, "This structure has been seriously damaged and is unsafe. Do not occupy. Enter at your own risk, as entry may result in injury or death." At the bottom, it said, "Do not reconnect any utilities such as water, gas or electric!" I was glad I'd printed out my fliers.

"Does this mean the apartment is condemned?" I asked Oscar.

"Yes."

"Do we have to move out? I have nowhere else to stay."

“He said we could stay, but we had to be very careful,” Oscar said. I wasn’t sure if that was what the inspector had said, or what Oscar wanted to hear. But I could sympathize with his situation. Oscar and his family were living a parallel saga to Victor’s and to mine. They were also displaced by the storm. We might not particularly like each other, but we were in the same boat. I asked Oscar if he planned to continue living in his apartment. He said he did.

Oscar wanted to show me the water damage in his apartment. I got the impression that he somehow blamed me for our predicament and wanted me to feel guilty. I had never been into his apartment before. Hurricanes create strange intimacies.

I walked in the apartment and introduced myself to his wife and his teenage son. Unit 1A had an identical footprint to mine, but it couldn’t have felt different. While mine was a spare bachelor’s pad with an oversized TV, Oscar’s was a baroque shrine with religious trinkets and lace arm rests on the couch. A model boat was on the mantelpiece, and behind it the plaster had peeled off, exposing the same tightly spaced wood slats that I’d seen in the hole in my bedroom ceiling. To me, the exposed slats actually were an improvement. They gave the apartment a more modern feel, like exposed brick.

It occurred to me for the first time that Oscar and his family had been in their beds when the air conditioner hit. “What was it like?” I asked.

Oscar said no one had any idea what had happened. He feared the building might be about to collapse. Then the water began to run down his ceiling. He tried knocking on my door, but I wasn’t there. Thinking it might be a water leak, he ran outside in the middle of the storm to turn off the water valve. He ended up collecting ten containers of water.

“What time do you estimate that all happened? Like 9 a.m.?”

“No, much earlier,” Oscar said. “Like 5:30 a.m.”

I was surprised. The storm wouldn’t made landfall in Cape Romano for another hour later. But Oscar’s wife and son both said they were jolted awake at that time.

One of the basic rules of hurricane science is that the right-front quadrant of any hurricane is its most powerful and most destructive part. That was because hurricanes rotate counter-clockwise, so the winds there are powered both by the rotational velocity of the storm and the forward motion of the eye. The right-front quadrant is where the strongest wind gusts are measured and tornadoes are most often found. Miami Beach had been in the right-front quadrant for a brief window of time, as Wilma passed on its northeasterly route through the state. Those intense gusts would only have lasted an hour or so. But it proved more than long enough.

I remembered back to that night, the way I myself had been lying awake on my inflatable mattress in my office at around that same time, unable to fall back asleep, troubled by a feeling of foreboding. Did I somehow know? Did the vibrations of the fall reach me across town? It seems far-fetched. But I’m a sound sleeper, and that uneasiness I felt that night seemed strange even at the time. While I was staring outside the back door of WLRN at the whipping wind and rain, the Hebrew Academy’s air conditioner was being catapulted into my home.

Silvia opened the meeting again by taking roll. It was even more excruciating the second go around. It was clear that everyone was there but Dianne.

I asked Silvia if she'd brought our Citizens insurance policy. I wanted to review the fine print to see what exactly what was and wasn't covered by our policy. Silvia said she didn't own a copy of the full policy.

I told the group that I'd put in a claim with Citizens. "They're sending an adjustor, though they warned it could take a week."

Oscar nodded his head, impressed.

"Jew cannot talk to the insurance company or the insurance agent," Silvia said. "That's my job."

"That's what I wanted to talk about," I said to Silvia. "You've been very hard to reach. You're incredibly busy with your own repairs at your house, and you need to focus on those." The group agreed.

"I know a little something about insurance issues, because I report on them for work. Insurance companies are always looking for a reason to deny a claim. That's how they make money, by not paying out. So when the adjustor comes, we need to be prepared. In order for me to work with the adjustor, I need to be a member of the condo board." I turned to Silvia. "I couldn't help but notice that you had two titles, secretary and treasurer. With so much work to go around, I don't think you should carry the burden of all that work. I think I can help with the insurance claim."

I could see Silvia was formulating a response, so I plowed ahead. I knew I was catching her unprepared, and this might be my only opening. "I'm good with numbers. I could be treasurer."

"No, absolutely not," Silvia said. "I'm treasurer." She was adamant.

"Then how about secretary? That way I can still work with the insurance company on our claim. All those in favor?" Hector and Oscar looked at their sister. Hector said in Spanish to Silvia that she'd been very busy and hard to reach. "*Tiene sentido que el chaval nos ayuda*," he said. It makes sense to let the kid help. He slowly raised his hand. Oscar and Briana joined him. Tulia sat quietly, oblivious. Silvia glared at her brothers, then at me. Reluctantly, she raised her hand.

"It's unanimous," I said. I pulled out my own pieces of paper. I had created blank forms with "Unit Number" and "Name" at the top, and then two columns: "Damage" and "Estimated Value." I stood up and handed them around the room. "I'd like each of you to fill out a list of water damage in your apartment, so that we can give it to the adjustor when he comes. Please get me those papers back in the next week."

Toward the end of the meeting, Silvia asked about my crank windows. She wondered aloud whether water had entered the apartment through the windows and not just the hole in the roof. I thought back to my windows closed with bungee cords.

One thing I had learned about Silvia is that when she felt defensive, she went on the attack. I had a feeling she would bring up the windows, which was something she had been mentioning to me for months, along with the drip in the exhaust tube from one of my air conditioners.

I told her that water left a telltale mark when it ran down the wall. You could see that mark in my bedroom wall right now due to the hole in the roof. No such water stains were left under my windows, nor had I ever seen water leaking into the room during a rainstorm. The window slats are angled outward so that any runoff fell along the side of the building and didn't enter the room.

I pulled out my digital camera. That afternoon, I had recorded several videos of me using the crank to open and close my various windows. I had conveniently left out the two crank windows that were so gummed with corrosion they no longer worked. I showed the videos, and that worked. Silvia sat back in her chair.

I made a note to myself: I needed to get those damned windows fixed, once and for all. Silvia would always be able to bring up those windows when she was on the defensive.

I wanted to make sure to memorialize the vote. I wrote and distributed a letter saying, "Thank you for the all the work you have done to help secure the condo property from further damage and to expedite the repair of the building. I am pleased to have been elected Secretary and to be working with you to rebuild our home. It will be my job moving forward to produce minutes reflecting the issues agreed to during condo board meetings, and to assist you in whatever ways I can in the rebuilding process."

CHAPTER FIVE: RED TAG

The next morning, an electrician arrived to see whether we could turn on the power in my apartment. He went into the crawl space and said that the flexible tubes encasing the electrical wires were not damaged. He opened the electrical box in my kitchen. He said there were some irregularities in my box—several wires were doubled up on breakers—but no water damage.

He said he was going to turn the power on in my unit.

"Are you sure you want to do that?" I asked.

"As long as water doesn't enter the electrical panel, we should be okay." He flipped the breaker. The fan in my living room began to rotate. He began to sniff the air. "There's no smell," he said. "I think we're okay."

My best friend in town was an immigration attorney named Romy Lerner. She had inherited a two-bedroom condo in Miami Beach that had belonged to her grandmother, and while it was being renovated she was living with her parents. The house had a spare bedroom, and the few first nights after the storm I stayed there.

I had been trying unsuccessfully for three days to reach someone at the Hebrew Academy to talk about their AC unit. No one was returning my calls. My father suggested I take a hard line with the Hebrew Academy: your cooling tower is in my roof, so what are you going to do about it? Because each day it was there it caused my building damage. Insurance companies ask that reasonable measures be made to secure the property. What reasonable measures were they taking?

I waited in vain to get a call back from a representative of the Hebrew Academy. I even hand-delivered a note that I left in their door. I'd made a flurry of calls to other Jewish organization in the county and managed to speak to a staff member at the Greater Miami Jewish Federation whose son went to the school. I was surprised when she said the principal and his staff had returned to work.

On Friday, I woke up resolute: I would speak to someone at the Hebrew Academy today.

Tony, the janitor, was sweeping debris off the front patio of the Hebrew Academy. He looked uncomfortable as I approached. I asked him where I could find the principal and he pointed to the front entrance.

The building was sweltering. Though the power was back, their air conditioner was in my roof.

I ducked my head into a door labeled "Office." The room had several fans going, but there were no windows in the interior office.

There were three female secretaries inside. All were wearing the ankle-length skirts of the Hasidim, a conservative sect of Judaism. The secretaries were waving away the heat with school brochures. Their faces were red. They didn't seem happy at all to see me. "Can I help you?" asked the woman closest to the door.

I explained I was her neighbor, told her what happened, asked to see the principal. She said he was very busy. I told her I'd called several times, even wrote a letter. She said they were getting dozens of calls from parents wanting to know when school was starting up again. The phone rang at her desk. She took the call. I waited for her to finish the call.

“I’m not leaving until I talk to the principal. You tell him that. I’m going to sit in that chair.” I pointed to a chair just outside the office door, the chair where unruly kids sit when they’re waiting to see the principal. “I’ll wait all day if I have to until he sees me.” This was an old journalism trick, taught to me by a reporter at *The Miami Herald* who had helped uncover the Iran-Contra affair.

She began to answer, stopped, and said, “I’ll see what I can do.”

The hallway was stuffy and humid. Staff members criss-crossed the passage on various tasks. The men wore skull caps, and the strings of their talis, the Jewish prayer shawl, hung at their waist. No matter what else they were wearing, the talis gave them an unkempt look, untucked and raggedy, like their shirt tail was disintegrating into rags. Even though school wasn’t in session, a few kids loitered in the lobby.

I wondered what I would actually say when I saw the principal. I had been on such a tear to see him, I hadn’t considered that until I sat in the chair. So much of what I did those first few days was like that: action without purpose, sprinting into walls. Like drying my soaked clothes before washing them, or drying puddles of water with newspaper, or leaving messages on the condo secretary/treasurer’s voice-mail I knew would never be answered, I felt a drive to face this principal, but no clear sense of why.

Obviously I wanted him to take his air conditioner back. But what I really think I wanted from him was to acknowledge that this disaster was really his fault, that they should have been more on top of repairs, and of course, he’d gladly take care of everything. Yes, the scaffolding was rusted, absolutely, he would say. Our bad.

When the principal finally saw me after an hour of waiting, he looked harried. He was a small man. He took me past the three secretaries swatting away the heat, into a

crowded conference room with an oval table piled with paper. “How am I going to open school without an air conditioner,” he kvetched. “The kids will be climbing the walls in this heat.” He wiped sweat from his face with his sleeve.

“Your AC is in my roof,” I told him. “I have a hole in my ceiling. Water ran through my apartment and my neighbors’ apartment. I can’t sleep in my bed tonight.”

“You’ve got your problems, and I’ve got mine,” he said. “This was an accident. Couldn’t be prevented.”

“I need your help,” I blurted out. It was the last thing I expected to say, but I realized it was the real reason I had sought him out. I was looking for someone to solve this for me. “I don’t have family down here, I don’t have anywhere else to stay, I need help.”

He tilted his head slightly. “What kind of help are you looking for?”

He thought I was asking for money. That pissed me off. “For starters, I could use some help getting the AC unit out.”

“It’s gonna take a crane to remove that thing. I’ve been calling around. There isn’t a crane available right now, with all the buildings that are going up these days, and now the hurricane. We’re gonna have to wait.”

“How long?” I asked.

“I don’t know.” He looked at me, like a child inspecting an insect through a magnifying glass. “Are you going to tarp your roof?”

“Yes.”

“I tell you what, I’ll send over my janitors to help. That’s all I can offer.” He got up. “I would try FEMA. I heard they’re over at City Hall, giving out some free tarps.

Now I have to be going. I'm sure another half dozen parents called while we were on the phone."

He walked out of the room, left me sweating at the table. I sat there for a few minutes, then I stood up and walked out of the office.

I never have been a climber, and I hate the precarious sway of standing on the upper rungs of a stepladder. But I had to see my nemesis up close.

Later that morning, I climbed onto the roof with Tony Perez and two other janitors from the Hebrew Academy.

The roof was made of tar paper, black and sticky. It had a ridge in the middle of the building, and each end sloped slightly to a series of drains that allowed water to runoff in a rainstorm. The AC unit had fallen a few feet from one of those drains, in a low point on the roof.

The AC itself was half submerged in the roof, with splinters of wood where the metal had gored the surface. The fan vents looked like windows, giving it the feel of a space ship, like some UFO had crash landed in a pool of tar. The housing was aluminum, but inside it was largely empty, mainly cooling coils. The heaviest part of it was a huge six-foot fan that had pushed the cool air into the Hebrew Academy and that cracked three roof joists above my kitchen. If the AC hadn't happened to fall directly on the support wall that divided my kitchen from my bedroom, it would have crashed through my apartment. As it was, it punched holes out on both sides. Tony estimated the fan itself weighed nearly a ton. When I leaned against it, the AC barely budged.

The roof's surface was indented where it had landed, creating a funnel that emptied right into my apartment. It had embedded in the section of my roof above my apartment.

Tony warned me not to get too near. "With the broken joists, the roof near the AC could collapse under our weight."

"Wait, what did you say?"

"I said it could collapse because of your fat ass." He and his buddies laughed. "I'm just joking."

"The other thing. Did you say joice? What's that? I've been looking online and can't find the word anywhere. J-O-I-C-E."

Tony laughed. "It's joist, son. With a T. They're the support beams that hold up a roof."

After that, Tony got quiet. He spent a few minutes walking around the AC, taking his Yankees cap on and off.

"This doesn't look good," he said.

He explained that it's nearly impossible to tarp a flat roof. Unless you tent half the roof, so that no water falls on that half, the slope will make it so that every drop of water that falls on my half of the roof will flow to the lowest point – the hole in my bedroom. If the roof were sloped, you can patch the hole with the tarp, and the water would skirt the hole. "I don't see how we're gonna stop the water from going to the lowest point, your apartment," Tony said.

The irony of my situation was that flat roofs are usually better in a hurricane. They have two-foot surrounding walls that protect them from high winds. Shingled roofs

can lose tiles, which become like shrapnel in 100-mile-an-hour winds. Sloped roofs can peel away like a sardine can being opened, especially if they aren't secured by long enough nails, as happened to many new developments during Hurricane Andrew, exposing bedrooms to the wind and rain. But flat roofs have one main drawback: they're almost impossible to tarp.

Hector appeared on the roof. I waved hello. Since the storm, Hector had spent hours working to avoid further water damage to the condo. He dried and cleaned the common areas. He traveled on and off the roof to air out the wet areas. He met with city inspectors, engineers and contractors. I marveled at the agility he showed on most days in climbing the ladder. But today, Hector was panting from the exertion of getting to the roof. He didn't look well. After a few minutes watching Tony and his men work, Hector disappeared back down the ladder.

We tarped the roof anyway. We used every tarp we could get our hands on. I had two small camping tarps. Hector gave us another two tarps he had lying around. Tony brought a few more. And Silvia had gotten a blue FEMA tarp from the donation station set up in the parking lot of Miami Beach convention center, a block north of City Hall. It was huge, 50 feet by 40 feet, large enough to cover about a third of the roof.

Tony and his helpers did the majority of the work. I took a bunch of photos, helped with the duct tape or holding the tarps taut. It made me feel better, sweating under the sun, appearing to make some progress, using the help of Tony from the Hebrew Academy, who pitched in with gusto once we decided to go ahead with it.

About an hour in, I looked down and saw this neighborhood character named Charlie going through the dumpster. Charlie owned the building behind ours. Charlie was

a hoarder. He'd walk around the neighborhood with his shirt off, his curly white gray hair like a bear's pelt, scavenging for stuff. Instead of renters, the units in his building were filled with our trash. Once, when he saw me wearing a Princeton t-shirt, he told me he was a graduate of Harvard Law School.

The southern half of the roof was slanted from the center ridge toward a drain spout that happened to be right next to the spot where the AC unit landed. Tony and his guys did their best. They duct taped together the black-blue-green-gray-white tarps, covering the AC entirely and directing the water toward the drain.

Tony had been very guarded with me, but over the course of the morning, as I peppered him with questions, he began to open up. He said the Hebrew Academy suffered from a lot of deferred maintenance. "The place is falling down," Tony said. "They just don't want to spend the capitol funds."

He said the AC unit was a good 15 years old. It held 400 gallons of water, and it weighed 1,000 pounds without the water. Back in August, after Hurricane Katrina had passed through South Florida, they had installed a new motor. It took them a long time to find the part, because the company had discontinued this model. They had to deal with a parts supplier out of New York.

"This place is a dinosaur. It needs a lot of work. They brought me in as facility manager to turn it around."

I stopped at one point and looked across the street, into the central courtyard of the building across the street. The area was obscured at the street level by a tall hedge. The courtyard was a mess, with trees uprooted and foliage scattered. It looked like a rain forest had gone through a blender.

At lunchtime, I climbed off the roof to grab lunch. My foot cracked one of the Spanish tiles on the roof over Oscar's patio.

At about 3 p.m., a man in khakis and a button down appeared on the roof of the Hebrew Academy. He was pacing the area where the air conditioner had been. He called Tony's name and waved for him to climb down for a chat. I asked Tony who that was. He said it was the board president, a lawyer named Mark Herskowitz. They met briefly. When Tony returned, he was far less chatty. I assumed Herskowitz told him to keep his mouth shut.

I looked for the first time at the wall of the Hebrew Academy. The concrete was patchy, with dark gray stains and areas where the white paint was cracked and peeling. But the building needed more than a paint job. A seam under one window near the roof was inflated like a sore. And there was a plywood board where a window should be. I snapped some photos.

Tony and his crew spent another 30 minutes finishing up. By the time they were done, the AC unit looked like it had been wrapped for Christmas by a four-year-old, with odd pieces of tape and different colored paper tacked on. The tarp wasn't taut, but it sagged and flapped a bit in the breeze. I could anticipate where water would pool. Anyone looking at our day's work would immediately have guessed that it wouldn't hold back the rainwater. If pressed, I might have admitted as much.

And yet, at 3:35 p.m., five hours after we'd started, I climbed off that roof feeling mildly triumphant. Tony and his crew had double tarped the entire area, secured the tarps with wooden beams drilled into the roof, then sealed it shut with duct taped. It was a work of art: a patchwork quilt of nylon. It was also ridiculous. Everyone knows you can't

tarp a flat roof. But it made me feel good. It made me feel like I was getting something done.

I had a recurring vision of disaster those first days after Wilma hit. I imagined a huge wave of water crashing over Miami Beach from the Atlantic, a 20-foot storm surge like the one that had hit the Mississippi coast after Katrina and had swept entire homes to sea.

The wave would travel over the strip of beach closest to my condo, a strip of beach I visited all the time and knew well, my beach. It would sweep over the Roney Plaza pool deck, fill the pool, crash into the apartments. It would travel down 25th Street, over Collins and the footbridge that spanned a canal. It would reach my neighborhood, known as Lake Pancoast, and race down the narrow one-way streets, eventually reaching the crooked pine tree, the cracked patio, the door to my wing of the condo. Would the water be strong enough to knock over the building? I wondered. Probably not. Water would seep into the hallway and begin to climb the carpeted stairs. How high would it reach? Would the water get to the top step? Would my apartment be flooded again?

On Saturday morning, five days after the storm, I woke to a drip of water was falling from the crack in my kitchen ceiling. It was warm. Didn't people see my flier? I'd slipped it under every door.

I knocked on every door of the condo, and finally found the culprit. It was Silvia's tenant. She came out in a towel. She said that she had turned on the hot water, because she was tired of taking cold showers.

I could feel the rage bubbling inside me. “She didn’t like cold showers?” I wanted to scream. “Well, how about me? I didn’t like not being able to sleep in my apartment.” I was surprised at the intensity of my anger.

Instead of yelling, I stomped to the not-so-secret sidewalk compartment and screwed the hot water valve shut again over the tenant’s protests. Then I went back to my apartment and mopped up.

Flooding is a psychological term meaning to be overwhelmed, to feel shell shocked, to be defenseless. One of the ways you protect yourself from the onslaught of emotions is by disengaging emotionally, by stonewalling.

I can’t think of a more apt metaphor for how I felt after getting knocked out of my apartment than flooded. I was flooded.

On Saturday afternoon, the Miami Beach inspector swung by the apartment. I asked him about the orange notice that had been left on my door.

“An orange tag means the building is unsafe,” he said. “The red tag is condemned.”

“So we’re not condemned?”

“No.”

“Are there buildings with red tags?”

“We’ve given out a good number of red tags.”

I thought of all the people who had it worse than me. Somehow that made me feel a bit better. “So I can stay in the apartment, then?”

“If it were me, I wouldn’t stay there.” He made to leave, then he turned back to me. “You know this is going to take time to get fixed, don’t you?”

I asked him how long. He just shook his head.

I bumped into Tony that afternoon. I asked him what Mark Herskowitz, the school board president, had told him when he called him off the roof. “He said that it was out of our hands. It was an Act of God,” Tony said.

My heart sank. “What did he mean?”

“We’re 100 percent going to help you guys get the tower off the roof. We’re trying to kill two birds with one stone: to install the new coolant tower, and to remove the old one.” He said they were working the numbers right now. He said Mark would be calling me. I didn’t count on it.

Victor and I had decided to stick it out in the apartment. For Victor, it was convenience. His bedroom was basically unscathed, though the parquet floor had begun to swell a bit at the foot of his bed. For me, it was financial. I knew that it was going to cost a lot of money to fix this mess, and it was looking like I was going to have to pay out-of-pocket for many of those repairs.

Victor helped me move my bedroom furniture into the living room. I set up my bed in the corner, where the couch had been. I even set up a curtain for privacy. It took several hours to rearrange the furniture, but it worked. My apartment had gone from a two bedroom to a one bedroom.

It felt good. I had found a measure of normalcy in the chaos.

That night, just before midnight, I took some photos of my kitchen cabinets, which had grown fat with water. I had cleared out most of the glassware, but I left a crystal container from my parents whose intended use I'd never quite been able to figure out. Was it for sauces? Or maybe sugar? Now it was filled with liquid from the storm the color of rum.

The week after the hurricane had near perfect weather, post-hurricane clear blue skies, warm but not hot.

Halloween on Lincoln Road, the pedestrian mall in South Beach, was one of my favorite nights of the year. The summer heat had usually been chased away by a late October breeze. The high season for tourists was around the corner, with its teeming restaurants and traffic jams, but during Halloween the town was still mainly left to costumed locals. I remember one year I saw a man dressed only in bubble wrap shaped like a Cinderella ball gown.

This year Lincoln Road was dead. Some of the lights hadn't been turned on, and most of the shops were closed. I sat at an outdoor bar with a friend and headed in early to get some rest.

The sky opened up and heavy drops of rain began to pound the roof. I could hear it pattering against the tarps. I hoped it would pass quickly and the tarps would hold.

Heavy thunderstorms in Miami usually blow through in a matter of minutes. But this was more than the average thunderstorm. It was the unrelenting rain of a tropical system.

For the first hour of the storm, I had a vague but real hope that the tarp was holding. All those hours under the hot sun on the tacky roof were worth it! Little did I know that water was pooling in the folds and depressions of the patchwork quilt of tarps we'd duct-taped to the AC unit, its sagging bulges like the bags under an insomniac's eyes, filling and straining with rainwater.

I got into my bed in the living room and fell asleep.

Victor shook me awake. "You hear that, bro?"

I looked at my watch. It was 2:15 a.m. And I definitely heard that. Despite the din of torrential rain on the roof, I could hear the sound of dripping water… in the kitchen.

I got out of bed and found a steady stream of water falling from the kitchen ceiling, filtering through the cabinets, pimpling and sliding and gathering weight on the underside until they fell onto the counter. Then I heard the water dripping in my bedroom.

I had set up an elaborate system of plastic buckets, trash cans and tarps for just this eventuality. I heard my parents in my ear: save the hardwood floors.

The stream of water grew heavier. Fifteen minutes after I got out of bed, water fell in a steady stream. A ceiling panel in the kitchen flapped open like a trap door, and water cascaded out.

How could I get the water out of the apartment? It was falling so fast, no bucket could contain it. I opened the back door and asked Victor to help me sweep out the water that was pooling on the kitchen and bedroom floors.

We started with my sponge mop but we quickly graduated to our brooms, which were actually better at ushering the water across the room. Water began to collect in the various low points of my uneven floor.

My neighbor Hector showed up at my door and offered to help. He threw himself into the task with an unlikely energy. He began to vigorously sweep out the water, which by now was lapping up to the front door in the main hallway. Victor was lethargic, dawdling and unhelpful. I felt the same surge of anger I had felt a week ago when I discovered his covered TV. Perhaps he simply saw the pointlessness in what I was doing. Perhaps he was depressed. One thing is for certain: he didn't care about saving my floors.

I felt a mounting despair each time the stream of water intensified. I knew my floors were gone. It was the middle of the night, I was exhausted by a week of uncertainty and months of reporting, my heart was bursting with anxiety and stress, and it was too late this time to call my parents. The water did not abate, in fact it came down harder. I was losing this battle, I was losing my floors, I was losing my apartment, the place I'd spent my life savings on, my home.

The water was coming at me so fast, I felt a bit like a ship captain in a stormy sea trying to fight the waves with a bucket.

My only salvation was Hector from across the hall. He worked so hard, so selflessly, on my behalf. He was working so hard I feared for his heart. But I wasn't about to stop him. He was propping me up, helping me keep sweeping out the water even as I knew it was hopeless.

We must have swept water for an hour. I began to cry, the tears coughing up like hiccups. The week of stress and tension had broken, and like the clouds outside I opened

up a torrent. I hid my face from Hector and Victor, and my tears mingled with rain water and sweat. It was a private moment of despair, as I swept water out the back door of my kitchen and onto an outdoor staircase leading to the backyard.

The rain finally abated, and the stream of water turned into a trickle. I felt a choking combination of emotions: gratitude toward Hector, anger toward Victor, sorrow for myself, fear, confusion, helplessness, and above all, exhaustion from lack of sleep and stress.

I collapsed in my bed in the living room, but tired as I was, I had trouble falling asleep. I had a feeling this would be my last night sleeping in my own bed.

The first Miami Beach inspector showed up at 9 the next morning. He was like a scout. He told me the torrential rains had torn through apartments all across town, and it was his job to make first contact. He'd just put in the call. The red-tag brigade would be by shortly.

I asked him how unusual it was to have a coolant tower sent flying like this. He told me that it had happened across Miami Beach. That directly contradicted what the inspector had told me a few days earlier. I felt so confused.

I still hadn't heard from Mark Herskowitz from the Hebrew Academy. It had become intolerable having his air conditioner exposing my apartment to damage. I went to the Hebrew Academy's main office and insisted I be given his number. The secretary didn't argue.

I got Herskowitz on the phone. He told me that he had hired a contractor to remove the air conditioner from my roof and replace the unit on theirs. He said the

challenge was finding a crane. He couldn't tell me a day when it would be removed. I asked if he could put the contractor on the phone, and he conferenced him in. I asked the contractor about Silvia's plumber's idea: to tear apart the unit and bring it down piecemeal. The guy laughed. "I don't see how you can disassemble it. It's a sealed tower. It would be almost impossible to break apart. It needs to come down as one piece."

I knew he was right. But I also felt like I was being handled. I needed some concession. So I asked for the only thing I could think of: I asked if we could use Tony and his crew to re-tarp the roof. "After last night's rains, the roof may give," Herskowitz said. "Having people on the roof might put them in physical harm. We should be thankful that no one got hurt in all of this."

It reminded me of my mother's classic Jewish formulation, "Let this be the worst thing that happens." But it was hard to look at the bright side when my nerves were frayed like a rope. I hung up and waited.

The red-tag brigade arrived just before noon. It was a cadre of officials from various city departments—engineering, permitting, code compliance—carrying clipboards and the officious air of bureaucrats in a hurry. I spoke to the city's lead inspector. I recognized his name from the signature on the orange tag pasted a few days earlier on my door.

He dispassionately filled out a new tag. A red tag. Actually, it looked more burnt-orange than pure red, though I had to admit it really stood out more than the pale orange of the previous notice. The red tag simply said "Unsafe building" and directed the reader to an accompanying written notice.

The written notice was a whammy. It said my apartment was no longer safe to live in, no longer habitable, condemned. I had 30 days to "correct or eliminate" the violations of the city would take me to court. Thirty days?

"So what are the steps to fixing this," I asked the inspector.

He kept scribbling on his clipboard. "You need to hire an engineer to evaluate the broken joist. He will give me a report and drawings on how to repair the broken element. They you need to obtain permits to do the repair. We will conduct progress inspections to make sure the repairs fit the plan. Then we can un-tag the apartment."

"And how long will that all take?"

He stopped scribbling for a moment. "At best, it's a two-month process."

"But the paper says 30 days…"

"I'm sorry I can't continue our conversation. We have to move on to the next building."

A different city official handed me a piece of paper with information about where to seek emergency shelter. Now what do I do? I pressed him. What help can the city offer me? Where do I sleep tonight?

He looked at me. "I wouldn't recommend the shelters. Try family, or friends." He said they had just condemned a complex of Section 8 housing two blocks south of my apartment. "None of the residents there have a place to live, either."

My tarp delusion was deluged. I was officially bedless. Not homeless—I had more of a home than I'd bargained for. Just nowhere to sleep.

The headline on the front page of *The Miami Herald* the next day read, "Rain reveals ruin, forces hundreds out of homes." The story said that Miami Beach officials—

scouts like the one I'd met—inspected 900 waterlogged buildings. The city had red-tagged 37.

It featured a photo of a woman named Karen Frasier standing amid fallen debris in her bathroom, a massive hole in her ceiling. Her right hand covered her eyes. She was weeping.

In all my years as a journalist, I had never opened the newspaper and read about my own experience. The closest I'd come was on September 11, the news event that had shaken me more than any other in my life. But I was not one of the people marching like a ghost through the ash-strewn streets of lower Manhattan. They weren't me; they were other, less-fortunate people. Covering Katrina was certainly not the same as being victimized by it. But the picture of Karen Frasier, standing in red flip flops on an inch-deep pile of roof insulation and drywall on her bathroom floor, debris on the edge of her bathtub like swamp mud, a black scar where the sink had fallen off the white tiled wall, a hole exposing, yes, ceiling joists in what had been a smooth ceiling the day before, her mouth twisted into a mask of utter defeat, weeping—that was me. I saw that Karen Frasier covered her face while she cried. I also didn't feel like I could show my weakness to anyone, not to the Hebrew Academy, for whom I was an inconvenience; not to my condo board, for whom I was a threat; and not to Gretchen, for whom I did not want to become that needy boyfriend who I knew would be totally unappealing.

I felt some consolation in the seeing that picture, in that I knew I wasn't alone in my experience, in that being the worst day of my life and the lives of others.

The article was written by Amy Driscoll, a smart and seasoned journalist who had been my mentor when I was a reporter at the paper. Ten other reporters had contributed

to the piece, but it was Amy's writing. She was the rewrite person, and she brought a spare elegance to the prose. The first line of the story read: "And then it began to rain." Her signature dry humor was peppered throughout. The seventh paragraph read, "As the day wore on and the rain continued, more damaged building sent residents to friends, relatives, or a shelter in Southwest Miami-Dade—although it, too, sprang a leak." It was like the sentence itself sprang a leak after the dash. She held off revealing the name of the county's shelter until later in the piece, to capitalize on its ironic effect. The shelter was called the Sunshine Pavilion.

Even as I commiserated with Karen Frasier, I could appreciate these small writerly touches. Even in its darkest moments, Miami had a way of offering up moments of zany levity. This was why writers like Dave Barry, Carl Hiaasen and Edna Buchanan stayed in town, deflecting offers to graduate to bigger papers. This was why I was a journalist in Miami. To cover stories like these.

The *Miami New Times*, the city's alt-weekly, came out that weekend with a picture of the smiling cartoon wife of Fred Flintstone, Wilma. In the cartoon swirl of her red hair was "Bitch!"

CHAPTER SIX: GRECH MEETS GRETCH

It was July, three months before Wilma. One of my seven college roommates, Will, had just gotten married in Brooklyn. The next night, a Sunday, the rest of the roommates met up in the Central Park South studio of Marco, an investment banker, for spaghetti and wine. But I had to miss dinner. I had to catch American Airlines flight 653, departing for Miami at 6:59 p.m. out of gate D7 in LaGuardia airport.

"Have they called Group 5 yet?" A young woman—blond hair, green eyes, dimples—was asking me if her boarding group had been called.

"It's 'All aboard,'" I said. I was echoing the line the flight attendant had just used, but now it sounded cheesy. I groaned inwardly.

Meeting girls in odd places was something of a specialty of mine. I picked up a girl at a bus stop. I got the phone number of a waitress at a restaurant where I was eating with my parents. And I finagled a blind date with a woman who was calling the newspaper to report an error. But tonight, I was hung over and depressed that I wasn't joining my friends for dinner.

The woman took her place behind me in the boarding line. Five-foot-six, pretty face, hair in a braid. We chatted breezily, preparing for the conversation to fizzle out, as in-line chats always do. But the conversation only deepened. She worked at the Manhattan District Attorney's office, as a crime-victim advocate. She was on her way to Peru for a three-week hike at Macchu Picchu. In the fall, she'd start a Master's program in social work at New York University. We chatted along the accordion passage, through the threshold onto the plane, up the aisle. I spoke facing forward, talking into the back of

the person ahead of me. She was behind me, a disembodied voice—kind of like a radio announcer.

The setup was ideal. I was good with language. Meanwhile, my looks were passable and my gaze tended toward the stare.

We walked deeper into the plane. The flight attendants greeted us plastically. I wondered if we'd be sitting close together.

"I'm in 19F," I said. The distance between my brain and my mouth has always been unusually short.

"I'm 19D," she said.

I was in the window seat. She was in aisle seat. So who was in 19E?

Passengers filed to their seats, and the rows around us filled in. Most of the center seats were taken. Would we talk over the central passenger? Would I ask Gretchen to switch seats?

I was terrible at dating. I've never been able to master the pose of strategic indifference, the dance of distance and pursuit, the head games. My approach was headlong, like a boar. I'd sit next to a girl and grill her. One of my best friends called it dating by interrogation.

The flight attendant told passengers to turn off their electronic devices. Score! We had the row to ourselves.

The plane began to taxi, and Gretchen suddenly got quiet. She twisted her lip with her fingers, nibbling the flesh with her teeth.

Oh my God, did I say something to screw this up? I ran through the previous few minutes of conversation. I watched her nibble her lip. "Are you okay?" I finally asked.

“I hate flying,” she said, “especially takeoffs and landings.”

(Gretchen disputed this account. When we told this story at dinner parties, she insisted her fear of flying came after her bumpy return flight from Peru—three weeks later. I trusted her memory over mine, but what bewildered me about this episode was I vividly remembered feeling her fear and wanting to comfort her. That was the rationale for what happened next. As time went on, Gretchen would just shake her head and let me tell it my way.)

Gretchen turned pale as the plane accelerated. On an impulse, I reached across the empty seat between us—a giant chasm—and placed my hand on her elbow. It was the first time we had touched. She didn’t shrug me off, she didn’t grimace, she say anything. I left my hand on her elbow until we were well into the air.

We were on one of those rare post-September 11th flights that passed over Manhattan. Foreshortened skyscrapers reflected the falling light. I started pointing out landmarks. I needed to shake Gretchen out of her fear of flying funk. “There’s Central Park. My friends are having dinner there right now. And that’s Queens! Or is it Brooklyn? I always get them confused. You said you live in Brooklyn, right?”

Gretchen straightened and tried to look out the window. “I can’t really see from here,” she said, and settled back into her seat.

I calculated my next move. Should I keep ratcheting things up? “You can see better from the middle seat,” I ventured.

Gretchen considered my request for a beat. “Okay,” she said matter of factly. She unbuckled her belt and shifted her bag. Her movements were delicate and deliberate. She sat in the middle seat and leaned over me to point out landmarks through the porthole.

Oh, this was so good. “There’s Prospect Park, where I trained for my half marathon,” she said. My head was pressed against the seat to give her a clearer view. All I could see of Prospect Park was a small patch of green and, much closer, Gretchen’s blond curls. I breathed in. Her hair smelled like sheets just out of the drier.

We talked the rest of the flight. I talked about work. She wasn’t a fan of public radio. So much for my *Marketplace* mojo. She talked about overseas travel. She was born in Germany, spent her early years in Greece, studied a semester in Spain, visited Thailand and China. I was impressed. I talked about writing. I admitted I’d never written anything truly for myself. She talked about theater. She’d just directed an off-off Broadway production of Romeo and Juliet with an all-female cast. But she was burnt out and ready to take a break. We talked about weddings. We agreed we’d been to too many.

Early on, maybe an hour in—much too early, months, even years too early—I pointed out that if we got married, her name would be Gretchen Grech.

“That pretty much rules out us getting married,” she said. She was smiling.

We got to dating history. We’d been building to this. I told her that I was coming off a year-long relationship with a girl I’d met in Argentina. The breakup was fresh enough that I still slept on the edge of my bed rather than in the middle. I admitted to feeling quite alone. She said she’d dated a few hotshot prosecutors, but those relationships had gone nowhere. We were both single! I upped the ante. She liked sex!

All flight long I’d been admiring Gretchen’s hands. Her fingers were long and elegant, her nails were neatly painted in a natural tone. I told her I liked her manicure. It gave me an excuse to hold her hand. “You know, a ring would look lovely on that finger,” I said.

“I don’t think you can afford me,” she said. We both laughed.

Gretchen got up to go to the bathroom. It was the first break in our conversation in three hours. It was also my first opportunity to check out Gretchen’s shapely legs and runner’s ass. Nice.

The gears grinded beneath the hull as the wheels descended. I glanced out of the window and saw the lights of Miami. Gretchen had been anxious during the takeoff, and I wanted to avoid that during the landing. I knew Gretchen loved to travel, so I talked about the Fulbright fellowship to do research overseas. I said I’d be happy to help her with the application.

The wheels touched down. Gretchen didn’t flinch. “We’ve landed?” she said.

The cabin lights switched off. This cocoon, this bubble, this tiny universe we had created over the past four hours was about to end. The plane would stop, the lights would turn on and this moment would dissipate like smoke in the air.

Gretchen sat inches away from me. Her face was soft and affectionate and open. She was looking into my eyes. I wanted to kiss her. But how? I’d just met her… Words rumbled out of my mouth, unbidden.

“Can I kiss you?”

“Yes.”

Our faces approached. I expected our lips to meet, but she withdrew slightly, her warm breath on my face, her lips close but not touching. She left it to me to bridge that final chasm.

It was unusually quiet during the drive home from the airport. My ears were just getting used to the whir of a piston rather than the roar of a turbine. Land ears are like land legs: it can take a moment to get your equilibrium. Gretchen was on another flight now, wondering as well, I was sure, how she had come to kiss a stranger on the plane.

My standard for romance was set by my parents. They had met in Mallorca in the early Seventies. My father worked as the night manager at the Mirador Hotel where my mom was staying as part of a TWA tour through Europe. My mom ended up ditching the tour. Growing up, I heard the story of how my parents met dozens of times. When I got older, I told the story myself. I hoped one day I would have my own meeting story to tell my children.

I parked in front of my condo at 11 p.m. I walked onto the front porch and saw that the building's pink pastel paint had started to peel. I wanted to tell someone about Gretchen, but Victor was asleep. So I called Matt, who was still at dinner with my other roommates. He screamed the news to the others: "Grecko kissed a girl on the plane!" Marco said something crude. Andrew stayed silent. "Nice job, Grecko!" Matt said. He hung up.

I left my bags in the hall, flung my clothes on the floor, plopped into bed and closed my eyes. I could still feel Gretchen's lips. She had opened her mouth slightly. When the cabin lights turned on, we each withdrew back into our seats, unsteady. We both felt the mystery and the promise in that first kiss.

I couldn't sleep. How was I going to see Gretchen again? She would be hiking in the mountains of Peru for three weeks. Then she was heading back to Brooklyn to start a

two-year Masters program. This seemed destined to stop at an anecdote for my college buddies.

I remembered an unusual experience I'd had earlier that summer on a trip to Central America for *Marketplace*. It was my last night in Costa Rica, and I was in a taxi late at night after a long day of reporting in the capital. The driver told me that his wife was living in the U.S. to make money for them both. I asked how he kept up his spirits. He said he asked God for strength, and he found it through the asking. I was struck by his humility and his faith. I told him that I'd broken off a relationship a few months back, and I'd been struggling ever since. I felt weak and confused.

We pulled up at the place where I was staying. He put the car in park and listened. A beaded rosary strand with a crucifix hung on the rearview mirror. "Tonight I'm going to pray for you," he said. "I will pray that your pain and confusion goes away. And I will pray that you find not just love, but peace."

I woke up early the next morning and flew to El Salvador. At baggage claim, I noticed my bags had a paper tag on them that I knew wasn't mine. I unfolded the tag. A single Spanish word had been scrawled hastily in black pen. '*Salvado*,' it read. Saved.

Was I saved?

I decided to send Gretchen a love letter. This was another idea about romance that I'd borrowed from my parents. After a torrid summer in Spain, my mom returned to Philadelphia. She and my dad exchanged letters written on rice paper and sealed in blue-and-red-striped airmail envelopes. They got engaged that winter. My mom never let me read those letters. In a family where we shared everything, she said the letters were private.

The writing style of my early love letters, honed during a failed high-school romance with a girl from Spain, can be generously described as purple: overwrought, precious, panting. As I got more mature and more desperate, my style turned blue: sad and aching—as in blue balls.

I sat down at my computer. I needed to focus. I told Gretchen about the taxi driver's prayer and the tag at baggage claim.

"Gretchen, throughout our lives we are confronted by tiny mysteries like this one I just described, ones whose meaning depends on a leap of faith. Was God really sending me a message? If so, why did he choose such a bizarre one-two punch—a pious taxi driver and evangelical baggage handler? If I accepted this message of hope, did I also have to accept that there really is a God? Was this like St. Augustine's moment of conversion? Was I being born again?

"In a state of joy and confusion I walked toward the exit. An airport security guard was standing near the door checking baggage claims. In my excitement I showed him my tags. 'I am saved,' I told him, showing him the tag saying '*Salvado*.' He laughed and said, 'No, that says "Salvador," as in El Salvador. They put that on the bag so they know its destination.'

"I was shocked. I looked closely at the tag and saw no gesture at an 'R' whatsoever. My other bag had the same tag, so I opened it. It had the same word written on it, in the same messy scrawl: '*Salvado*.'

"After kissing you goodbye this evening, I went through our conversation in my head and this story suddenly came to mind. I've been trying to figure out why I felt so strongly like I wanted to tell you this story when I haven't told it to anyone else. I think I

have an answer. I think the particular moral of this story is that when you're given the option to believe or not to believe, and there's not enough evidence to point one way or another, it's always better to believe. I don't mean believe in God, per se. I mean believe in the romantic possibilities of this world.

"The baggage handler may have meant to write Salvador. Everyone gets the same tag and nobody thinks anything of it. The tag, in other words, is meaningless. The taxi driver primed me to misread the label, so I did. Of course I'm not saved, but no one is in this godless world, and I'm silly and naïve for thinking so.

"Yet I choose not to accept that version of the story. I choose to believe that the airport tag was a signal, not necessarily of God with a capital G, but that my driver's prayers will be answered, that I will heal. After months of struggling emotionally with my breakup, I choose to believe that the tag is a promise that I will find peace again soon.

"Confronted with an ambiguous set of circumstances with two possible interpretations, one prosaic, the other hopeful and mystical and ridiculously romantic, I choose the latter. I prefer a life filled with wonder to one where I am alone.

"I hope—dare I say I pray—that you think of our own personal serendipity this evening as a true connection, as something with true meaning. Perhaps our momentary connection will lead you to a Fulbright or me to sleep in the middle of my bed again. Perhaps we will have a few more moments of connection to look forward to in the coming months. Perhaps this is the beginning of a lovely friendship, or a torrid romance, or perhaps something more. Or maybe it will stop at the best plane trip we've ever had. Whatever. I choose to believe that this briefest coincidence, our three-hour accident, was meant to be.

“I hope you believe too.”

The email worked. Gretchen had agreed to extend her stopover in Miami by a day. The international arrivals bay at the Miami airport was packed with people. It was the scene of countless reunions. I felt flooded by their gratitude, relief, and ecstasy. The excess of emotion set me on edge. I was worried whether I’d even recognize Gretchen. After days of trying, I’d come to the distressing conclusion that I didn’t have a clear memory of her face.

I was dressed in my Miami best: fitted jeans, a raw silk shirt, leather sandals with a loop for the big toe. I saw a blond girl with curly hair emerge from the exit. I waved. The girl looked through me. I lowered my hand. It wasn’t Gretchen.

When the actual Gretchen walked out of customs, I wasn’t inspired to wave. Her clothes were rumpled and dirty. Her hiker’s backpack looked like a camouflaged sausage. And she was frowning. Was this the girl I had been exchanging tender e-mails with?

After a moment’s awkwardness, we hugged. And kissed, lightly. We both relaxed a bit. “Can I take your bag?” I said.

She laughed wickedly. “Nice chain,” she said. “Very Miami fabulous.” The silver necklace, which I’d worn since childhood, was the only part of my ensemble that wasn’t a put on.

I had the evening totally planned out. Victor had agreed, generously and without complaint, to give me the apartment for the evening. We would have a picnic on the beach, then head back to the apartment for a candlelit night of sex.

I had created similarly ornate dates in the past with other girls, fueled by fantasy and loneliness. This one was immediately different. Gretchen was more open, more affectionate, and more profane. As we drove home, she put the roses I'd bought for her on her lap and cursed like a sailor as she described the sudden pressure drops and cabin terror during the flight from Peru. She had genuinely believed the plane was falling out of the sky. That explained her scowl as she emerged from customs.

"You nervous?" Gretchen asked.

I admitted that I was.

"You don't need to be." She leaned over and kissed my cheek.

During our picnic, Gretchen snuggled close to me on the sand. We watched lightning play far out on the horizon, like a silent fireworks display. As we walked back to my apartment, she thanked me for the picnic. I was struck. My dates in Miami Beach didn't thank me. Dinner was expected, part of the local code.

Each city has its dating currency. In Hollywood, it's fame. In DC, it's power. In Miami, it's money. Expensive meals. Bottle service. Yellow Ferraris. Everything I couldn't afford on my reporter's salary. I tried to hide that by calling myself a romantic and setting up dates that consisted of long walks on the boardwalk or bottles of wine on the sand. Local women saw right through me. Gretchen clearly wasn't from here.

Back at the apartment, Gretchen stopped me as I began to undress her. She said she'd missed some spots with the sunblock and gotten a nasty burn. How bad could it be? I pulled off her shirt, revealing small plump breasts streaked in searing red and cream-colored white. I could see the outline of her fingers. It was easily the most embarrassing case of sunburn I'd ever encountered.

I leaned in to kiss her sunburned breasts. “One other thing,” she said. “I have HPV.”

“Oh my God.” I was crestfallen.

“Not HIV. With a P. HPV. Human Papilloma Virus. It’s really common. More that 50 percent of people have it, and usually it’s harmless.”

“Okay.”

“I wanted you to know,” she added.

She called out my bullshit, she cuddled openly and she felt compelled to front all of her baggage. She was certainly of a different caliber than the women I’d been dating.

“Is there anything else?” I said. I smiled and grabbed her toward me. She was the first woman I slept with at my new apartment.

The next night, after I left her at the airport, I found a note under my pillow. “Still nervous?” she wrote.

I visited Gretchen in Brooklyn the following weekend. She lived in a three-story walkup in Park Slope. The hallway was encrusted in dust that had been packed into the corners of the stairwell by a generation of scraping boots.

Gretchen had two roommates. They lived independent lives. There were three sets of soap and shampoo in the shower. The cabinets were filled with boxes of cereal. The refrigerator was overstuffed with repetitive produce. Victor and I shared our groceries and split the cost. Gretchen said she preferred to keep everything separate.

“Isn’t it hard to keep track?” I said. She’d already cautioned me against eating her roommate’s pretzels.

"Not for me."

Our first night, we had dinner with one of Gretchen's best friends. While Gretchen was in the bathroom, I asked her friend for advice on how to make a good impression.

"Take off your shoes before going into her bedroom," she said.

I thought she was joking, so I laughed. But she was serious.

"Gretchen cares a lot about things being clean, and her bedroom is her sanctuary. It's a sacred space. Respect that, and you'll score big points with her."

Gretchen's roommates treated her warmly, but I noticed that they steered clear of her space. It was as if the apartment had been partitioned into separate territories, like the board game Risk. That night, I was careful to take off my shoes and leave them neatly next to her bedroom door before entering. She definitely noticed.

She took particular offense to having to clean up after others. She complained bitterly about one of her roommates, a writer left his shorn beard hairs in the sink.

I asked her why she would room with a guy, when she knew we were all slobs. "You're not a slob," she said. It was halfway between a comment and a question.

"I suppose I'm not," I said. Unlike Gretchen, I didn't like to front all my dirty laundry, which was spread across my bedroom floor, a safe one thousand miles away.

Gretchen told me the story of how her parents had signed her up for swimming lessons at the local YMCA. Things were going fine until the day came to learn how to dive in the deep end. Little Gretchen thought it was pure insanity to dive headfirst into anything. She stood at the edge of the pool, soaking wet, the instructor telling her to

jump, and while most kids would have just jumped, she thought to herself, “Forget this.” She walked out of the lesson and refused to go back. She still didn’t know the various swimming strokes. As someone who lived near the ocean, I found that impossible to imagine.

I inspected one of the pictures of her as a little girl. Gretchen had been a puffball of a child, with unruly blond hair, chubby cheeks and steady eyes. That stubbornness had definitely survived into her adult self. She drew lines in the sand and refused to allow me to cross them. As an inveterate boundary jumper, I found this both bewildering and refreshing. I had walked all over my previous girlfriends. Not Gretchen. She called me on my bullshit.

We talked every night on the phone before bed. Gretchen made me feel calm and centered. She was loving and affectionate. She was smart and analytical. She was open and adventurous. And she was accepting of my personality. She seemed to like my quirks, and could handle them.

The girl I met on the airplane was largely a figment of my overactive imagination. The woman I came to know in the months after the plane trip was a complex woman whose unique set of quirks seemed a perfect complement to mine.

And then there was the sex. We spent most of our first weekends together in bed, exploring one another’s body. In addition to HPV, Gretchen taught me another sexual acronym: UTI. Urinary Tract Infection, a painful sensation during urination that comes from an abundance of sex. I began to keep a store of cranberry supplements in the apartment.

In late August, Gretchen was headed home to Denver to visit her parents. She invited me to join her. Why not? Things were going well. Let's meet the parents. I bought a ticket. Then Hurricane Katrina hit in New Orleans, and *Marketplace* sent me to the Gulf Coast. I had to cancel my trip to Denver. Like a hurricane track on the Doppler radar, my life had shifted to a different path.

CHAPTER SEVEN: CRANE DAY

After the red tag, I decided I would no longer try to live in my apartment. The torrential downpour had sapped any desire to live there before the hole was fixed. I visited the post office and had my mail forwarded to my work address through May 21 of the following year—my 29th birthday.

I told Victor I was giving up and moving out. I think he felt relieved. He was tired of being chastised by me. It was an amicable breakup. I asked Victor where he was going to stay. He told me he planned to crash with some friends.

Unit 1A, where Oscar lived with his wife and teenage son, also was condemned. They moved into Oscar's mother Tulia's small one bedroom apartment on the other side of the building. Hector across the hall in unit 2B avoided the red tag and decided to stay, even though the kitchen had a lot of water damage.

In that first week after Hurricane Wilma, 2,000 homes in Miami-Dade County and 11,000 more in the county immediately north were deemed unsafe. Thousands of people like me were homeless. The city didn't have the capacity to take care of all the people. We were left to fend for ourselves. In a weekend edition of the *Miami Herald*, I read an update on Karen Frasier, the woman weeping in the bathroom. Frasier was sleeping in a car with her daughter. She checked into the hospital with chest pains. In the story, she "complained," "I have nothing. The shoes I'm wearing are my daughter's shoes. I have no food." I was astounded that the reporter had used the word "complained." Sometimes we journalists earn our bad reputations.

I spoke several times a day with my parents. My dad helped me with stuff involving finances, insurance and contractors. My mom worried about everything else. She fretted over every detail, reminded me of things I'd forgotten, offered to help me at every turn. She cancelled my utilities; I didn't need cable TV or gas in a place I couldn't live. We forwarded my mail to my work address at WLRN Studios. She gave my new address to Fidelity and Bank of America, to *The New Yorker* and *Princeton Alumni Weekly,* to *Marketplace* for my paystubs, to FEMA where I'd appealed for assistance. She cancelled my subscriptions to *The New York Times* and *The Miami Herald*, since I had no place for them to deliver the daily paper.

I was glad that my mom had taken over. That was how things had gone my entire life. My mom was a frustrated painter who had become a public school art teacher, and I developed a theory that my sister and I had become her art projects. She poured her boundless creativity and anxious energy into helping us. I felt relieved that someone other than me was in charge.

My mom arranged for me to store my belongings at a storage place called Safeguard. It was at the intersection of two highways near the Miami airport. I rented a cargo van from Enterprise, and I recruited a couple of buddies to come by after work on Tuesday to help me pack up my stuff and take it to a storage unit. We worked hard and fast. I was grateful that the guys came through for me. Victor was packing up his stuff at the same time.

I emptied the apartment of all of my furniture—the sofa, two queen-sized bed frames and their mattresses, the bedside tables, a desk, tables, bookshelves, boxes of

books and bags of clothes—everything save the dresser in my bedroom. The wooden dresser had been thoroughly soaked. I knew it would expand at the seams and warp like the floor. So I left it.

My friend drove the rental van to Safeguard. It was rush hour, so he tried a short cut through Hialeah that took forever. It was a part of town I didn't know at all, it was dusk, and traffic was terrible. I sat in the car feeling a surge of contradictory emotions. I was physically exhausted, hugely appreciative, and tremendously depressed. Even as one of my best friends in Miami drove my stuff to a storage place, I felt overwhelmed and alone.

We drove back to my apartment well after dark. I walked up to my apartment one last time and decided to try the lights. What was there to lose? Some of them flicked on, though the lights in the kitchen, bedroom and hallway were shorted out. I looked in the half light at my newly empty living room. Without a couch, it was more even empty than when I moved in. I turned off the lights.

I'd arranged to spend the night at my friend Ryan Goepel's house. Out of habit, I stuck my key in the lock to turn the deadbolt. What was the point? The apartment was empty. There was nothing to take. I removed my key and walked downstairs. My door would stay unlocked.

Ryan lived in an octagonal building a few blocks south of my apartment. It was called the Octagon Towers, even though there was just one tower. I slept on a cushion on the window ledge. Ryan worked as a numbers guy at Burger King headquarters in Miami. We had met six months earlier at a mixer organized by YEAP!, the Young Ecuadorian-

American Professionals group. He wasn't from Ecuador either. He was a white guy from Texas. We were both prospecting.

Ryan and I had one thing in common. We were both out of our depth in the Miami dating scene. Now that I was seeing Gretchen, we didn't have anything to talk about. One evening about a week into my stay, I walked into the apartment after a long day at work. Ryan was at his computer, and he looked up at me with a cold wordless glare. I knew I had overstayed my welcome.

I had seen that icy look many times. In the fall of 2002, I was living in Miami but I was ready for a new job and a new city. To force the issue, I gave up the lease on my apartment. I moved four times in six months. Each time I was impelled to leave by a look not dissimilar to the one I got from Ryan.

The look was given to someone who didn't belong, asserted his presence nonetheless and just wouldn't get the hint. It cut through the air more powerfully than words. It connoted a distance too vast to bridge. It was impossible to ignore. It was the look a girlfriend gave her soon-to-be ex. It was the look a teacher gave to the kid who misbehaved yet again. It was a look of exile, of isolation, of homelessness.

My friendship with Ryan was finished. But I still needed somewhere to sleep. Ryan took it upon himself to help me find a new place to stay. He copied me on an email he'd written a mutual friend named Lara Setrakian. She had just moved to New York but still had two months left on her lease. "By the way... Dan is getting evicted from his house because it is being condemned due to hurricane damage. Think you would mind

letting him crash at your place :))) You might want to call him, he has three hours to clear out of his place." Lara called me right away and offered her place.

Lara rented in a massive apartment complex on West Avenue called The Flamingo. It was one of a cluster of swanky high rises on the west side of Miami Beach. A friend gave me the key to her furnished 12th floor apartment.

I walked into Lara's place. The floor was covered in shards of glass. Her sliding glass doors overlooking Biscayne Bay had been blown out by Wilma. And not just hers. Most of the glass doors in the twenty-story rental complex had strained and popped during the hurricane. It must have been from same gust of wind that blew over the Hebrew Academy's air conditioner. "Gust" of wind, of course, is a tremendous understatement. It was a malevolent pressure imbalance that shattered "hurricane-proof" windows in downtown law firms, dislodged inch-thick glass doors on Biscayne Bay and catapulted a massive coolant tower fifty feet. Robert Molleda at the National Weather Service had begun to talk about "microbursts" of wind spinning off Wilma at a rate and ferocity never observed before. Meteorologists said the theory warranted further study.

Meanwhile, I was on my hands and knees, picking up glass shards off Lara's floor. The condo's maintenance people had entered the apartment to put plywood where the glass doors had been. But they left the glass, which crunched underfoot and got embedded in my shoes. I didn't have a vacuum cleaner, so I did it by hand. During the workday, in between calls to my condo board and the insurance company and the bank, I repeatedly called Lara's condo manager to get the glass replaced.

I worked in part because I owed a debt of gratitude to Lara that I felt compelled to repay. Because free housing is not free, of course. Was a small gift enough? A dinner? A heartfelt thank you? The tricky part was each host had a different expectation.

I was ensnared in the gift economy. I came to understand why money was invented. It was cleaner. The exchanges were simpler. The lines of debts were clear, and the mode of repayment was obvious. But money was the one thing I felt I didn't have to give. Despite attempts to get my bank to cut me a break, I still had to pay my mortgage on a condo that I couldn't live in. Ten months earlier, I had blown my life savings to put a down payment on the place. I didn't have an emergency fund. And I didn't make enough to rent a second place. I was living paycheck to paycheck.

When I bumped into Victor, I didn't tell him where I was staying. Lara's apartment had two bedrooms, and I'm sure she would have let him stay there too. But I didn't want to live with him at that point. My shin was still smarting.

Then Lara told me that some of here relatives were visiting town for a week. That gave me a hard deadline for getting Lara's doors fixed. And it added an item to my to do list: find a new place to stay.

I saw Gretchen in Washington, D.C., for a wedding. We stayed at the apartment of a friend from college, and slept on the futon in his living room. We channeled the stress from our lives—from my apartment debacle and from Gretchen's demanding first weeks in grad school—into extraordinary sex. It was an intensity and a release that I had never felt before. I clung to Gretchen with a neediness that scared me.

When I got back to Miami,

I faced a conundrum at work. Contractors, engineers, adjustors and city bureaucrats all worked banker's hours. I couldn't both do my job and tend to the apartment. It was tearing me apart.

So I volunteered to work the early shift for two months. I reported to work at 6 a.m. and filed a story every day by 9 a.m. The deadline was brutal, the worst of my career. I was in a frenzy, working crazy hours, collapsing exhausted into a strange bed. I rarely slept more than a few hours a night. After a few weeks, my frayed nerves made my hands shake uncontrollably.

The early shift took a toll on my relationship with Gretchen. Her classes were during the day, and she was only available to talk in the evening. By the time she was free, I didn't want to talk. I was afraid of admitting how bewildered and exhausted I felt. I became closed off, distant. I shut down.

Gretchen wrote supportive e-mails, saying she knew I was going through hell and that she was there for me. But I could tell I was starting to hurt her with my remoteness. Within a few weeks of our weekend together in Washington, she responded to my remoteness in kind.

When we started dating, New York and Miami had felt close—a quick flight away. Now Gretchen couldn't feel farther away. We were surviving on the fumes of our plane flight.

In November, three weeks after the storm, several of my roommates were scheduled to visit for "Miami Fest 2."

Fests were a near-annual tradition among my college roommates. There was Grechburger Fest, a poolside barbecue at my parents' place near Philadelphia. Ski Fest at Matt's parents' place in Crested Butte, Colorado. And then, three years ago, the first Miami Fest. That Fest was capped by a "Girlfriends Party," in which I invited all of the women I had gone on dates with in Miami. Of course, I didn't tell them that. I just said my college roommates were in town and we were having a party. The party was a combustible cocktail of women who were pissed at me, women who had forgotten about me, and women who wanted to restart things with me, and a group of guys who knew all my dirt and relished sharing it. The evening fell apart as the guests began to realize what they had in common.

The plan for Miami Fest 2 was to go to the beach, drink and party. Only I wasn't in the partying mood. I told the guys that my condo was out of comission and they needed to stay in a hotel. But when they got to town, I made the mistake of showing them where I was crashing: a furnished two-bedroom apartment overlooking the bay.

"Oh, dude, this is perfect," Andrew said. "Did you say you have an inflatable mattress?"

"I can't. It's not my apartment."

"Come on, Grecko, are you kidding me?" Will said.

"This must be some kind of scam," Matt said. "I'm proud of you, Grecko."

Will and Andrew nodded.

The money they would spend on a hotel could be more fruitfully spent on mojitos. And my meek objection that this was someone else's apartment had no credibility. When had that stopped me before? I was the man with no boundaries.

The guys wanted to see my condo. We walked past the blood-orange "UNSAFE" sign pasted on the front door. I hadn't been back in a few days, and the water had taken a toll. The kitchen cabinets were swollen and cracked. My bedroom walls looked like a French curtain. The window frames were blistering. The apartment smelled of must.

My Princeton buddies were the first people to see the damage to my apartment. I felt exposed.

I had left a layer of newspapers on the bedroom floor. The papers under the hole in the ceiling—ground zero—were raised. I looked underneath and saw that the floor had begun to buckle. The wood beams were pushing against one another, like two tectonic plates, creating a wooden peak several inches off the ground.

I was upset. I'd spent hours try to preserve that floor. But my friends didn't know anything about that, and the upset in my face was a register they had never seen in me before. I couldn't play off my pain with a breezy line.

I wanted to invite my friends to sit—that was the sort of thing you did when you had guests over—but there was nowhere to sit. I remembered seeing a chair outside with the garbage. I was surprised that Charlie the Harvard-educated dumpster diver hadn't gotten to it yet. I dragged the chair upstairs. Will's wife took a seat and began flipping through a magazine. Matt walked through the apartment, taking photographs of the damage. Will and Andrew sat on the living room floor.

"Grecko, you should start a collection to help pay for another place to stay," Will said. "You could call it the Greck Homeless Fund." Will predicted I could raise a few thousand dollars.

“And you could throw a party,” Andrew said. Andrew knew I was a fan of themed parties.

“We could call it Help Greck Fest 2005.”

“Exactly.”

I was tempted by the fundraising idea. It was totally me: outrageous, silly, fun. It also was a way to tap my network of friends outside of Miami. They couldn’t put me up, but they could help me find a place to stay.

We joked about the homeless fund for a while. Then we became quiet. No one knew what to say. Finally, the group decided to grab some Cuban food.

I hadn’t developed friendships for a moment like this. These were drinking buddies, conditioned to poke fun at my latest hijinks. Back in college, when some roommates got into an argument, Marco would unzip his pants and pull out his penis. He’d stand there, his hands on his hips, smiling and waiting. It would take a few minutes, but one of us would finally notice. “Oh, Jesus, Marco, put that fucking thing away.” The rest of us would join in, united in our desire for him to zip it back up. By then, we’d have forgotten about our argument.

So of course my friends were blasé. I’d gotten myself into a fix, just like in college when I waited until the last minute to turn in a paper. I’d figure it out. Grecko always did.

On Saturday, November 12, while my friends from Princeton were in town, the day finally arrived when the Hebrew Academy had been able to secure a crane to remove

the air conditioner. I had written “CRANE DAY” on my calendar. It was written in the same calendar square as “MIAMI FEST.”

By the time I arrived at 11 a.m., the crane was already, parked in the middle of the street. But its extension arm was still folded. Harrison Crane Service was painted on the door. Inside the operator was reading a newspaper. The ineffective tarps had been removed from the air conditioner, waiting to be replaced once it was removed. But work was stopped. Workers were just milling around. Hector had roped off the parking spaces in front of our apartment, but no one had thought to rope off the parking spaces on the other side of the street. The crane needed the swale to dig in its extension legs that gave it stability. Unfurled it looked like a catamaran. For the past hour, workers and my neighbors had been rousing car owners and asking them to move their cars. They had moved out all the cars, but one. A white Volvo 940 sedan. I had a soft spot for Volvos. I learned to drive on a green Volvo. But I felt such spite for this boxy car. The owner was probably some young parent, buying a safe car in the full blush of overprotective parenting. And he didn’t know how to park. The car was crooked, with one tire perched on the grass.

But we just couldn’t find the owner. The crane operator said that if we couldn’t move the car they’d have to leave. That made me crazy. It had been so difficult to get the crane there in the first place. I wasn’t about to let it go away.

The owners from my building and the workers fanned out. We all began knocking on the doors of every building on the block. No one recognized the car. Silvia arrived and joined in. We started hitting buildings for a second and even third time, getting

increasingly frantic as the clock ticked past noon. We had been searching for more than an hour. The crane operator said he had to leave.

And then Silvia found the culprit… in our own building. It was the tenant of Briana's in apartment 1D. He was some twenty-something in a green t-shirt and power-washed jeans. I had never seen him before. Briana had a parade of new tenants in her apartment, and by the time I learned the name of one they were gone and another had moved in. This guy had been out partying and didn't hear the door ringing. It was only when Briana called him on the phone that he woke up. He pulled on a two-tone baseball cap and groggily moved the car. I'm sure from there he went back to sleep.

The first thing the crane removed was the metal frame that anchored the AC to the Hebrew Academy's roof. It was two I beams with a cylindrical pedestal, all painted a baby blue. The skin of the steel beams was blistered from the sun and corroded by the salt air. The base of the pedestal was overtaken by corrosion. It was more rust than steel. The layers of orange rust flaking off its skin were like a Midwesterner who'd spent far too long in the sun.

I wanted to keep these massive hunks of metal as evidence that the air conditioner was poorly maintained. I had written this letter to the Hebrew Academy on November 4 insisting they not throw away the frames. "The Hebrew Academy must retain the tower in its custody in as-is condition for later inspection. The tower is primary material evidence for an insurance claim filed by the Jefferson Davis Condominium Association. It may not be disposed of without express written consent of the Jefferson Davis Condominium Association."

But the school had ignored the letter. It hired On The Spot scrappers to get rid of the evidence. The crane dropped the material onto On The Spot's flatbed truck. I fought for a while, then I resigned myself to just take pictures of the corrosion from every angle.

Part of the reason for the delay in getting the crane was that the Hebrew Academy was waiting for a replacement air conditioner to arrive.

The new model was the Thermal Care FC610. But it looked different than the one in my roof. My AC tapered at the bottom. This new model was boxier, like that Volvo. I was told they had upgraded the model, to make it more powerful.

Delivered in separate cardboard boxes were a massive six-blade propeller fan and its motor. The fan churned the cool air from the roof of the building down five floors. I tried to gauge its weight, but it was too heavy to lift. It had an "adjustable-pitch, high-efficiency, fiberglass-reinforced polypropylene fan blades with cast aluminum alloy fan hub."

A crew from Associated Building Services, the contractor, installed the new air conditioner first. They soldered a new scaffold onto the roof, and then lifted the new air conditioner onto the scaffold, where it was attached using large bolts.

A crowd of people had gathered to watch. One couple sat on the stairs leading up to their apartment across the way, smiling and chatting. Tony stood at the end of the block, in a white tank top and backwards Yankees cap. Silvia and her family watched from the patio of our building. I moved around, taking pictures.

Finally, at 1:25 p.m., on November 12, nearly three weeks after it had plunged into my roof, the Hebrew Academy's air conditioner was removed from my roof. The Eagle had lifted off. The crane's metal hook attached to a rope tether that had been

wound around the frame. It plucked the air conditioner, and it hung in the middle of the air, with its black exhaust panels like windows and its narrowed circular aperture where the fan went. Watching it felt like have a splinter plucked from my skin. The air conditioner traveled high in the air, reversing the route it had taken into my roof, then paused mid-air. It was the cliff diver in slow motion rewind. Then the crane rotated, and it began its descent to the street level. One of the cooling coils—what was described in the brochure as "PVC fill, inlet louvers, and drift eliminators"—fell out of the bottom, with a cascade of sediment. Stuck to one corner was the branch of a tree that had been probably been knocked down during the rainstorm. As it got closer, I saw bits of fabric from the tarp—a blue shard here, a plastic shard there.

Several workers eased the air conditioner gently on its side on the flat-bed truck. I had a good up-close look. It was a Thermal Care, but the model number had been worn off. It was about eight feet wide and ten feet tall and weighed nearly a ton. It had a fiberglass shell with black exhaust vents that resembled windows. At the base of the tower, first pumping cooled air into the Hebrew Academy, later splintering my roof joists, was the "adjustable-pitch fiberglass-reinforced polypropylene fan" with its three-foot blades. The fiberglass frame had been torn violently in the place where it was moored to the building. Wilma had ripped a reinforced fiberglass frame like a piece of paper. The fiber matting looked like the shorn hair of a horse.

I poked my head inside the air conditioner. The corrosion was in small chips that resembled coins at the bottom of a fountain, or sediment on the shore of a creek.

I could feel the weight of this massive object, the thing that had bankrupted me, laid me low emotionally and messed with my life. But it also had financial weight: it was

primary evidence for a future lawsuit or insurance claim. This was clear evidence that the Hebrew Academy had been negligent, allowing the unit to degrade under their watch. I caressed every inch of the air conditioner with my camera, fetishizing its every speck of corrosion, its every tear and rip. I felt determined. I was winning my future lawsuit with each photograph.

Oscar, meanwhile, was on the roof with a video camera, fetishizing and caressing for his own imagined purposes.

The crane then removed the air conditioner fan and motor. They placed in the Hebrew Academy driveway. It was not rusted, but had a patina of chalky dust that reminded me of a ship's anchor.

I climbed onto my building's roof to see the hole. The roof had been pressed down three feet. Shards of wooden joists peeked through the skin of the roof, like a fractured arm. The roof surface was cracked and torn, and there was a pile of leaves and sediment like the bottom of a drain, washed from the rainstorm. There were shards of PVC pipes from the AC that had been left behind, like fractured columns. The sagging area took up a quarter of the roof, its deepest section a drain with sand at the bottom.

I watched the crane leave and the scrapping company cart away the coolant tower husk and fan. I looked up at the Hebrew Academy's roof. The crew had installed the new coolant tower in the exact spot where the other had sat, perched a few feet from the edge of the building. It was secured by a series of too-thin cords. It was like a golf ball on a tee.

I might no longer have had an air conditioner embedded in my roof. But I still had a huge hole in my roof that needed to be fixed. And there was a new coolant tower looming, waiting for another microburst of wind to drive it into my roof.

The next day, while my friends were still in town, I locked my keys in the car when I ran a quick errand. I could see the keys in the ignition through the driver's side window. I told my friends to stay and keep watch. I took a taxi to my office. I had no way to get into the office. It was a weekend. The building had no security. The only person in the building was the afternoon music host, who was in a sound-proof booth. So I decided to kick in the door.

It took several kicks, with cracks and splintering of wood with each kick. I was so angry. I was surprised at my strength. And I was scared, at the violence that bubbled in me so close to the surface, and at how good it felt to let it out. I took my spare set of keys and took the waiting taxi back to my car. When I unlocked the door and got in, I was surprised to find the engine running. I hadn't even turned it off.

I got called into Radio Station Manager Ted Eldredge's office on Monday. He thought someone had broken into my office. I explained what happened, apologetically. Ted was an affable guy, a lifelong member of the Kiwanis club and a devoted singer in the local master chorale. He could read the distress in me and told me that I wouldn't have to pay to repair the door.

"Just call me next time," Ted said. He gave me his home phone number.

On November 14, three weeks after the air conditioner broke the hot water pipe, Silvia hired plumbers to fix the leak. They were two Cuban brothers who didn't speak English. Silvia told me the city had issued her an "emergency permit" to allow for the plumbing work. But when I looked it up at the city, I found no permit. The whole thing was fishy and a bit scary. We really were putting the condo into their hands? The bill was $8,000.

WLRN has a daily public affairs talk show with what may be the worst name in all of public radio: Topical Currents. Every once in a while, Topical Currents had a good guest. A week after the storm, the host had interviewed an expert in insurance to talk about how to best file a claim. He was a public adjustor.

I had never even heard of a public adjustor before. I learned from the show that just as insurance companies have their adjustors, policy holders—people like me—can hire a public adjustor to represent them in the claim process. Adjustors are supposed to be impartial arbiters of damage and value, but of course who pays your bill influences what conclusions you draw. Adjustors hired by the insurance company are paid according to how many claims they process. Public adjustors, in contrast, are paid a percentage of the claim, up to 20 percent. So public adjustors fight for the biggest claim possible, which means the biggest payday possible for them.

I waited for the public adjustor after the interview. I explained to him the problems we were having getting our claim processed by Citizens. We met a week after the air conditioner was removed. He walked silently through my apartment. It reminded me of the inspection before I bought the place. But the apartment was transformed. The

swollen floorboards in my bedroom warped into foot-tall peaks. I kicked at the newspapers that still covered parts of the floor. He stared for a long while at the holes in my ceiling in my bedroom and kitchen.

"Has anyone been up there in the crawl space?" he asked.

I nodded.

"And the joists are broken?"

I nodded again.

"How many?"

"Two. Maybe three."

He wrote "three joists" on a small notepad and moved on. He walked slowly through the house, testing the walls, jotting notes. Then he walked outside.

"So that's the AC that fell into your roof?"

He pointed at the replacement air conditioner five stories up. It was just three days old. "That's the replacement. But the one that fell into my roof was sitting in that spot."

He whistled.

"So how much will this cost to fix?" I said.

"It depends on whether you replace your whole roof." He explained that flat roofs are made up of overlapping strips of insulation and roofing panels. When something heavy falls into one corner, the entire roof covering is often yanked out of place, especially at the far end, where the roof attaches to the opposite wall. "People think it's cheaper to just fix the hole, and that's true at first. But then the leaks start at the other end of the building, and they can be very difficult to detect and very expensive to fix. Sometimes it's easier to just replace the whole roof."

“So how much does that cost?”

“Well, that also depends on what kind of code upgrades the city requires. This is an old building. What, built in the 30s?”

“1935,” I said weakly.

“Right, so there have been a lot of changes to the code since it was built, and you guys have been grandpaed in. But the second you start doing repairs, you have to meet the new code requirements. And that can be expensive.”

He thought for a moment. “I’d estimate your total damage at five hundred thousand dollars.”

“Half a million dollars?” I nearly choked on the words as I said them.

“Give or take a few thousand. How much is your policy for?”

“One hundred seventy six thousand.”

“Just your unit?”

“For the entire building.”

“You sure?”

“I looked at the dec page.”

“Oh, boy.” He whistled again. And I immediately saw that he no longer considered me a potential client, just some poor schmuck he had met at the radio station that he was giving some free advice. “You guys are severely underinsured. An insurance company is not obligated to pay the full cost of repairs when a building is underinsured. So you might have to pay out-of-pocket for some of these repairs.” He looked toward the roof. “For a lot of these repairs.”

“So what do we do?”

“You guys have a decision to make. You hire a public adjustor, and it doesn’t have to be me, and he will definitely be able to get you a bigger payout on your claim. But he’ll also charge a fee, and you’re going to really need that money.”

He put the notebook into his briefcase. “Have you guys applied for an SBA loan?”

SBA… the Small Business Administration. I vaguely recalled hearing about the SBA during my Katrina coverage.

He said the SBA offered low-interest loans to cover repair expenses not covered by insurance.

“Do we even qualify for a loan from them? We’re not a business.”

“You do. Both the condo board and you as an individual unit owner. And you’re going to need it. Because your condo doesn’t have enough insurance. You’ll need to find a way to finance that gap.”

I wanted a second opinion. Three days later, I gave a general contractor a tour of the apartment. He gave me the same estimate: half a million dollars.

The shortfall between those repair estimates and the most we could collect from our insurance policy was more than $300,000. That was nearly $40,000 per unit, just to repair the roof. That didn’t even include the repairs inside my apartment. Hector couldn’t afford that. I couldn’t. None of us could.

CHAPTER EIGHT: INFIDELITY

I first was introduced to Erica Gjorven by, of all people, a source of mine, a business professor at Florida International University. He had asked me back in the summer, before I had met Gretchen, if I was interested in meeting someone. I said I was. In an e-mail introduction, he called Erica "smart, elegant, vivacious, charming, and beautiful." We exchanged a few e-mails. Then Gretchen happened. Erica and I never met.

The week my apartment was condemned, Erica Gjorven wrote me out of the blue after two plus months without writing. The subject line, "FEMA Advisory Notice: Watch out for falling AC Units..." She had heard about the air conditioner from the business professor. "He mentioned that you're a bit homeless at the moment. I do hope you are okay and doing as well as can be expected at a time such as this. Please let me know if I can do something to help."

I wrote her back 45 minutes later, "You could do something to help me. Please let me invite you to drinks sometime next week. Jerry has told me that you are about the best medicine in town for a broken roof."

That was a Friday afternoon. She wrote me back on Monday night, strategically allowing the weekend to pass. "About the best medicine in town? About? Agh! That's not what I told him to tell you! I specifically told him to tell you that I AM the best medicine in town. Well, regardless, it worked and I would very much like to help you mend your broken roof. Thursday? ...Contractor Gjorven."

I wrote her Tuesday night. "You know, Contractor Gjorven, I have found in my post Wilma rebuilding efforts that contractors, particularly roof contractors, are about the

most unreliable people on earth. Excuse me, not about, they ARE the most unreliable people on earth. I am willing to schedule an estimate on Thursday, I am even willing to put a drink or two as a retainer, but I am deeply concerned that you will get a better offer and not show, or that you will see the damaged goods and immediately demand a higher price. Professor Grech. p.s. Let's meet at Zeke's on Lincoln Road."

Zeke's Roadhouse was one of the great Miami Beach institutions. It was a dive bar with the motto "200 beers of the world" tucked in between exorbitantly priced boutiques and mediocre restaurants. Zeke's also was inexpensive. Its beers cost four bucks compared to double that at most bars around town. It was my favorite place to meet a friend or go on a date.

So why was I going on a date in the first place? Didn't I have a girlfriend? I was asking myself this same question as I chatted with the woman sitting across from me at Zeke's. Erica was getting her MBA, and she dressed the part of a future corporate executive. Her dark brown hair was pulled into a tight bun. She was athletically slender in her black business suit. She was impeccably made up, with perfectly plucked eyebrows. I found Erica highly guarded and cagey. She was pretty but inaccessible. But we made enough of a connection to arrange to see each other again.

The Thursday after the air conditioner was removed, Erica and I went to a reading at Books and Books. Erica picked me up at the station. It was part of my strategy to always have dates pick me up, to avoid revealing that I drove a lowly Ford Focus. In the yellow-Ferrari car culture of South Beach, I figured asking dates to pick me up hurt my chances less than their seeing my actual car. I was maintaining the mystic. But it didn't seem to be working with Erica, who arrived at the station dressed like she was on a job

interview. I wore jeans. For most of the evening, I felt like I was on an outing with a distant acquaintance.

As we drove back to WLRN, I wondered if I'd see Erica again. I was a veteran of failed second dates, and this one had all the signs. The awkward silences. The forced laughs. The conversational dead ends. She pulled up in front of the station's front entrance, the green light from the sign cast a sickly glow over the car. A homeless man slept in a pile of blankets on the handicapped ramp. I looked at Erica across the car—at her even tan, at her angular features, at the oddly perfect line of her nose—and I decided to give it a shot. To my surprise, she accepted my advance, and we kissed.

I felt triumphant, like my old player self, secure in the knowledge that despite the depressive weight of the hurricane disaster, I hadn't lost my touch. A few minutes later, as I got out of the car, I told Erica I'd see her soon. We both knew that I was just being polite.

The morning after my kiss with Erica, Citizens sent an adjustor to visit the apartment. The stakes were huge. If the adjustor realized how badly we were underinsured, could he pro-rate our coverage and only pay a quarter of what we were owed? Or could he nullify our policy entirely, and force us to pay for the repairs ourselves?

I gave the adjustor a list of damage caused by the storm.

"KITCHEN: Back door stuck; North cabinet falling from wall, paneling peeling away, wood swollen; South cabinet (closer to bedroom) swollen, water stained, water streaked; Ceiling: popcorn, drywall, drywall support beam, second layer of drywall,

wooden planking; Ceiling water stained; Floor tiles separating, tiles cracking; Walls curtaining above shelves, folding; Ceiling fan electrical damage.

"HALLWAY: Light fixture fried; Ceiling popcorn, water seams; Front door swollen; Bathroom door swollen; Floor buckling.

"BATHROOM: Ceiling water damage, paint peeling.

"SOUTH BEDROOM (Dan's room): West window frame peeling and swollen; South window frame damages; Walls peeling, separating from wall and curtaining; Bucking in board behind wall; Ceiling damage: popcorn, drywall layers 1 and 2, broken wood beams; Two electrical outlets water swollen; Door to hallway swollen; Hardwood floor has major buckling and swelling.

"LIVING ROOM: Floor buckling on wall shared with bathroom; Extensive water stains on floor from standing water; Floor damaged inside main closet; Ceiling fan broken; Swelling in walls under windows.

"EAST BEDROOM (Victor's bedroom): Floor buckling."

I decided to throw in a line about my personal property, even though I knew it wouldn't be covered by the policy. It was worth a shot.

"LOSS TO PERSONAL PROPERTY: Clothing; Bed sheets and linens; Bed Frame; Mattress; Bureau; Two Night Stands; Books; Bookshelf; Stereo; TV; CDs. Valued at approximately $5,000."

I handed him the list. "None of this stuff is covered by your policy," he said. He handed me back the list.

"You mean the personal property isn't covered.'

"None of it is."

“I don’t understand.”

“This policy just covers the common areas. You need a skin-in policy.” He explained that a skin-in policy is for everything inside a condo. That meant more than my ratty couch. It also covered the surface of the walls, ceiling and floor.

“So you don’t have a skin-in policy?” he asked.

“I don’t know. I don’t think so.”

“And no one ever mentioned this when you were buying the house?”

I thought back to the team I’d assembled to help me buy my condo. Pretty Kristy the Realtor, slick Stefano the mortgage broker, the real-estate attorney who moonlighted as a small-town mayor. No one had ever mentioned skin-in insurance. The bank was satisfied with the declaration page from the condo’s policy with Citizens.

There was an awkward silence. The Citizens’ adjustor resumed surveying the damage.

After that meeting with the adjustor, I went through my condo paperwork one last time. I turned through every single legal-sized page of the closing. I dug through old financial files that had nothing to do with the sale. I was looking for some scrap of paper that would allow me to continue the fiction that I’d been telling myself that I had a policy. For nearly a month, I had been compartmentalizing the question of whether I had personal insurance like I had handled not having AC in my car all those years before. I sweat like a horse while I was in the car, then I forgot about it. But by late November, I couldn’t forget about it any longer. I sat on the floor of my office, small stacks of paper surrounding me like the newspaper I’d spread on my bedroom floor, and I had to accept

there was no scrap of paper to find. I didn't have insurance. I would have to pay for the repairs myself.

I thought back to my interview with Kai the day after the storm, the part about the "Jacuzzi effect" and "play money." I told him, "And I'll be honest, I'm looking at my apartment in a whole new way right now. I'm thinking about redoing the floors and the walls and getting that new kitchen that I wanted to do but couldn't afford." I felt ready to choke.

I waited to tell my parents. I was afraid of how they'd react. I walked them through the stages of grief. My mom was furious that my Realtor, my title agent, and my lawyer all let this slip past. My dad couldn't understand how the mortgage company had played it so fast and loose and lent me money without me being insured. We had a whole new set of targets for a lawsuit. My dad was ready to make a round of angry calls, but I told him to hold off.

"This is my fault," I said. "I was the one who bought the house. I should have known better."

We decided to focus our attention on the Hebrew Academy. They hadn't maintained their school properly. It was their air conditioner that fell on my roof. They should be responsible for covering the cost of repairs.

I filled them in on where my conversations with the Hebrew Academy stood. When I had asked the principal about the school's insurance policy, he referred me to a lawyer at a prominent local firm who was on the school's board. I'd called the lawyer and left messages with his secretary, but I hadn't gotten a call back. We should start with the lawyer.

A little more than a week after the air conditioner was removed, Lara's parents were due to come to town. They were staying for nine days. I had overseen the replacement of Lara's sliding glass doors by that time, but Lara had asked me to hire a cleaning lady before her parents arrived. She wanted to make sure there were no shards of glass left in the carpet. That week I was too busy working, going on inappropriate dates and learning definitively that I didn't have insurance to find a cleaning lady.

I spent Sunday evening picking shards of glass from the carpet. As I inched across the living room on my hands and knees, it dawned on me that I had no idea where I would sleep Monday night.

It had already been a few weeks since my apartment was condemned, but I was struggling with How to Break the News. Was I homeless? That word was so loaded. It demanded a kind of sympathy I knew I didn't deserve. Still, dealing with my condo debacle saturated my days and haunted my nights. I was still in rough shape.

That night, to take a break from cleaning the apartment, I wrote this e-mail to pretty much everyone I knew in Miami:

"Subject: I'm homeless... so join me this Tuesday for the Friends of New World Symphony opening party.

"It's true!

"This Tuesday from 7:30 to 9:30 pm, the Friends of the New World Symphony will hold its season opening party at Ola Restaurant, 425 Ocean Drive. It will feature a hip ensemble performance by New World musicians. Also, my condo was condemned due to damage from Wilma.

“Being homeless has its perks. You can use the whole sympathy thing to get people to do things only parenthetically related to your plight. Like I got one friend to help me with my finances. And another invited me to a play. That’s why it’s so important that you join Friends and come this Tuesday to our first of eight parties this season. You see, I’m vulnerable right now, mentally and physically exhausted by the slow process of rebuilding. I need to be surrounded by people who love me. I need you to be a Friend (that’s a capital F).

“Membership is $250—that’s just 5,000 nickels, or 367,500 dinars. You’ll be given priority seating at concerts, invites to private performances and complimentary passes to Friends events. You’ll also be providing moral support as I rebuild my home, which had a Hyundai-sized coolant tower from the adjacent Hebrew Academy fall through its roof.

“Friends is one of the most dynamic cultural organizations in South Florida. If you’ve ever found yourself wishing to meet intelligent, cultured, socially engaged young professionals, my beautiful South Beach condo used to the be the place. Now it’s Friends.

“The New World Symphony is one of Miami’s cultural gems. And I’m homeless. That’s why you need to join.

“Simply send a check or money order to “The Grech Hurricane Fund”—err, actually, a sympathetic e-mail would suffice. But do consider supporting the Symphony.”

I resumed cleaning the apartment. It was painstaking work. I hadn’t really looked at the apartment in that way before. It had just been a place to crash. But the more closely I looked, the more of a mess I saw from when my college friends visited. The whole place needed to be cleaned. All I had was spray cleaner and paper towels. Just as I had

with the glass shards, I got on my hands and knees and wiped down the kitchen floor and counters. I was already totally exhausted by the time I got to the bathroom, the last room in the house that still needed to be cleaned.

I looked at my watch. It was 4 a.m. I was so tired. I just wanted to be back in my own place. I had no idea where I'd be sleeping the following night. And I had to report to work in less than four hours. I sat with my back against the tub. I couldn't do this anymore. This was too much. I closed my eyes to fight back my tears. Then I took a deep breath and got back on my knees. I opened the toilet bowl and began to clean.

My e-mail generated about half a dozen offers to crash with people. I had three days between when I got out of Lara Setrakian's apartment and a flight home to Philadelphia for the Thanksgiving holiday.

I decided to make a list. I wrote it on a pad I'd gotten during one of my reporting assignments, about a startup energy company called Liberty Power. The paper said "Power House" at the top and had this quote from Albert Einstein, "The whole of science is nothing more than a refinement of everyday thinking." In blue ink, I wrote "PLACES TO STAY." Here's what I had on that list. Between each item, I drew a line: "Joanna Popper 2nd bedroom," "Rebecca pullout couch," "Sidonie's couch," "Dan Chang," "Doreen extra bed after 12/10," "Stacey," "Jacob Goldstein." On the reverse side, I wrote "Deborah's ex husband Mark's cottage near Sunset - $600/month."

The people on this list were not all friends. They were acquaintances with spare couches. Doreen was someone I had just met; Joanna was someone I knew and didn't much like. My closest friends didn't make the list. I knew I could reach out to them in a

pinch, and I wanted to avoid calling on them too often. I kept the "PLACES TO STAY" list in a top drawer of the desk in my office, so if I was ever at work and wondered where I'd sleep that night, I could refer back to it.

When I wrote that e-mail, I figured I'd be back in my apartment by the summer. Once the insurance proceeds were in, we'd repair the hole in the roof and I could move back in, living out of Victor's bedroom, while my bedroom and kitchen were fixed. I could manage couch surfing for six months. I'd done it before. Several times. I was an expert at it.

More than offers to crash, my e-mail generated alarm. Most of my friends had no idea about my apartment, and they were thrown off by my jokey tone. Two days later, I felt compelled to write a follow-up. I called it "I ♥ Wilma Q&A."

"Q: Did you rent or own?

"A: I owned. In fact, I had just bought the place less than a year ago with the collected savings of five years in journalism, which, of course, amounted to 25 dinars. I actually signed away my first born for the place.

"Q: Were you there for the hurricane?

"A: The coolant tower landed on my roof at about 5:30 a.m. Monday October 24—right above my bedroom. It also caused a thunderous sound and an earthquakey tremor that woke everyone in the building. Fortunately it didn't crash all the way through the roof but it did punch a hole in my bedroom ceiling and puncture a water main that then poured through my apartment.

"I would have most certainly wet my bed, had I been sleeping in it. That night I slept on the floor of my office on an inflatable mattress. At 4:30 a.m. I woke up to do a Q&A with the host of our morning show about Wilma. I then did a second Q&A at 8:30 a.m., wrote a feature for the PM show and two spots for the following day's AM show. I got home at 6 p.m., just as the sun was falling, expecting to find my lovely apartment just as I had left it. Instead I found New Orleans in my living room.

"Q: Are they going to give you some kind of reimbursement to get a new place?

"A: Sadly, there is no "they" in this equation. I am dealing with my condo's insurance company, the Hebrew Academy, its insurance company, work and FEMA to see what I can work out. This is a pretty devastating blow, financially and otherwise.

"Q: What happens next? I mean, after you stretch as hard as you can to find a joke about it…

"A: A week ago—almost four weeks after the storm—a crane removed the coolant tower. Right now I'm trying to find a contractor to put a temporary fix on the roof so that it doesn't waterfall in my apartment with every drizzle. The hole is so large that a waterproof temporary patch is impossible. They will need to put in a new support structure just to throw on a patch. Then they'll very likely have to remove that temporary fix to put in a permanent one.

"Q: Can a place become 'un-condemned'?

"A: They put a red tag on my unit that says it's "Unsafe." To get that sticker removed the following must happen: I hire a structural engineer to assess the damage; the engineer submits plans to the city; it sits on a bureaucrat's desk for a while; the city approves the plans; I hired a general contractor; the GC charges me some awful fee to

study the plans; the GC pulls permits; the city places the permit applications at the bottom of a big pile then stamps them weeks later without looking at them; the GC peels off work to his various cronies and keeps a sickening percentage of my money for the trouble… and so on.

"That was a very partial list. Insurance agents, public adjustors, attorneys, the condo association and others are also involved.

"I sent a note to the USPS to forward all of my home mail to my work address through to my birthday on May 21. That's seven months after the red tag, and I'm starting to realize I was being optimistic.

"Q: Where are you living?

"A: I am fortunate enough to have a friend who just moved to New York and kept the lease on her apartment, so I've been staying there. Her parents are in town right now so I'm crashing with a friend.

"In the meantime, I'm trying to get my bearings. I can't really afford to rent another place (considering I still have to pay my monthly mortgage payment and lost the half my roommate used to pay), but I hate the idea of burdening anyone with my presence, at least for too long. So I'll probably start bouncing around.

"Q: Why are you still pitching for the symphony?

"A: My initial instinct when this all happened was to clear my decks: to stop teaching journalism at Florida International University, to give up being vice chair of Friends of the New World Symphony, to skip out on a friend's wedding.

"Then I realized that this was going to last for months and that removing every single thing in my life that might offer some measure of solace or pleasure or fulfillment or escape was a recipe for depression.

"Still, between work and the apartment I have almost no free time. I now volunteer for an early shift at work that just a month ago I reviled. I feel overwhelmed a lot of the time. And I trudge on, with a little help from my friends.

"Q: Really, is there anything I can do?

"A: Keep reading, keep listening, keep writing, keep calling and keep sending your prayers. Oh, and did I mention Friends? It's only 367,500 dinars."

A week later, an acquaintance wrote, "Okay dude, you need to create a 'Help Dan Relief Fund' with a PayPal donation button. Some dude raised $1,000's by posting a picture of a bunny saying he was going to hurt it if you didn't send in $." He added, deliciously, "FEMA is bullshit."

I never did start the Grech Homeless Fund. My parents dissuaded me. They said it would help in the short term, but it wasn't the sort of thing I wanted to do unless I was truly desperate. I should tap every other option first. So I appealed to *Marketplace* and was given a small stipend towards temporary housing. I decided not to use it to rent a place. I'd need it to pay for my uninsured repairs.

A day before heading home for Thanksgiving, I met a pretty 28-year-old attorney named Danya Pincavage at a party. She had striking eyes and dirty blond hair with sensible straight bangs. Danya had gone to law school at the University of Miami with a

kid I knew from Philadelphia, and we had one big thing in common. We both didn't like the guy. He was a total loose cannon, a child of privilege, the kind of guy you hang out with mainly to see what he'll say or do next. And we bonded over having had enough of him. As the night wrapped up, I gave her my e-mail and mock "instructed" her to write me.

As I left the party, I couldn't help but notice the irony. Danya and Gretchen. How was it possible that I'd met two girls who shared my name? They were like my alter egos, my Dionysian and Apollonian sides, the yin to my yang. Danya Gretchen, Dan Grech. They were each halves of me. Gretchen was the pure blond girlfriend, whispering me to sleep over the phone, and Danya was the dirty blond temptress, whispering in my ear at the house party.

Danya wrote me an e-mail the following day, as per my instructions, suggesting we hang out when I get back from Thanksgiving break.

CHAPTER NINE: GRETCHEN MEETS MOM

Thanksgiving was a big holiday in my family. It always brought my sister and me back home to suburban Philadelphia, often with our significant others in tow. But I wasn't ready to introduce Gretchen to my mom. Those first meetings had always followed a pattern: my mom disapproved, and she helped me cut short relationships that were going nowhere. Long before I did, she recognized Sole was never going to move to Miami, that I would grow bored of Larissa, that Erin was bad news.

But Gretchen was different. Despite the distance between us, that first kiss with Gretchen on the airplane felt momentous. And thrilling. And scary. This was a woman I really liked.

But I couldn't imagine traveling to the Northeast and not seeing Gretchen. So I invited her. Her bus arrived a few hours before my evening flight, so my dad picked her up at 30th Street Station. He called Gretchen on his way to pick her up.

"How will I know which one is you?" he asked.

"I'm the frizzy blond," she said. "And you?"

"I'm the balding fat guy."

They knew immediately they'd like each other.

On the car ride to my house, my dad told Gretchen, "Be careful with Elaine." That would be my mom. "She's the mother-in-law of all mothers-in-law."

“So what do you think of my mom?” I asked Gretchen. It was after Thanksgiving dinner. We were sleeping in a pullout couch in my dad’s office.

“She’s a handful,” Gretchen said.

“What do you mean?”

“She kind of gave me the cold shoulder.”

“I didn’t notice.” I really hadn’t.

“That’s because she fawns on you. She’s just tolerating me.”

“She takes some getting used to, that’s all.”

“I can tell she doesn’t like me.”

“I think you’re being oversensitive.”

I should have tried to smooth things over, but I didn’t have the stamina. I’d deal with the two women in my life in the morning. Gretchen and I usually couldn’t keep our hands off each other. That night, I wasn’t interested in sex. I turned over and quickly fell asleep.

The day after Thanksgiving was my tenth high school reunion. I decided to go without Gretchen. I told her I didn’t want to subject her to all of those awkward encounters. But there was something else. Over the past two days, a slight rift had formed between us that I didn’t want to subject to the light of day.

The reunion was at a crowded bar in a hipster section of Philadelphia. I had been in the nerd set. A lot of my friends were just finishing law school or were halfway through medical training. They all seemed to live in New York.

I felt awkward. Outwardly, I was a huge success. People kept telling me they loved listening to me on the radio. I recycled the tired joke that I'd never been more popular with my friend's parents. But I felt like a fraud. I was incompetent when it came to fixing my home. I had a gaping hole in my roof back in Miami. The next rainstorm would pour water through my kitchen. It was too much to even think about.

Reunions force a sometimes-painful summation of your life. Before Wilma, I was the far-flung correspondent with the beautiful girl. Now I was off script. And I was compensating by shutting down and dallying with other girls.

At the reunion, I saw some boys from the rougher part of town. They had skipped college, gotten a few tattoos, and worked in their dad's autobody shop or plumbing company. They wandered the bar with heavily made up wives on their arms and waved wallet-sized photos of pug-nosed kids. Back in high school, they had been the thugs I walked past on my way to AP Physics. Now they were the guys who knew how to work with their hands. They would know exactly what to do with an air conditioner in their roof. I watched them down rows of tequila shots, and I felt a totally unexpected sensation. I envied them.

My parents had scheduled a week-long trip to South Florida after Thanksgiving. My grandpa had been falling a lot in the recent months, and my mom was worried. She wanted to scout out nursing homes near his retirement complex to see if she could find a safer place for him to live. It would also be a chance to help me out with apartment stuff. Once the trip was scheduled, my father starting calling the law firm that represented the

Hebrew Academy. He was finally able to schedule a meeting on November 30 with an attorney named Jeff Rynor.

My mom did some Internet research on the school. She came across an article in the Florida Jewish News of September 30 about how the Hebrew Academy had held a fundraiser for victims of Hurricane Katrina in late September. The event raised $3,000 from parents, students, faculty members and other community leaders. The school also hosted a blood drive, a clothing drive and a food contribution center. Rabbi Mordechai Shifman, a professor of Judaic Studies at the High School, was quoted in the article. "It's not just the giving; the most important message is showing that you care. A lot of those hurricane victims feel forsaken. It's important to give over the message that they are not forgotten."

My mom was incensed. In the month since the hurricane, they hadn't shown an ounce of compassion toward me or the other people in my building. In a fit of pique, she drafted a letter to the attorney. It was the letter of an outraged Jewish mother:

"It is Thanksgiving one month after Wilma, a hurricane that changed the life of my son. My son, Daniel has saved his money since his bar mitzvah. He was so proud that at the age of 27 he has enough to put a down payment on a purchase his first home. Wilma came and an air conditioning tower from a school next door fell on his roof and changed his world, made him homeless. What has surprised and outraged me in all this is the lack of human kindness and humanity of the school. And what surprised me even more is that this school was a Hebrew Academy with their foundation in the Jewish faith.

"There wasn't one person from the school that come an offered help or even a gesture of kindness. What there was an eerie distance, like he was the enemy?

"If this had happened in Israel and the air-conditioning tower was a piece of enemy aircraft would help have been coming to this family? Is this hypocrisy?

"My son is homeless and cannot afford to pay for a second rent. He is living at various places that will have him. What amazes me is this large congregation has no spare bedroom. Shame on the Hebrew Academy for not asking, "Is there anything we can do?

"Not only did it take my son Daniel's home but also it took his spirit and his faith in the compassion and goodness of the other man. This are things that I as a mother will not let go unnoticed. I am going to send a copy of this letter to every Jewish agency and news organization in the Miami area hoping that…"

Hoping that… what? Hoping that they'd treat me as a neighbor? Hoping that the spirit of Thanksgiving or perhaps Rosh Hashanah, the Jewish day of atonement, would wash over them? Hoping that they would not look at me as a lawsuit in waiting?

My mom never finished the sentence. And she never sent the letter.

When I got back to Miami from Thanksgiving vacation, Lara's apartment was no longer available. I entered into a phase of extended couch surfing. I would stay at a person's house only for a day or two, because I didn't want to outstay my welcome, or because they had friends visiting from out of town, or because, once I got there, I realized it was too far from work to be practical.

The night before my parents were due to arrive, there were heavy rains in Miami, and the roof tarps failed again. I have no idea where I slept that night, but I wasn't around to help Oscar and Hector empty the buckets of water that fell through hole in the ceiling

into my apartment and then filtered into Oscar's unit. They were able to get into my apartment because I had left the door unlocked. It must have been an awful night for them both.

I headed to the apartment first thing the next morning, and I joined Hector and Oscar in extracting water from the roof tarps and the common areas, cleaning and drying the roof, and airing out the common areas. But I noticed a subtle shift in their attitude toward me. Oscar, who didn't seem to like me much to begin with, seemed to permanently soured on me the night of that second rainstorm. Hector, who normally was quite friendly, hardly spoke at all. The brothers must have seen me as a man of privilege and means, someone who had another place to stay while they cleaned up the mess, someone who had to leave early to go to the airport to pick up my globetrotting parents. Little did they know that I was as broke and as broken, as down and out, as they were.

CHAPTER TEN: BACK TO MIAMI

Before The Incident, I thought I was unlucky to live next to the Hebrew Academy because I was awakened each morning by a tinny recording of the national anthems of the United States and Israel. After The Incident, I learned I was unlucky because the school's entire board of directors seemed to be made up of lawyers who were more than willing to defend the school against any claim I might have against them.

My parents and I had a game plan for our meeting with Jeff Rynor. It was carrot and stick. We were there to ask for his help—perhaps in finding temporary housing, or in assisting us in our insurance claim. But we also wanted to make it clear, if it wasn't already, that we were prepared to sue.

I thought back to a radio story I'd produced for *Marketplace* about two months earlier. It was about the battle between property owners and insurance companies over whether storm surge damage along the Gulf Coast was covered by the windstorm policy or the flood policy. The stakes were huge. Payouts from the flood policy were capped at $250,000, while windstorm policies could pay out much more. I wrote the introduction that Kai read on air. "Every disaster, it seems, carries in its wake an insurance battle. For the attack on the World Trade Center, it was the debate over whether the planes hitting the Twin Towers was one event or two. When four hurricanes hit Florida last year, it was the question of the double deductible for homes hit by two storms. As for Katrina? *Marketplace*'s Dan Grech reports on the debate of wind versus water."

"Every disaster carries in its wake an insurance battle." What would my battle with the Hebrew Academy be called? God versus me? I didn't like those odds.

We were escorted into the law firm's wood and glass conference room. We waited for a while—just long enough to make us wonder if we'd been forgotten—then a sharply dressed man walked into the room. He was followed by a woman.

"I'm sorry I'm running a late. I was on a call." Jeff Rynor sat down. "This is my assistant. She's going to be taking notes on our conversation." He looked at me, my mom and my dad in turn. "So how can I help you?"

Each of us took turns summarizing the hell of the previous month. He listened for a while, nodding his head. The secretary scribbled notes. Finally, he said, "I understand how difficult this all has been for you. But none of this involves the Hebrew Academy."

"It was your air conditioner that fell into my roof," I said.

"Right, and we paid for a crane to remove it. Cranes are not easy to come by these days, you know, with the building boom of the past few years and now the damage from the hurricane."

"But what about fixing the hole in the roof?" I said. "And the repairs inside the apartments? It was your air conditioner that caused all that."

He knew this was coming, and he had a lawyer's line at the ready. "That was an Act of God."

My father jumped in. "I'm sorry, but we're not having a religious conversation here." My father was incensed. "My son can no longer live in his home!"

The lawyer laughed, the full-chested laugh of a man confident in his station in life. He adopted a softer tone, and I knew, right then, that we had lost. "An Act of God is an insurance term. It basically means shit happens." He still had a laugh in his voice. "Let's say a roof tile flies off your neighbor's house during a storm and pokes your eye

out. That sucks—pardon the expression—but it's not your neighbor's fault. It was an Act of God. And unless you can prove that your neighbor not only didn't maintain the roof but knowingly refused to glue in place the roof tile in question, despite your polite but insistent letters asking him to please fix that tile before it poked someone's eye out, well, legally speaking, you're out of luck." He smiled. "Which is to say that proving negligence is a very high bar, indeed."

"Shame on you," my mom spat. We all turned to her. She dug into her purse and pulled out the article about Hebrew Academy students raising money for Katrina victims. "Here you are, gloating about helping hurricane victims, and you don't offer help to a neighbor?" She threw the printout in front of him. "It was your air conditioner that caused this disaster. You could have offered lodging or dinner or some shred of compassion." The lawyer glanced at the paper then looked back at my mother. The secretary scribbled furiously.

"I'm embarrassed right now to be a Jew."

"What do you want from us?

"Human decency," my mom said. "The decency to lend a helping hand to a good Jewish boy who needs help."

"As I said, we removed the air conditioner."

"What are you so afraid of?" my mom said. "The potential liability of offering him dinner?"

The lawyer didn't answer. My mom threw up her hands and turned her head.

My parents kept at it, but I stayed quiet. I felt humiliated, asking for help from this laughing lawyer.

An “Act of God.” Jeff Rynor was clearly referring to our Jewish God. If a Christian talked about an Act of God, he’d be talking about turning water to wine or healing the sick or performing some other act of Christ-like beneficence. But the Act of God that struck me on October 24, 2005, was orchestrated by the dyspeptic, vengeful, scary God of the Old Testament, the God that smote first borns and gave Lot hell and made the Jews traipse around the desert for 40 years. As a true member of the tribe, I was being tested.

I don’t know how the Hebrew Academy could justify turning its back so coldly on me just a few months after it held a fundraiser for hurricane victims. Didn’t they see their neighbors were in need? And not just me. Since our units were condemned, Oscar and his family were sleeping in his mother’s tiny apartment. After days spent on the roof moving tarps, Hector was not well. We were all outmatched by this storm, and we needed the help of a savvy and resourced neighbor like the Hebrew Academy to help us pull ourselves together. Instead, we were treated as a potential liability, a lawsuit risk to be brushed off by a board attorney. They clearly had better things to do than worry about the people living next door to them. After all, there were people suffering in Louisiana.

At the end of the article in the Florida Jewish News, students were quoted about what they’d learned from the experience. Most of it was the kind of clichéd sentiments you might expect from a bunch of eighth and ninth graders, stuff they were regurgitating from their religious training. But there was one quote that cut close to the bone. It was from ninth grader B.J. Litwin, and I had tears welling in my eyes as I read it. “It is good to help the victims of Hurricane Katrina because they are lonely. They think that nobody

cares about them. By donating anything you can, you are showing that you care. It does not have to be money. There are many ways to donate."

I don't know what I was looking for from the Hebrew Academy. Maybe it was money. Maybe it a dinner, or a place to stay, or a shred of compassion. Or maybe I just was looking for a neighbor that acted like a neighbor. I was looking for somebody that cared.

I was in a stalled relationship with a woman who lived two thousand miles away. Work had become a distraction. And my parents were so riled up about the apartment that talking to them usually resulted in a longer list of to do items than when I'd started.

I needed an escape. But there was no escape. My old life had fractured, and an inescapable new life had emerged, a life where I went to work at dawn, fought until dark to rebuild my condo, then slept at an acquaintance's house on their futon or couch or inflatable mattress, all the while being worried that I didn't have insurance and wouldn't haven't the money to fix my apartment. Even visits from Gretchen, which should have been a relief, became another item for the to do list, because I had to figure out a place for us to stay, and I had learned it was much harder to find a futon for two.

I needed to get my place fixed. On my way home from the meeting with Jeff Rynor, I left myself a message on my office voice-mail that I'd retrieve first thing the next morning. It was a rebuke and a pep talk. "It's important that today, Thursday, is a really productive day on fixing your house. Too many days have gone by without you doing anything on it, and it's really just time for you to buckle down. Because if you

don't, you're going to be homeless for a lot longer than you need to be. Alright buddy, keep your head up!"

After Wilma, I had been in touch with at least half a dozen lawyers. No one wanted to take me on. They listened patiently then referred me to someone else who "specialized" in situations like mine.

The only one willing to give my case a serious look was the brother of a guy I met through the local alumni association. He had just started up a private practice and was looking for more clients.

After a quick phone conversation, he wrote me his initial thoughts. "Keep one thing in mind that could be a problem, and that is the nature of storm damage. For example, in my neighborhood in any group of tress one may have fallen and two are standing. There appeared to be no rationale as to why some trees fell and other did not. Or why my roof only lost 15 or so tiles and my neighbor lost the roof over her garage. What I am saying is that one tower (am I correct?) happened to fall from the storm and others did not. Because of the circumstances (a hurricane) and not some other reason it may prove very difficult to show negligence on the part of the school."

His e-mail wasn't entirely hopeless. "However, showing negligence may not be necessary at all, but rather 'Hey, it is your tower and you are responsible for any damages it causes if it falls on my house regardless of the extenuating circumstances.'" He agreed to take on my case.

Now that the air conditioner had been removed, the condo board had an important decision to make. Would we replace the entire roof? Or would we only fix the part of the roof that had the hole?

Silvia saw it as a simple choice: We fix the hole. That would certainly be cheaper. But as the public adjustor had explained to me, fixing just the hole would only be cheaper if there were no additional leaks. And he said there would be leaks. When the AC fell into our roof, it was as if had fallen into a blanket: the fabric at the edges got pulled in toward the center. Where the roof met the retaining wall, microscopic cracks and fissures had formed, invisible to the eye, that relentless tropical rains would turn into full-blown leaks. The public adjustor recommended to replace the entire roof, as did the general contractor who advised me. That was why their estimates were so high.

Then there was the challenge of finding a contractor. All the good ones were taken, and the ones that were available were charging exorbitant rates.

The ultimate arbiter in all of this, of course, should be the insurance company. Would they give us enough to replace the entire roof? But we hadn't heard back from them.

My parents wanted to meet Silvia. We agreed to meet on Sunday, December 4, at a Denny's within walking distance of the condo.

Silvia arrived with Oscar and his wife. They were there with an older couple that I'd never seen before. The couple introduced themselves as Oscar and Olga Quinteros. Olga said she was Silvia's sister. They lived in Deerfield Beach and owned unit 1C, where their daughter lived. Hector wasn't there.

We started the meeting with small talk. Silvia seemed particularly curious about my father's roots in Spain. Silvia ordered a salad. I asked for pancakes. Things were civil. But by the time our food arrived, though, the Morales and the Greches begun drawing our battle lines.

Silvia outlined her five bullet points, in order of importance: Discussion of an $8,800 emergency assessment to cover the windstorm deductable; Discussion of pets in Unit 1D; Unpaid monthly maintenance fees; Getting out receipts for insurance claim; Progress on hiring a structural engineer and general contractor.

I told Silvia that I found it amusing and infuriating in equal measure that pets in Unit 1D, Briana's apartment, were her second biggest concern.

"Jew know, jew are being very selfish in your attitude, Daniel," Silvia said. "Jew only think about yourself. Other people had much worst devastation than jew."

"Like who?"

"Like Oscar. His whole family is sleeping in my mother's apartment." Oscar's wife put her hand on Oscar's shoulder. "And Hector. He's very sick because of jew."

"Because of me?"

I saw my dad sit up and lean into the table.

"Yes. He has not been feeling good ever since jew made him help get the water out of your apartment."

I couldn't believe what I was hearing. Silvia had turned the most charitable act a neighbor had done for me since the hurricane, a gesture I had cherished, and turned it into an example of the suffering I had inflicted on the entire Morales clan.

“I find it offensive what you just said,” my father said. He and my mom were irate. They began to argue with Silvia. Her relatives jumped in. Oscar shouted in Spanish, and my mom had a heated conversation with Olga while my dad yelled at Silvia. A guy at a table halfway across the restaurant turned to see what all the ruckus was about.

Our unsuspecting server approached, pulling a pen from behind her ear.

“How about dessert? We have a delicious hot fudge—” The entire table looked at her with venom. “I’ll get you the check.” She hurried off.

“More coffee,” my mom called after her.

I used the momentary lull to lay out my four main concerns: Proper documentation for all hurricane-related expenses; Unpaid amount from earlier assessments; Lack of financial documentation; Proper permits for plumbing work both prior to and after the hurricane.

I was sowing the seeds of disaster by harping on the unpaid assessments. I was going after Silvia’s family. She came to their defense. She talked about the work her brothers had been doing around the condo, particularly Hector.

“Jew have no right to insist on or dictate anything,” Silvia said.

“Yes I do. I was elected secretary.”

“No, jew weren’t.” Silvia had been building toward this moment. “Every condo board owner needs to be present in order for a vote to be official. Dianne missed the meeting.”

“That’s absurd,” I said. “Half of the owners don’t even live in the building, including you.”

“I will be taking care of the repairs from now on,” Silvia said.

“That’s right,” Oscar said.

Olga nodded her head.

And just like that, I wasn’t secretary anymore. There was no official vote, no show of hands, no roll call. There didn’t need to be. Silvia had been humoring me, keeping me close until I became dangerous. Then she shut me out. She’d just appointed herself, and herself alone, to be in charge of repairs. And she had the backing of the Morales family. As the owners of five out of eight units, they had a lock on the board. I was powerless to do anything but wait, watch, and hope.

I didn’t understand this when I bought my condo, but when you “owned” a condominium in Florida, you only owned the right to breath the air inside your unit. Sure, you also “owned” the skin of unit—the paint job, the floor tiles, the ceiling plaster. But what was that worth, if you didn’t own the joists that hold up the floor, or the support beams that you used to hang your drywall? Everything else that you might think of as being part of your condo, from the roof that kept your head dry to the floor that supported your weight, was owned equally by your neighbors. That meant that if I wanted to fix the hole in my roof, I needed to work through the condo board. I had to work through Silvia.

My parents left for Philadelphia two days later. After the disastrous meeting at Denny’s, things had gotten tense with my parents. Every slight, every hiccup, every insult they took personally. Our daily conversations were stressful for us both. They wanted to help. I needed their help. They weren’t helping.

I had another problem. Gretchen was coming to visit for the New Years, and I didn’t have a place for us to stay. It was one thing to crash on a person’s couch for a few

nights. It was a much bigger request when it was me and my girlfriend, and we needed a bed and our own private room. Why didn't I just stay at a hotel? Because I was trying to save money. I feared that rebuilding was going to bankrupt me, and I was trying to hoard every dollar I could.

While my parents were in Miami, I'd been in touch with Danya, the law student. The day after my parents left, I made plans to have drinks with her. It was a Wednesday night. We met at Zeke's, the same dive bar where I'd met Erica. I wondered if there were a chance we'd bump into Erica there, and I began to formulate how I'd respond, but those thoughts quickly slipped away as I became more engaged in our conversation. Danya was smart, beautiful and funny. She had a toothy grin that was nerdy and endearing. She stared at me with bright, caring eyes. She had grown up in Westport, Connecticut, and went to Dartmouth. Unlike Erica, who seemed to relish mind games, and unlike Gretchen, who lived a thousand miles north, here was someone I could enjoy in town. By the end of the night, I found myself wishing I were single.

A week later, I went on a second date with Danya. We met at the end of Lincoln Road, where it met Biscayne Bay. We got ice cream and walked along the Venetian causeway. The buildings along the causeway were under lit, and I could see small figures behind their windows, preparing dinner or walking TV or pacing while they talked on the phone. The light from nearby streetlights danced in the soft waves, and Danya looked lovely in the reflected light. She has silky dark hair and smooth curves. She was endearingly shy and smart and as frustrated as I had been with the dating prospects in Miami. I could tell that she liked me. And I liked her too.

“I need to head to bed,” I told her. “I’m on this stupid early shift at work.” I could see she was disappointed. I was too. This second date with Danya was totally unlike my date with Erica. She didn’t make me feel worse.

We watched some kids skateboard in the dark. I felt a nervous flutter in my stomach. The flutter was surprisingly similar to the one I felt on the early shift when deadline was approaching. And the flutter I felt when I looked at my to do list and considered how many hours I had left in the day. And yet this flutter was pleasurable. It was a release. It was an escape.

I stepped toward Danya, our bodies lightly touching in the dark. I could feel her breath on my face. Do I lean in? Her breath was warm. I could feel her put her arms around my waist and pull me closer. We kissed.

The dates with Danya were like pressure release valves. It was something to look forward at the end of excruciatingly long days. It was the closest thing to an escape that I could find from a life that had suddenly become intolerable. I was in search of what I would later come to call a “third thing.” There was work, home and my third thing.

I sought out other forms of escape. I swam as often as I could. There was a youth center two blocks from my house with a lap pool that was used by the swim team at Miami Beach Senior High School. I tried to fit in workouts of 40 laps with my visits to the condo. The found a peace underwater, in the repetitive strokes, in the quiet. It was a form of meditation.

On Tuesday nights, I began to play pickup soccer with some other journalists at a park just off 41st Street in Miami Beach. I’ve played soccer my whole life, but I’d found

it really difficult to break into pickup games in Miami. They tended to be among groups from Brazil or Argentina or Honduras, and they weren't interested in a big gringo joining their game. So I rallied some other gringos and we played.

In November, I learned about an improvisational comedy class and I signed up. Improv comedy was something Gretchen introduced me to. She was a theater major in college, where she was trained in improv, and she originally went to New York with dreams of being a director. We talked about improv when we first met on the plane. The class started in January, after the New Year, and I was excited to begin. I knew I was growing apart from Gretchen. Improv might make me feel closer to her.

I didn't see Victor much after the storm. After a month of crashing on coworker's couches, he decided in December to go to Buenos Aires on an extended trip. He wrote me, "BRO! Just to see how you are doing. Everything ok? I hope so. Everything all right over here. With my girl/family/friends, with the city… with my creative/professional/life crisis :) Let's see where my brain takes me… but so far so good."

Victor seemed to have given up on Miami. He'd limped back to Argentina, where, as far as I knew, he continued to run a team of outsourced designers. I heard he'd moved in with his girlfriend.

It took more than two weeks for Jeff Rynor to provide me the Hebrew Academy' insurance information. That would be the school's last official correspondence with me.

My reluctant neighbor had executed its legal obligation. All that was left was waiting for me to sue.

Not much repair work got done in the month after the Hebrew Academy removed the air conditioner and tarped the roof. It was nearly impossible to find a licensed contractors. The good ones were working on construction jobs connected to the condo boom. The mediocre ones got snapped up in the days following the storm. Even the bad ones were in high demand and charging exorbitant prices. I couldn't even find a handyman.

It had been nearly a month since the adjustor had visited the building. Whenever I spoke to the claims people at Citizens, they asked why the president wasn't calling. I had the same question. To get around it, I started referring to myself in writing and on the phone as an "officer" of the board. That seemed to help.

During his visit, the adjustor had told me that Citizens would pay for temporary repair expenses we made to secure the condo from further damage while we waited for our claim to be processed. We had spent $1,370 since the storm—on an electrical safety check, an engineering report and a construction proposal. I sent Citizens an invoice.

The adjustor also had said we could get reimbursed for our man-hours spent securing the apartment against further damage. The only people who had pitched in to help were my across-the-hall-neighbor Hector, and the owner directly downstairs, Oscar. Oscar's wife and Silvia helped out here and there. The other owners were nowhere to be seen. This affected the other half of the condo.

Most of the time we spent was clearing debris and readjusting the tarps. We couldn't quite the hole in the roof covered. It was like trying to make a king-sized bed with queen-sized sheets. The total came to 560 hours. That was the equivalent of 14 weeks of full-time work. And it had only been seven weeks since the hurricane. No wonder we were so tired. We could get reimbursed at Florida's minimum wage. The previous year, voters had passed a minimum wage amendment. The minimum hourly wage in 2005 was $6.15. For all that work, we were owed a measly $3,444. But we needed every cent we could get. I invoiced for that, too.

After weeks of needling, Hector and Oscar gave me lists of supplies they'd used to secure the condo. I sent this accounting to the insurance company: "Duct tape, masking tape, photographic film, batteries, maps, brooms, buckets, towels, hammers, tarps, nylon rope, cotton rope and nails used to secure roof from sustaining further damage. Estimated cost: $600." Maps? I meant mops.

The list was imprecise. We actually used five different tarps to secure the roof: blue, black, green, gray and white. And the list was incomplete. Here are the things I left out: extension ladder, bedsheets, twisty ties, old copies of *The New York Times* and *The Miami Herald*, packing tape, gloves, cue tips, screws, clothesline, clothespins, napkins, toilet paper, sponges, washcloths, drawstring trash bags, heavy duty trash bags, trash bins, plastic sheets, flashlights, digital cameras, SD cards, screwdrivers, wood beams, cardboard boxes, a tape measure, an aluminum bar, and the Hebrew Academy janitors.

Keeping the condo dry all but tapped out our supplies of neighborliness, patience and effort. But I couldn't invoice for exhaustion.

A few days before Christmas, I managed to get our Citizens adjustor on the phone. After a fifteen-minute interrogation, he admitted he hadn't even sent our claim to the main office for review. A few days later, Citizens called and said our adjustor no longer worked for the company. We'd been assigned a new adjustor, and it would take a few weeks for him to see us. We would have to start over the process.

In mid-December, I thought back to the plumbing work done both prior to and immediately after the hurricane. I checked with the Miami Beach permit department. Silvia had never pulled permits for either job.

This made me think about the SBA loan. I would have filled out the SBA loan paperwork myself, but I couldn't. I didn't have the financial documentation I needed.

I tried calling Silvia at work, but she didn't answer the phone. I called her cell phone, but she had deactivated its voice-mail.

Two days before the SBA loan was due, I hand-delivered to Silvia a letter imploring her to apply for an SBA loan. In the letter, I wrote, "Time is short. The SBA loan application is due Friday. I am at your full disposition to assist with this application. It's not terribly detailed and could be completed in a few hours time. But it does require financial documentation I do not have at my disposal and that still has not been made available to me despite repeated requests."

I had a brief conversation with her at the office that Wednesday morning. I told her an SBA loan was insurance against this association's failure to obtain adequate insurance. It could help us pay any repair costs over and above the insurance payout. I

told her that this SBA loan application was not a binding agreement to take the loan; we didn't have to borrow the money, but we should at least begin the application process.

Silvia didn't seem to understand its purpose. It was clear that she was not going to apply. I wrote Silvia another letter the following day, "To dismiss this critical option out of hand is negligent and, in my opinion, a willful disregard of the legal responsibilities of Condo Association members. If you choose not to apply for this loan, I would ask that your articulate your reasons why in a letter to me."

In the letter, I added, "I fully appreciate all the work you have done to help secure the condo property from further damage and to expedite the repair of the building. I am pleased the condo owners voted me secretary at the Condo Association meeting of October 27. We all are working toward the same goal: to rebuild our home."

Silvia told me that she had applied for the SBA loan. But she refused to show me the completed application, and I didn't believe her. I went ahead with my personal application. I knew I would need the money.

I discussed the Citizens issue with Silvia the same day as I discussed the SBA loan. It didn't go anywhere. She wasn't willing to work with me. So I wrote her in the letter, "I think it would be wise to obtain counsel to push our Citizens insurance claim forward. I have the names of a few condo attorneys at my disposal and I could set up appointments with them if the Association so chooses. Before we approach an attorney, the Association should set aside a certain amount of money for legal services." She didn't write back.

And—what the hell—I threw down the gauntlet. I listed everything I had on her in that letter. No point in trying to play nice anymore:

"I want to take this opportunity to highlight a few other issues of concern that have come to my attention since becoming secretary:

"We must maintain proper documentation for all hurricane-related expenses.

"We must pull proper permits and follow all city, county and state regulations as we rebuild. I am particularly concerned about plumbing work done both prior to and after the hurricane.

"I have learned from Silvia that several condo owners have not fully paid their share of an earlier assessment (for painting the facade, plumbing and carpeting the common areas). This money is critical to rebuilding and must be collected.

"Full financial documentation and disclosure is a responsibility of the condo association, as stated clearly in the condo agreement we all signed. This documentation should be prepared by an accountant and must be made available in a timely manner to any condo owner who requests it."

During this dark time, the one place in my life where I was having some success was with Danya. For some reason, my vulnerability was attractive to her.

One afternoon, I wrote an e-mail with the subject line "to miss" saying: "This is what an former PDVSA engineer now in Saudi Arabia said when asked if he misses Venezuela (article in the LAT 11/25/05): 'I miss it not because it's far away in distance but because it's far away in time. The country I miss doesn't exist now.' I feel that way about my life. I miss an earlier innocence." Danya wrote back that I was in a particularly philosophical mood. I replied, "Is it possible to dwell too much on the past? Do we have to accepted a diminished present, a lackluster future?"

I went on a third date with Danya the night before she left for Christmas vacation, the same day I got nowhere in my meeting with Silvia. We went to a place called Art Café in Miami Beach, where local artists and scenesters gathered for Collage Wednesdays. Here's a description: "A blank canvas will be available for anyone who wishes to draw, paint, glue, or otherwise leave their artistic signature. Admission is free, but you must bring an item for the collage." I don't remember what I brought for the collage. I don't remember how we decorated the canvas. I'm sure I was a terrible date. It was two months since my condo had been destroyed, and I was in a fog of exhaustion from the early shift and stress and guilt. That moment of escape that I'd found on the previous date with Danya was replaced with an insistent internal monologue of "Why are you doing this?" I had no answer.

Danya brought me some Christmas cookies she had made for work. She had painted them in different colors, but the colors had bled across the lines. I made fun of her for not going to kindergarten the day they taught the kids how to paint inside the lines.

Danya was patient with me, and very sweet. We made out in my car before I drove her home. I pulled into her condominium's circular drive. Danya looked at the doorman who was approaching the car, then looked at me. She wanted me to come upstairs. And I wanted to go upstairs. I wanted to see the breasts I had just been fondling through her shirt. I would walk into her apartment, settle into a couch. She would make me a drink, perhaps a nice rum on the rocks or a glass of wine. We would talk awhile, I'd lean in, we'd kiss again, this time deeper. I would slowly take her clothes off, and she would protest, but only a bit. We'd back into the bedroom and I'd stay the night. I had

done this before. This had been my life, for years. I was terrible at the pickup, but once I'd snared them, I knew what to do next. It came naturally to me. The valet opened my door.

"Will you be staying the night, sir?" he asked.

I looked at Danya. And I thought about Gretchen. Gretchen was coming to visit in a few days, and she was the woman I wanted to take upstairs. The thrill of the hunt suddenly went away, and I felt very tired again. I told Danya I'd write her after the holidays, kissed her goodbye and drove away to sleep in a stranger's borrowed bed. I suppose I was being faithful, but it didn't feel that way.

I wrote Citizens to request an advance of $50,000 so that we could hire a contractor to fix the hole the roof as quickly as possible. I didn't want a third rainstorm to pour through my apartment.

I had applied to FEMA for emergency aid. In early December, I hear back from FEMA. I've been denied any assistance because they said I had insurance. I appealed the decision: "I am writing to request a grant to cover my personal losses and housing assistance to help me pay my current mortgage and find a temporary place to stay while I repair my home." I followed up three weeks later by calling the FEMA help line. I spoke to a guy named Sean. I was untethered, and he could tell. He told me to write another letter. That new letter opened, "I am homeless, and I need help."

My e-mails began to get more plaintive and more desperate. Just three days before Christmas, I wrote my Friends, with a capital F. As in the two organizations, the Friends of WLRN and the Friends of New World Symphony, where I had a strong affiliation.

"I am writing to see if you or someone you know might have a spare bedroom or unused cottage that I might live in for a few months while I rebuild. I also am available to house sit.

I consider Miami my home. I moved here in 2000 to work for *The Miami Herald* and I have stayed and created a life here. I will rebuild—with a little help from my Friends."

I didn't get a single response.

In the months before Wilma, Grandpa's falls became more frequent—and harder. One morning, he stumbled during his daily walk and hit his head against the pavement. He lay on the ground until a security guard happened by in a golf cart drove and helped him up. I only learned about the fall because I asked about the red welt on his forehead.

After that, he stopped resisting my mother's pleas to move him into a nursing home. He made this transition with the kind of quiet resolve and silent pride that he had been taught during the Great Depression. What had made Grandpa a remote and unsentimental husband and father made him noble in moments like these. He quietly put his clippings and notes from a years-long writing project into plastic fruit bags from the supermarket, tied them off with twisty ties, and stacked them into cardboard boxes. He said it would be up to me the finish the writing project.

My grandfather was always pawning stuff off on me, such as frozen salmon balls and Tuxedo black condoms he got free at the seniors center. Now it was pricier items, such as colanders and silverware and later lamps and Lladro figurines. At first I resisted. I tried to explain that I had nowhere to put the stuff. But then I recognized what he was doing, and I began to accept them without argument. It took two trips to the car after each visit to fit all the stuff. I piled it all in the corner of my office at the radio studio. I was surprised at how much I liked the water pick.

My parents came for another trip to South Florida on December 24—not to help me, but to move Grandpa into the nursing home. He didn't want to sell his apartment in Wynmoor, so he transferred ownership to my mom and her sister. My parents would eventually buy out my aunt. My parents now had a home in South Florida. They invited me to stay there as often as I liked, but it was at least an hour-long commute during rush hour, and I didn't have the time to spare. I preferred to crash with friends.

My parents and I visited Grandpa in the nursing home for holiday dinner. The nursing home had wreaths on the front door, a tree decked with ornaments, and rope lights strung around the banisters. The wait staff was dressed in red and green, humming along with carols being played over the loudspeakers. I found the Christmas spirit odd in a place that mainly housed elderly Jews. The Jamaican woman at the front desk explained that with the high turnover at a nursing home, the decorations were mainly for the staff.

But the residents were into it, too. As we headed toward my grandfather's room, I noticed the elderly ladies wore evening gowns and pearls and the gentlemen were in suits. Christmas dinner appeared to be the social event of the year.

My grandfather shared a two-bedroom apartment with a roommate. The room came furnished and Grandpa was only permitted personal belongings. It reminded me of a college dorm room.

Grandpa was in the bedroom in his undershirt. His clothes were still in his suitcase. My mom put away his socks in the drawer and his shirts in the closet. My grandfather watched from the bed without any expression. I knew how much he treasured his independence. Moving here must have felt like a massive defeat. I could relate. I too had lost my home. We both were, suddenly and against our will, reduced to living out of a suitcase.

My grandfather put on his best seersucker suit. I was surprised that my Zionist atheist scientist grandfather had bought into the Caribbean Christmas spirit. I soon understood why. Instead of heading to the dining hall, he walked down a different hallway and knocked at an apartment door. A silver-haired beauty in an ankle-length gown emerged. He had already found himself a “lady friend.” She would be joining us for dinner.

Despite it all, Gramps hadn’t lost his touch.

CHAPTER ELEVEN: CAUGHT

Gretchen spent Christmas with her family in Denver, then she visited to Miami for New Years. My parents invited Gretchen and me to stay with them in my grandpa's old condo in Wynmoor.

ßI knew that would be a recipe for disaster. The Thanksgiving meeting between Gretchen and my mom had been shaky at best. I was worried she wouldn't be able to handle for a long stretch the full hurricane force of my mother's personality. I had to search for another place for Gretchen and me to crash.

It was awkward to make the ask. It felt a bit like asking for a kiss at the end of a date. I half listened, pantomimed polite chuckles, furrowed my brow, my mind spinning, gauging the precise moment to, boom, make the sheepish request. Of course, my companions knew what I was doing. They tried to keep it civil while not giving the opening that would lead to the ask and the reluctant yes. It was the bedlessness dance.

Then I caught a break. One of the people on my "PLACES TO STAY" list had just gotten a job at the *Wall Street Journal* and was moving to New York in January. He said I was welcomed to stay at his apartment over the holidays while he was apartment hunting in New York. His apartment was in an aging Art Deco building in South Beach. It had a sheen of dust covering the window sills and toilet, with stacks of books on the floor and no bookshelves, the mattress on the floor and a kitchen crudded with a dark goo that couldn't be scrubbed off. This dusty and bookish apartment was typical of every twenty-something journalist I had met in Miami. And it felt totally comfortable. And it reminded me of the places I had lived in my first years in town.

I don't think this is what Gretchen had in mind when she met her "fabulous" Miami boyfriend, the one with the silver chain and leather sandals with a loop around the big toe. This was a grungy, cockroach-infested dump along the lines of what she hoped to escape from in her own version of this apartment in Park Slope, Brooklyn. She didn't say all this, of course, but it was in the stiff way she slept next to me on the mattress. Crashing here myself was one thing, but I quickly saw that wasn't good enough. I had to find another option.

I had e-mailed around to other people on my list to see if anyone was planning to leave for New Years and would be willing to lend their apartment. I got one hit: Joanna Popper. Oh God.

I first met Joanna at a writing class at the local community college. We were the only two students under the age of sixty. The others were women who had divorced their husband or sent their kids to college and wanted to write their memoir. It was taught by a woman with the same profile, except she actually published her memoir half a decade later.

Joanna was a late-thirty-something single woman who attended every young professional networking event in town. She exuded an aura of quiet hostility in every interaction she had with a woman, and one of fawning flirtation with every single man. She was a dangerous presence at parties. She would stare deep your eyes with this wide-eyed intensity that felt really uncomfortable. If you got caught in a conversation with her early in the night, it could be hard to shake her.

She and some other single girlfriends organized a weekly salon called the Algonquin Club, named after the famous Algonquin Round Table. They would negotiate fixed price dinners at restaurants around town and rotate the dinner's host, who would pick a theme for the evening's discussion. I attended one of the first dinners. We sat at a long table in a clay oven pizzeria. I don't remember what the theme was, but it didn't matter because conversation quickly moved on to the relative benefits of thongs. I saw the club for what it really was: a single's night. Joanna and her friends laughingly jockeyed for the best seating position and smilingly undercut each other's attempts to be most witty, sexy and charming. The men, meanwhile, were distracted by their blackberries and the young Argentine waitress.

Joanna lived in a high rise on South Pointe in Miami Beach. I had been there earlier in the month, for an information session for some self-help program called Landmark Forum. The apartment had a view of the port of Miami and Fisher Island. I knew Gretchen would love it. It was exactly the kind of Miami experience I wanted to give her.

Joanna said she was going to be out of town for the New Year's holiday, and I was welcome to stay in her apartment while she was gone. But staying with Joanna was complicated. First off, I knew it would have a social price down the line. I didn't know if that would mean being forced to host an Algonquin dinner or attending one of her benefits, but I knew that Joanna would come calling. Second, Joanna didn't know I had a girlfriend. Almost none of my acquaintances in Miami did. The Miami social circle for young English-speaking professionals was tiny, and rife with cross-connections. They all seem to lawyers working at a handful of firms. Though things had obviously progressed

with Gretchen, I had not yet made the public announcement that would spread quickly and reach Danya. Since I was still flirting with her, I had no interest in getting found out.

Could I stay at Joanna's without letting on that I wouldn't be alone?

I am a terrible liar. It's because I'm a terrible actor. I play only one character: Me. I'm a brash, aggressive, boundary-less hulk. A juggernaut, as one of my friends says. I don't finesse my way around obstacles, I walk right into them. I have friends, like Marco in college or Juan Manuel in Argentina, who seemed perfectly at home with infidelity. They could maintain a fiction with a straight face, lead a woman on without apology, fuck without remorse. I had never been like that. I felt deeply uncomfortable with duplicity, and it showed when I tried to hide it. My dalliances with Erica and Danya were gnawing at me. During Thanksgiving and again now, Gretchen could sense my distance. I wasn't as interested in sex. I wasn't as affectionate. From being pursued, she found herself pursuing. I was able to explain it away by the stress of my housing situation, and of course there was some truth to that. I was overwhelmed. But I could easily have responded by drawing myself closer to her. But I didn't. And that made me feel all the worse.

I decided to tell Joanna about Gretchen. I could have turned down the opportunity, stayed at Jacob's place, let things between Gretchen and me coast. But I knew that coasting meant stalling out, getting stuck in a tuft of sawgrass, living out our relationship on a turd of protected land selling handicrafts made in China. I thought back to the synchronicity of the way we had met, and the fierce intelligence that she exhibited. This was someone I wanted to keep around.

“Oh, you have a girlfriend?” Joanna said on the phone. “With you?”

“If that’s a problem, we can find another place to stay.”

“Oh no, no, no…” She was calculating how she could wriggle out of the offer, but she couldn’t. “That’s… great.”

“I’m sorry. I should have mentioned it earlier.”

She said she would leave the key with the front desk. After I hung up, I turned to Gretchen. “I think you’re going to like this place.”

Two days before the New Year, while Gretchen and I were walking down Lincoln Road, Silvia called to say she’d hired someone to fix the hole in the roof. “We have a great contractor. Very responsible.” His name was Matt Sprenadel, and he worked for Latimer Construction. She had gotten the name from a colleague in the city of Miami Beach building department.

“Who decided he would be the contractor?”

“I did.”

“Did you hold a meeting to discuss it?”

“No.”

“As a board member, shouldn’t I have been part of that decision?”

Silvia ignored the question. She had proceeded with the repairs herself, certainly without consulting me and probably without consulting her family either.

“The report from the structural engineer wasn’t as bad as we feared. He determined that only 24 percent of the roof was damaged.”

“Is he going to replace the roof?”

“He’s going to just fix the hole. It’s much cheaper.”

Gretchen and I walked past Zeke’s, the bar with four-dollar beers that was a favorite of mine for dates. It was closed during the day.

Silvia told me the contractor had issued an initial estimate on December 15 that had been submitted to the insurance company. The job would cost $55,000, alarmingly low relative to the kind of estimates I’d been hearing. Were we being lowballed?

“Silvia, if we only fix a portion of the roof, there are going to be leaks. That’s what the people I’m talking to say.”

“There won’t be leaks.”

Silvia had a single metric in this repair process: What was cheapest.

“A lot of nights I don’t sleep,” she said. “I’m working really hard on this. You should not feel neglected.”

You don’t like Silvia much, do you?” Gretchen said after I finished the call.

“That’s an understatement.”

I told Gretchen that Silvia must have been protecting her brother, Hector, the one who lived across the hall from me. Hector was clearly not well, he seemed unable to hold down a job, he was most likely on a fixed income. He couldn’t even run his air conditioner in his apartment, because he needed to save on electric bills. As frustrated as I was with Silvia, I admitted that I could appreciate, even respect, her desire to protect her brother. After the help Hector had provided to me in during the rainstorm, I felt protective of him too.

Joanna's apartment was Miami chic, with white furniture and curtains and a stunning view. The walls were mostly mirrors. Joanna gave a forced smile and handed over the keys.

It was New Year's, one of the biggest nights on the beach. But Gretchen and I decided to stay in. We watched the sun go down over the Miami skyline and ordered in some food. As midnight approached, we began to make love on one of the couches in the living room, in front of the bay windows. We were startled by the sound of fireworks. We walked to the balcony and saw fireworks exploding at various points in the skyline. Off in the distance, the small bursts of Key Biscayne. To our right, the multiple bursts of Bayside. And just below us, the Miami Beach display. I could see the dark silhouette of a man sprinting to the staged rocket and lighting its fuse. It sparked and launched in an arc, exploding into a sphere of colors just outside the window.

Gretchen, her long blond hair mussed, wearing nothing but a sheet, her face lit by the multicolors of the fireworks, looked at me and smiled. We both were exhilarated. It felt like we were in a movie. It was a relief. We had come through these difficult months intact.

After the fireworks display, we walked onto the balcony naked. We held each other and took in the sound of rockets fired by random people on the beach. We could hear the wind over the water. Across the bay, I saw the lights dotting Fisher Island. I looked to my left and was jarred to see a neighbor, fully clothed, admiring the same scene, pretending not to notice us. Gretchen and I felt exposed. We walked inside.

After the New Years, we visited Disney World for three days. We spent a day at Epcot, visiting the various country exhibits, and a day at Universal riding the roller coasters. Gretchen had never been. It was one of those quintessentially American experiences that growing up I assumed everyone had. I was surprised at some of the other things Gretchen had never done. She grew up in Colorado but didn't ski. She was just learning to swim. Her childhood felt so foreign to mine, which was spent mostly in the water.

One night, we stayed up late in the hotel bed and talked about what we were to each other. We hadn't put an official label on our relationship. We were obviously more than hanging out. So where was this all headed? She had another year on social work school. I told Gretchen that I didn't know if I felt ready for a long-term commitment. I felt pretty overwhelmed by the rebuilding challenge and I wasn't sure I had the time or energy for a bigger commitment than that. She was really upset by this. She said she had noticed me being distant ever since Thanksgiving. And she was putting her all into a relationship that I clearly felt ambivalent about.

I was trying to be honest with Gretchen, which is to say that I was trying to express some of the confusion, self-loathing and duplicity I felt inside without making myself totally unappealing. I knew I wanted to be with Gretchen, to see her and spend time with her during our periodic visits. But I also wanted to be able to date in Miami, to have that to look forward to at the end of a long unhappy workday. That was what Danya and Erica and other single Miami women represented for me: some relief. I didn't want to give that up. Not yet.

Our third day we skipped Disney and decided to go to a state park called Wakiwa Springs. We rented inner tubes and floated down the springs. It was a perfect day and we floated for long stretches in silence, taking in the beauty of nature. I watched Gretchen, her wet hair splayed against the inner tube, her eyes closed and a smile on her face, taking in the warmth of a January sun in Florida. She seemed happy, and I knew that being here with me, her Miami fabulous boyfriend, was part of that. This was the up side of being in a committed, loving relationship. A feeling of peace and stability. I saw an alternative to rampant dating as a way to make it through the horrible experience of being bedless: to throw myself deeper into the relationship. Gretchen had the depth and maturity to handle it, to offer the kind of support that my friends growing up weren't equipped or weren't willing to offer. Plus, she was being trained as a therapist, so she could practice on me. The appeal of Danya Pincavage and the hanging invitation to touch base again after the holidays had begun, ever so slightly, to lose its appeal.

We caught an early movie at the theater in Miami Beach before Gretchen's evening flight back to New York. We grasped onto each other throughout the movie, knowing that soon we'd be apart again. It was a familiar feeling, this anticipation of loneliness. I had felt this way during every visit with Gretchen. I felt outside myself, watching with sympathy as the young lovers grasped onto each other in the moments before they parted. Gretchen taught me the word for that: dissociation. I felt outside myself to distance myself from the pain. We dissociated throughout the movie, watching ourselves watch the movie, neither of us ready to get back to the lives we lived outside of this holiday retreat. She was about to start another semester of a graduate program that stressed her out and made her work too hard and that she wasn't totally convinced was

the right fit. I was had to face the harsh reality of a hole in my roof and not knowing where I was going to sleep on any given night.

The movie let out a little later than we'd expected and we had to rush to get her to the Fort Lauderdale airport in time. We walked out of the elevator of the movie theater's parking garage, holding hands and chatting softly, and there, walking her toy dog, was Erica Gjorven. I dropped Gretchen's hand.

"Dan, I was just thinking about how I owed you a call. Work's been so busy." She was smiling sweetly, far more sweetly than she ever did on one of our dates.

I didn't know what to say so I leaned down and gave her tiny dog a rub. How was I going to get out of this mess? The dog tried to nip me.

I straightened up, and saw Gretchen staring at me. "Oh, I'm sorry. This is… This is…" This is who? Who was Gretchen to me? She was my girlfriend in New York and in Philadelphia. But in Miami, it wasn't as clear. I hadn't fully closed the door on my bachelor's life here. Was I prepared for the full coming out, right here and now, on the fifth floor of the Alton Street movie theater parking garage? "This is… my friend, Gretchen."

Gretchen stared at me. "Gretchen, this is Erica."

Friend? It was like I'd exploded a neutron bomb. The parking lot looked the same, but all life in it has shriveled up and died.

Erica looked at Gretchen. "Nice to meet you, Gretchen." Gretchen nodded weakly. The parking lot suddenly felt very hot and very small. I told Erica we were in a bit of a rush to get to the airport. Erica went for the kill. "Dan, are you still at the same number? I'll give you a call."

Gretchen and I walked in silence to the car. We got in and closed the doors. “Your ‘friend’ Gretchen?” she said. I felt a churn in my stomach. “Is that what I am to you? A friend?” She let the question hang in the air.

“We should get going to the airport. We’re running late.”

“Who was she?” Before grad school, Gretchen had worked three years in the Manhattan district attorney’s office. She had turned on her inner prosecutor.

“Erica?”

“Yes, Erica. Are you fucking her?”

“No!” I started to sweat.

“But you’ve gone on dates with her?”

“Yes, but that was months ago.”

“How many months ago?”

I fumbled for an answer. I hadn’t seen Erica since before Thanksgiving. That was nearly two months ago. “I don’t know, like four months ago. It’s been so long I don’t really remember…”

“Four months ago?” Gretchen exhaled. “You and I were dating four months ago.”

We sat in silence as I drove up I-95. The street lamps were like sentinels standing guard, rifles by their sides.

My whole life, I had been good under pressure. In high school, I was a great test taker: I passed tests I’d barely studied for and got a good score on the SAT. In college, it allowed me to speed write essays right ahead of the deadline. And in journalism, a clear head under deadline pressure is a prerequisite of the job. But here, with my relationship on the line, I was in a fog.

“Are there any others?” Gretchen asked.

“No!” Was I going to keep lying? I certainly wasn’t good at it. “Yes. One.”

“And are you fucking her?”

“No.”

“I don’t believe you.” I was driving in the right lane, slower than my usual speed, my mind churning. Miami drivers sped past. “What’s her name?”

“Who?”

“The second girl. Who do you think?”

“I’m not going to say.”

Gretchen began to cry. I instinctively reached over to rub her arm, to console her like I had in the airplane. She recoiled. “Don’t!” she said.

It broke my heart that I had broken hers. I felt nauseous. I knew that I was about to lose the one thing I actually had going for me in my life. And that anything I said, any move I made, would only make things worse. The longer the silence grew, the worse I felt, the deeper my depression and self-loathing, the deeper my empathy for the pretty, trusting girl who was sobbing in the seat next to me. The allure of Danya Pincavage evaporated.

I could hear the regular ba-boomp, ba-boomp of the highway seams. It sounded like a heartbeat. Of all people, to run into Erica Gjorven! What were the chances? Erica had been so aloof during our two dates, so distant and removed. She never intended to call. I detected a malevolence behind that sweet smile of hers, like a horror movie clown.

We arrived at the airport. I knew that if I dropped Gretchen at the terminal it would be over. I parked in short-term parking and walked her to the ticket counter. I was

hoping the flight might be delayed but it was on time, leaving at 8:15 pm. I was running out of time. I needed to say something. But what could I say? That I'd been dating other girls because I had been experimenting with infidelity for the past few years? That I was lonely and overwhelmed and wanted something to look forward to in the evenings? That I wasn't ready to give up my bachelor's life? That our relationship wasn't enough? That in fact I had no idea why I was dating these other girls? The only thing I had known for sure was that I wouldn't get caught. I mean, what were the chances?

We turned the corner for the security checkpoint. The lobby had an ugly-pattern carpet and delayed passengers were lounging on a bench. She turned to me, her face streaked red.

"I trusted you," she said, dropping her bag. "I trusted you like I trusted all those other assholes I dated. And it turns out you're the same."

"I'm not the same. Those other girls are nothing to me. It's you I want to be with."

"Dan, you broke my heart." She was crying again. "I thought you were different. I'm such an idiot." She gritted her face and began to punch my chest, and not softly. I took the first few punches, but it began to hurt too much so I offered up my shoulder. She saw what she was doing, and we laughed. I thought maybe I'd broken through.

Gretchen straightened up. She had on her prosecutor's mask again. "I don't know if I can see you anymore."

"Oh no, don't say that."

"I'm sorry." She picked her bag back up.

"Can't you just give it a few days? Think it over?"

"I'll see."

The kiss had been an infidelity, yes. So was pursuing other girls while I had a girlfriend. But perhaps the greatest infidelity had been calling Gretchen my friend to preserve the fiction with Erica. I had put Erica in front of Gretchen, and I could feel the shame and anger in our brief embrace.

I leaned in to hug her. She put her hand on my chest. "Goodbye, Dan," she said. She walked toward the gate. I wondered if this would be the last time we'd see each other. It couldn't be. It just couldn't be.

Through my tears, I watched her wait in line for security, hand her ID to the agent, pass her bag through security. It reminded me of waiting for Gretchen to return from Peru on the other side of the security line. It was a long, excruciating wait, as I studied every person who came down the passageway, wondering if I would recognize her. But of course I did, and we had our passionate reunion. This wait at the airport was different. I watched Gretchen pick up her bags at the other end of the scanner, put on her shoes, and walk toward her gate. She did not turn around.

CHAPTER TWELVE: FIDELITY

The night after leaving Gretchen at the airport, I had my first improvisational comedy class. Gretchen had introduced me to improv, which she'd done in college. We went to few shows in New York and she bought me a book called "Truth in Comedy." At the same time, I had re-introduced her to swimming. I gave her lessons at the public pool whenever she visited. Eventually, she signed up for classes at New York University. So when I learned about a class being taught near work, I signed up. It would be a way for me to get to know Gretchen better. We would draw closer together by learning each other's hobby.

But when I walked into the first class at the Wallflower Gallery in downtown Miami, I felt anything but close to Gretchen. I hadn't spoken to her since the airport, and I was in despair. The class opened with a get-to-know-you exercise where each of us had to attach an adjective to our name that started with the same letter. When they got to me, my mind was like mud. The only D words that came to mind were Dumbass Dan, Dickhead Dan, Down and Out Dan. "Daring Dan," I finally blurted out. Daring? It was the opposite of what I felt. How about Lying Cheating Miserable Dan? The rest of class, I had to endure people calling me Daring Dan. I felt was like crawling into the fetal position.

I called Gretchen after class. I knew she wasn't ready to hear from me, but I couldn't stand the thought of her friends pouring poison in her ears. I walked a darkened street in downtown Miami. I expected the call to ring to voice-mail, but Gretchen picked up. There was no trace of the affection I had gotten used to hearing in her voice. She

calmly reported on the advice her various friends had been giving her. Most had told her to dump me, that I was a sack of shit, like every other man. But her therapist had said I was acting out. The therapist encouraged her to give me another chance, on one condition: That I see a therapist. “So that’s the deal,” Gretchen said. “Start seeing a therapist, and we’ll see if we stay together.”

“We’ll see?”

“Dan, you really hurt me. I don’t know if I can trust you again.” A panhandler approached. I shook my head. “And if I can’t trust you, what’s the point of continuing?”

“I want you to trust me again.”

“Okay. So did you fuck those girls?”

“No!”

Gretchen began to interrogate me again, just as she had in the car. She was looking for inconsistencies. I tried to remember the euphemisms I had used the night before in the car. But I was back into the fog. It was excruciating. So I tried to just be honest. After all, I had only kissed these girls. I didn’t go up to Danya’s apartment.

The interrogation lasted the entire drive home and another half hour after that. She quizzed me on the minute detail of every date. I was guarded about the details I offered, so she would have to follow up to get more. Eventually she grew tired of the self-flagellation. “So what’s your decision?”

“I want to stay together.”

“I mean about the therapist.”

“I’ll do it.”

“Okay.” She clicked off the line without saying goodbye.

I had already been thinking about seeing a therapist. It came up in late November, when I was speaking to an HR representative at my company about what support *Marketplace* could offer. He gave me a list of therapists who accepted my insurance. He said journalists are often particularly resistant to therapy because they see it as a confession of defeat. Well, I felt defeated.

I looked down the list and saw, "Richardson, Ralph. Behavior Changers, Inc." That sounded good. I called Tuesday morning and asked for the earliest appointment they had. They scheduled me for the next day. I called Gretchen to tell her. She interrogated me again about my dalliances.

On Wednesday at 11 a.m., I walked into the high rise off Brickell Avenue where Behavior Changers was located. Dr. Richardson's office had a spectacular view of Biscayne Bay.

Dr. Richardson said that most people come to therapy because of some acute stress. He asked me if that was why I had come. I told him about the hurricane and the rainstorm, the couch surfing and the condo board. Eventually I mentioned the incident with Gretchen, and that she had made me come.

"And would you have come here on your own?"

"I was thinking about it already. Yes."

"But this got you here faster."

"Yes."

"Do you think you need therapy?"

"Yes."

"Why?"

I told him about feeling isolated. About the loneliness that had gripped me since college. About not feeling connected to my friends in Miami. About feeling a growing distance with my childhood and college friends. He asked me about Gretchen and I talked about our torrid first months and the doubts that had crept in more recently. I told him about the run in with Erica at the movie theater, and how I had frozen. And I mentioned Danya Pincavage, the pretty lawyer I had gone on some dates with and actually had some feelings for.

"Are you going to see Danya again?"

"I don't think so." I think I had planned on reaching back out to Danya after Gretchen left. That plan seemed the height of folly now. "No, I guess not."

"Have you told Danya that? Have you told Danya you have a girlfriend?"

"No. Not yet."

"Why not?"

I opened my mouth to answer and stopped. I had no idea why I hadn't told Danya. And unlike Gretchen's interrogation, where I felt I had to say something even if I had no idea or she'd think I was lying, I wasn't under any obligation to bullshit Dr. Richardson. What I said stayed between him and me. And inventing an answer that I knew I didn't believe wouldn't help me. "I don't know. I don't know why I haven't told Danya."

"Don't you think you should."

"Yes."

"Okay. When?"

"Today."

"How?"

"I'll write her an e-mail."

"Okay. And what will you write?"

"Look, I don't know." I was getting annoyed. "That I met someone else."

"Why don't you tell her the truth? That you have a girlfriend." I didn't answer. "The way we change the way we think is by changing the way we act. You say you want to be with Gretchen. Then you have to do something about it. Coming here was a first step. Telling Danya is another. There will be other steps. But it's your actions that got you into this, and it's your actions that will get you out."

I went to work. I thought about the ways in which my actions had fallen short. I was a miserable lout. I had hurt Gretchen, and now I would hurt Danya. I spent about an hour perserverating, then I took a deep breath and wrote the e-mail. Its subject line was "Painting outside the lines:"

"Hi Danya,

"I feel I should let you know that over break I decided to make a commitment to a nice girl I've been seeing in New York. Despite the long distance, I'm very excited about the decision. Still, I write this with some regret because I so enjoyed getting to know you and so appreciate having a similarly adventurous and probing mind down here in Miami.

"Thank you for sharing your Christmas cookies with me. The ones painted outside the lines definitely tasted best.

"*Con cariño*,

Dan"

She wrote back at 1:15 a.m. that night:

"Good luck with the relationship and everything else! I enjoyed getting to know you, as well. Thanks for dropping me a line.

Danya"

Gretchen and I were still broken up. I had no idea if Gretchen was going to take me back. And I had just turned by back on the best girl I'd met in Miami in years.

I hadn't been to my apartment since before Christmas. I was avoiding the place. I felt exposed every time I walked into the apartment. I'd been shown to be a cheat, a fraud and a naïf. When I saw the ray of sunlight falling through the hole in my ceiling, it illuminated all of my shortcomings, my mistakes, my stupidities. How could I not have insurance? How could I cheat on my girlfriend? I was gambling with my life savings and my most important source of support. How could I be so stupid?

It was humbling to see my own personal pain, the hole I felt inside, manifested in the roof. The hurricane laid bare a person I didn't like much, a guy who was evil to his roommate, distant to his girlfriend and took advantage of his parents. It was all just too painful. So I stopped walking into the apartment.

My mom visited Florida again in early January. She was retired now, and enjoyed traveling. And she was worried about both me and Grandpa. I stayed with her in Wynmoor and told her about the Gretchen situation. She suggested that I spend some time with back home in Philly, to get some rest.

I need to stay in town, to oversee the construction, I protested. But even as I said that I knew it wasn't true. My condo board had been shutting me out of the process. I had

no control over when or how they would fix the hole in my roof. And I knew it. Then I said I didn't have enough vacation. My mom suggested I could work out of WHYY, the local station. I could borrow her car to get to work.

I knew it would make it easier to mend things with Gretchen if I could actually visit her, rather than rely on the difficult phone conversations to bring us back together. I didn't want the last time I saw her to be at the airport.

I thought about the comfort of sleeping in my childhood bed again, of having my parents cook for me, of watching TV with them in the evenings. And it was appealing. I was so wound up, caught in this horrible rut of work and repair, still recovering from my stint on the early shift that got me up at the crack of dawn and wore me down at a time when I most needed sleep. And I was running out of friends to stay with. I wanted to go.

But I also felt like a failure. I was like that kid at summer camp who leaves after two days because he misses his mommy. Was I so bad at life that I needed to hit reset and start over, to return to the nest? I had been on such a good track—the globe-trotting foreign correspondent, the college professor, the radio personality—and here I was pulling my head back into my shell like a sea turtle. But once the idea took hold, I felt I had no other option. I could barely think straight, I knew my work was suffering, I felt depressed and alone and powerless. In this state, I was no use to anyone, least of all myself. I needed to build up some reserves.

Making the arrangements was surprisingly easy. Work was comfortable with it. And I already had a ticket to visit Gretchen later that month, I just had to extend the return flight by three weeks.

On January 17, a few days before heading to Philadelphia, I stopped by the apartment. Silvia had told me the roof contractor she had hired to fix our roof would be swinging by the apartment to assess the repairs. I caught him just as he was getting into his truck. His name was Matt Sprenadel, and he worked for Latimer Construction. Matt was a small man with a head of white hair and wrinkles etched into his skin from years of working under the sun. He was much older than I expected. I'd always thought that construction, like foreign reporting, was a young person's game. But Matt more than made up for his advanced age with a kind of frenetic movement. His catch phrase, I quickly learned, was "gotta keep moving."

He told me he usually does bigger jobs than this, but he knew we were in a bit of a spot. He told me to work with Silvia on what additional repairs I wanted done in my unit. He said he was a bit worried about the swelling of the subfloor on the parquet floor in Victor's bedroom. "You might just want to carpet it," he said. "Who knows what's under there."

He opened the door to his truck. "Gotta keep moving," he said. He drove off.

The board held a meeting on January 19. It had been delayed twice because Silvia's mom, Tulia, hadn't been feeling well. But we need to squeeze it in because I was leaving the next day for Philadelphia.

Before the meeting, I visited my apartment. It looked largely the same: two holes in the ceiling, walls curtained, a thin layer of silt on the floor. The water-logged wood in my bedroom floor was pinched into a slightly taller peak. I did notice one big change:

The parquet floor in Victor's bedroom had begun to swell. I tested the area with my foot. It gave slightly then regained its shape, like a sponge.

The meeting was in Tulia's cramped one-bedroom apartment. An inflatable mattress was tucked into the corner of the room. That must be where Oscar and his wife slept. Silvia called the meeting to order. She read out the roll call.

"Here," I said.

The first item on the agenda wasn't anything to do with repairs to the apartment.

"Daniel, jew are past due on your monthly maintenance fees. Jew owe November, December and January."

Since the storm, I hadn't even thought about the $200 a month I paid the condo to cover taxes, insurance premiums and other common expenses. I owed $600. But every penny mattered. "Why do I need to pay a maintenance if I'm not even able to live in my apartment?"

"I will be putting a lien on your property in one week if jew don't pay the past due fees."

"What about your brothers paying the assessment from two years ago?" I said. "Are you going to put a lien on their property too?"

"The condo board has an approved an extension until this summer."

"But they are the condo board! Oscar is the president, Hector is the vice president. And they gave themselves extensions to pay an assessment. So I vote to give myself an extension until the summer."

"Denied," Silvia said. "We have three votes, the majority."

“So you’re going to pay a lawyer to put a lien on my property when I am a few months behind on my maintenance? I’m not even fucking living in my condo.”

“Do not curse in front of my mother.” Tulia watched silently, looking thin and tired. “And do not yell. We are working very hard, and you do not appreciate the work that we are doing.”

“This is favoritism.”

“I don’t like your attitude.”

Silvia said that Briana in unit 1D was also past due on her maintenance, and she too would be threatened with a lien. Silvia’s strategy was clear. She was searching under stones for extra money, as long as it didn’t come from her family.

I worried I didn’t have the money to fix my apartment. Did I really want to give any of it to the condo board?

Hector coming to my rescue the night of the torrential downpour kept coming to mind as I contemplated suing the condo board, suing my neighbors, suing Hector. It was not an easy thing to sue my neighbors, the people I passed in the hallway or bumped into in front of my home, the people I had shared the worst moments of my life with.

I pushed off the decision on paying my back dues as much as I felt I could. But I knew that Silvia had gone after Briana, and that she would go after me. So a week later, I cut them the checks for my back dues. If a signature can carry spite, mine certainly did.

Matt Sprenadel, the contractor, told me it would take about two weeks to repair the hole in the roof. The surface of the roof had to be removed, as well as long support

joists that had split in half from the force of the air conditioner. All that debris had to be removed from the roof and put into a large trash container that was parked in front of the condo. Then they had to install huge replacement joists of reinforced and termite-treated wood, then put in wood slats, then put a new surface, then seal it. Finally they added gook along the retaining wall to seal those perimeter cracks that had inevitably formed.

I wasn't there to watch most of these repairs. I left for Philadelphia on January 20.

My first visit to Gretchen in New York after the rift was awkward. She was still furious at me. And I was growing tired of the interrogations. I told her that I had told her everything there was to tell, and at some point she had to make a decision: was she able to move on and trust me again? She said it wasn't my place to be making demands on her. We slept in the same bed, but we didn't have sex. She said she wasn't ready.

I took a train down to Philly and worked from WHYY for two weeks. It was such a relief to have co-workers. I recognized how isolated I felt working in a windowless office with almost no one else around. And I really enjoyed being back at home. But it was different than I expected. Seeing my high school friends who were still in town and being coddled by my parents didn't make me feel like I had in high school, like I had found my place in the world. It was familiar but it didn't penetrate in the same way. I felt good but not better. My house, for better or worse, was 1,000 miles south, in Miami Beach.

Silvia called me on February 2, while I was still in Philadelphia. She said Matt Sprenadel had finished repairing the hole in the roof. But new damage had been discovered in the floor in Victor's bedroom.

“How bad is it?”

“Bad. Matt says the floor was about to collapse.”

How could that be? When I gave the Citizens insurance adjustor a list of damage, Victor’s bedroom had barely factored in. I’d reported some slight buckling in the parquet floors. Silvia told me some of the damage was related to Wilma, but a lot of it came before the storm.

“So how was the damage discovered?”

Silvia had told me only three days earlier that no extra repairs were being done in individual units. Matt Sprenadel had no reason to be in Victor’s room.

“They were doing repairs in Oscar’s apartment.”

“What repairs?”

“Just fixing the ceiling.”

Silvia’s response brought up an issue of fairness. Why was extra work being done to the ceiling in unit 1A that was being denied to the floors in my unit 2A?

Another big issue was that some of the damage covered in the insurance payout wasn’t addressed in the contract with Matt. That included replacing the drywall in the hallway and living room as well as replacing the doors in my bedroom and hall. Would I have to pay out-of-pocket to repair walls and replace doors whose repair was covered by our insurance policy?

Citizens gave the condo board discretion over how it spent the insurance proceeds. That meant the funds would be funneled into the apartments owned by the Morales family.

Silvia said she was awaiting an estimate from Matt on the cost of repairing the floor damage. Once she got the estimate, she would be filing a supplementary insurance claim with Citizens.

After the call, I drafted yet another letter to Silvia. I wrote, "To this date, I have not been consulted in decisions regarding insurance-funded repairs to my apartment. That must change. I must be included in the decision-making process to ensure the process is fair and equitable."

Writing the letter was cathartic. I was doing what I do best: Digesting information and putting it into an accessible format. But I didn't send it. What was the point? I thought that carefully arguing my point of view would help solve the problem. But it would do the opposite. It would aggravate Silvia, and make the hole I was in even bigger.

Gretchen and I were talking every night on the phone. It was always me that called. Gretchen interrogated me, night after night, about exactly what I'd done with the girls. She searched for inconsistencies, quoting myself back to me and pointing out how it was different than what I'd just said. It was exhausting trying to tell the truth. The truth was really clouded to me. I was in a fog of exhaustion and guilt during the dates. Even though only a few weeks had passed, the details had faded like the edges of an old photograph. When I got off the phone, I would try to reconstruct what had actually happened on the dates, but the mosaic of stories I told about them intruded. I had hysterically formed a narrative that I hoped wouldn't anger Gretchen too much on top of a set of real events and now the story and that reality had melded. But then Gretchen would ask about the intimate details of those dates, about how exactly I had met these

girls and when, and what exactly we had done during the dates, and where exactly I had first kissed these girls and for how long. And I couldn't tell if the answers I was giving her were what really happened or the answer I had given earlier. I wanted to tell her what she wanted to hear, because I didn't want to lose her, but I couldn't keep track of all the overlapping stories. And I knew the small inconsistencies that were creeping into my story were driving her mad.

It occurred to me that my day job as a journalist was to reconstruct reality, and that even when I witnessed events I was probably as forgetful and agenda-driven and slanted as I was in my conversations with Gretchen. It made me worry about the accuracy of everything I wrote.

After a few nights of interrogation, I decided to just be honest. Honest about what I remembered and what I didn't remember. Honest about what, exactly, I had done. After all, I'd only kissed the girls. If it had actually been worse, if there had actually been sex to hide, then it was worth obfuscating. But a kiss? So I began to delve into excruciating detail. I described each movement of each kiss, soft at first, then deeper, lasting what felt like half an hour but probably was just a few minutes, you know how that works. She wanted details, I gave her details. I felt better. Cleaner. I didn't have to lie anymore.

Gretchen, of course, didn't want to that much detail. As the nights wore on, the interrogations grew shorter. We'd talk about our days in conversations that felt like old times, then Gretchen would stiffen and start to ask questions which I would answer with disarming straightforwardness. I was too tired to sugar coat.

Victor had been Argentina for two months, but he was planning to return on February 15 for two months. He wrote me an e-mail, "Would you want to rent something (cheap) together for about 2 months until your place is ready?"

After the way we had left things, I was surprised and a bit heartened that he would want to live with me again. I didn't relish the idea of rooming with him again. I still was angry. My shin had a permanent notch in the bone from where I had walked into the table. But if I had to pay for a place to stay, I'd prefer to share the rent.

I wrote back, "I'd be willing to room together for two months if we can find a place that works in terms of price and space. I'm already exploring some possibilities on my end."

On February 13, I returned from Philly. I hadn't put Victor's furniture in storage after the storm, but the subfloor damage forced me to empty the room. I had to borrow a pickup truck to put the mattress and bed frame, a bureau and some endtables into storage. Everything that didn't fit I moved into the living room and covered, yes, with a sheet. Victor's room was now off limits. The contractor, Matt, even strung a piece of yellow police tape to underscore the point. The habitable geography of my apartment had just shrunk from four rooms (two bedrooms, the kitchen and the living room) to one.

My first week back from Philly, I house-sat for a corporate lawyer I'd met at an event. He lived in a spacious home in Miami Beach with a pool and an ornery cat. I walked around his big, empty house, opening the kitchen cabinets to check out the snacks he and his wife fed to their son, browsing the books in their library, admiring the electronic gadgets scattered around the house like clothes flung onto a bed. But the house

felt lifeless. My parents' house was warm and comfortable, with couches for reading, tables for eating and our own art on the walls. This house was like a model room in IKEA. Staying there made me feel more lonely.

I had decided while I was in Philadelphia that I was done couch-surfing. I would rent a place—even if it meant dipping into my small repair fund. I sent an e-mail to my network of friends, asking if they knew of any places I could sublet. That's when I heard again from Doreen Hemlock.

Doreen was a fellow journalist covering business issues in Latin America for the *South Florida Sun-Sentinel*, a daily newspaper based out of Fort Lauderdale. I had met Doreen briefly at the Biltmore Hotel a few months earlier. A Central American ambassador was in town and receiving journalists in half-hour increments. Doreen had just finished her interview and I was about to start mine, and the ambassador had stepped away to take a call. Doreen and I chatted briefly in the Mediterranean style plaza where the interviews were taking place. She said she loved my work on Latin America for *Marketplace*. I had to confess I hadn't read her work—the *Sun-Sentinel* wasn't considered an authority on the region—but afterward I read through her clips. She was thorough and diligent in her coverage. And there was a strain of humanity that ran through her pieces that was absent from coverage in the bigger papers. Doreen's stories were about individuals making a go of it. She celebrated the minor stories and the small triumphs. We shared that sensibility. I made a point from then on to read Doreen's coverage, and often borrowed from it in my own. Borrowed, of course, being a euphemism for stealing. So much of broadcast coverage, even on public radio, was cribbed from the newspaper.

When I sent the jokey e-mail in November announcing to Miami friends that my home was damaged, Doreen had written me to say that I was welcome to stay on her futon. I had added Doreen to my "PLACES TO STAY" list, but I hadn't taken her up on the offer. I hardly knew her.

But four months into bedlessness, I had churned through my options. Jacob and Lara had moved away. Ryan had opted out. I sometimes stayed with Eric Weiner, the NPR correspondent who worked in the spacious office next to mine. But he and his wife had just adopted a baby girl, and sleeping on the futon in their daughter's playroom was wearing thin. Romy Lerner's parents were sick of me. There was always Joanna Popper, but that came with a social cost: she'd guilted me into attending some self-help seminar called Landmark Education. Finally, there was Doreen, an incredibly sweet stranger who I'd come to know only through her thoughtful newspaper coverage.

The location of Doreen's Miami Beach apartment was ideal: five minutes from my apartment and ten minutes from work. It had a small office with a futon that would be my room. Much smaller than some of the places I had stayed, and not easy for either of us to get much privacy. But it was that or renting a place. Why not give it a try?

The day I got there, Doreen gave me a key. She encouraged me to go and come as I pleased. There was no talk of how long I could stay. I offered to pay her to help with expenses. She he shooed away the request.

When I got back to Miami, I resumed my therapy sessions. I didn't feel like I was making much progress. Each session was spent filling in Dr. Richardson about the week's events. I'd come in storming about the condo board or the general contractor they

had hired, or complaining about my boss. He'd seize on some throwaway line and dissect the way I'd framed it. I often a bit confused at what point he picked to analyze. Every session, he'd ask about Gretchen, and the rest of the session would be devoted to our relationship. This frustrated me. Gretchen and I were stuck in a rut. She wasn't able to get past the cheating, I told Dr. Richardson, and so our nightly calls were a depressing monotony of me being as honest as I knew how and her getting reinjured.

"Have you told her to stop asking you about it?" he asked.

"She says I can't make demands on her because I was the one who was cheating."

"But at some point she needs to get past it. You're given her permission to stay stuck. You need to tell her that you've said your piece, now it's up to her." I took out a reporter's notebook and began to take notes. I had him give me the exact language to use. I don't remember anything if I don't write it down.

I tried his lines that night. I literally read them off the page, but used my broadcast training to not make it sound like I was reading. I told her I had said everything there was to say about the other girls, and that I wouldn't keep fielding the endless questions. Gretchen got angry, as I anticipated, but then I read the lines where I stuck to my guns. I said I had moved on. I had broken it off with Danya and come clean with her. Now it was her turn. Was she able to move on?

Most weeks, when I arrived at Dr. Richardson's office, Gretchen wasn't foremost in my mind; fixing my apartment was. The rebuilding efforts had largely stalled and I was frustrated, unable to figure out what to do next.

I told him one session that my mom had a formulation, borrowed I'm sure from some Jewish aphorism, that had helped me get through difficult times growing up: "Let this be the worst thing that happens to you." She said that I lived a blessed life, with advantages that most people could only dream of, and that in the scheme of things the bad grade or unwanted breakup or college rejection was small potatoes. She was right, of course. The advice gave me some perspective on my adolescent woes. It took me out of my momentary misery to realize, yeah, I do have it pretty good.

But for the first time, my mom's formulation wasn't working for me. I knew well that a lot of people had it much worse than I did. Like the people I'd been interviewing after Hurricane Katrina. Their homes had been swept to sea. Mine just had an air conditioner lodged in the roof. They had lost all their belongings, mine just got soaked. They were sleeping in FEMA trailer parks. I was sleeping on friend's couches. But all the perspective in the world wasn't helping, I told Dr. Richardson. "I just don't see any bright side."

"And why does there need to be a bright side?"

"Because there's always a bright side. I'm one of the lucky ones. That's what my mom taught me. She'd say, 'Let this be the worst thing that happens to you.'"

"And what happens when the worst thing does happen to you?"

I looked down at my hands. "I don't know."

Since high school, I have struggled with a sometimes crippling loneliness, this persistent feeling that I didn't have a stable place in this world, that I didn't have a home. One of my most vivid memories from college was sitting on a bench with my oldest

friend, someone I'd been known since elementary school, admitting to this loneliness that I tried so hard to hide. As we talked, in a flash, I came upon a vision that at the time gave me great consolation.

The vision was this: Somewhere out there, at that precise moment, my future wife was interacting with the world. Perhaps she was grabbing a drink at the bar or working on a paper or watching an episode of Law and Order. But she was out there. But I knew she was out there, at that very moment, doing her thing, probably in another relationship, gaining the life experience. And she was, in her own way, preparing for the day that she would meet me, just as I was preparing to meet her.

This vision gave me a feeling of incredible peace, calm and confidence, euphoria even. I felt warmth. I told Krissy that I couldn't wait to meet this woman. But I also wasn't in a hurry. Now I knew she was out there, waiting for me as I waited for her.

I revisited with Dr. Richardson my vision of the woman who awaited me and how that woman compared to Gretchen. Gretchen was not quite what I had imagined. She could be introverted, reserved, challenging. She didn't tell me what I wanted to hear. And she didn't hit it off with some of my friends—or my mom. Dr. Richardson made the point that the perfect girl did not exist. The fantasy, like my mom's advice, was flawed. It had helped me through previous difficult times, but it would get in my way from moving through this experience.

On February 17, the condo board held its annual meeting. It was in Tulia's apartment again. This time, Silvia did not take roll. She had spread a pile of papers around her as everyone silently took a seat.

She said the initial payout from Citizens Insurance was $15,000 less than the cost of repairing the hole in the roof. From the impassive looks of the others in the room, I assumed I was the only one who didn't know.

"But isn't insurance supposed to cover the full cost of the repair?" I said.

"I made a mistake," Silvia said. I was surprised to hear her admit that. She said she had submitted the insurance claim too early, and the contractor had revised his estimate upward. And that was before the subfloor damage was discovered. She said she was going to submit a supplemental insurance claim. But she was going to take her time and get a full estimate first.

"I don't want to make that mistake again," she said.

"How did they discover the damage?" I asked. The meeting was becoming a conversation between Silvia and me. The others sat and listened.

"When they removed the ceiling in Carlos's room, that's when they found extensive rot." Carlos was Oscar's teenage son. "They've stopped working for the past two weeks."

"But why were they doing work on Carlos's ceiling at all?"

"I am worried that the insurance adjustor may say this damage isn't from a hurricane at all. It takes a long time for a floor to rot. We are hoping that they won't send an adjustor, and will just accept the claim with photographs and a revised estimate."

Silvia moved on to the next item on the agenda. She said Briana in unit 1D has gone six months without paying maintenance. And Briana didn't respond to the lawyers. "So a lien was placed on Briana's apartment." She looked at me as she reported this. "Our attorney says we can lay claim to her rental income."

“How long will it take to repair the floor damage?” I asked. “And how much will it cost?”

“We don’t know yet.”

“So what’s the plan?”

“To wait for a figure from the contractor and see if insurance covers it.”

“And the plan beyond that?”

She didn’t answer.

The answer had to be an emergency assessment. I didn’t know how I was going to be able to afford that. I already would have to pay for all the uninsured repairs in my own apartment. Now I might have to pay out of pocket to help fix the roof.

I told the group about the possibility that we all might have to chip in money to cover the shortfall.

“Even me?” Hector said.

“Everyone.”

“Maybe jew can afford that,” Oscar said, pointing at me. “I can’t.”

“You have no idea what you’re talking about,” I said. I wanted to bring up that Oscar and Hector hadn’t even paid the money from the previous assessment. But the meeting was already getting tense, and I knew that would bring us to blows.

“The goal is to repair the home without paying anything ourselves,” she said. “We are united and fighting for the same thing as one.”

I needed to fight for every repair I could from the condo insurance claim. I pulled out a copy of the insurance claim that Silvia had given me. “See, it shows that my walls

in all rooms in my home are covered and replaced. So you should at least allow my walls to be replaced. But then they were doing work in Carlos's room. That's not fair."

Silvia looked at me. "They said that Carlos's room had never had water damage before the storm. The damage was found in one corner of the apartment under the windows. They said the water came in through the windows."

I could see where this was headed. Making me pay for the floor repairs would be the plan B.

"We have the majority of votes," Oscar said. "Jew can't make any decisions yourself."

"I can't make any decisions at all."

"If you have too much power, you are too fast-thinking and you do things by impulse," Silvia said. "When you move quickly, things turn out badly."

"When you move slowly, we have no place to live."

"Jew are young," she said. She sounded tired. "Jew say we have to do this, do that. But we have a budget of pennies." She looked around the room. "If this weren't my family, I would charge for all my time and the maintenance fee would be much more expensive."

"Silvia, I know you're busy. Why don't you let me help? What are you so afraid of?"

"That you're going to try to control the process," she said. "Since you arrived, I don't have trust in you. You do things behind my back."

"But how can I trust you when you are constantly protecting your family above everyone else?"

The meeting, which had lasted nearly two hours, broke up shortly later. I walked up to my apartment and was surprised to see the blood-orange "Unsafe building" sticker had been removed from my door. Hector told me that the city of Miami Beach inspector had been by earlier that week and confirmed that the roof was done well. My apartment was no longer condemned. But I was far from being able to move back in.

That same day, I received a response from FEMA to my plaintive appeal letter from two month earlier. They'd awarded me a grant totaling $1,333. It included $528 for "Home Repair"—enough to buy a new kitchen sink, but not enough to install it. And they offered $805 for "Rental Assistance"— not even enough to cover one mortgage payment or the montly rent on an alternate place to stay. I didn't need hundreds of dollars. I needed tens of thousands. How was I going to pay for all of the repairs?

Eric Weiner, my colleague at the station who worked for NPR, had long talked over drinks after work about how he had wanted to write a book. In early March, he stopped by my office to tell me he'd just signed a book deal. This news twanged my own desire to write. Complaining over drinks about books we wanted to write was one thing. That was standard journalist behavior. Doing something about it was another matter. Eric had just raised the bar. I was impressed and not a little jealous—and ashamed that I felt jealous that a friend's hard work had paid off.

Eric took a leave from NPR to write the book. That meant that the spacious office at WLRN that Eric had been using would be empty, and the station had no plans to place someone else there. The office was twice the size of my office, with two desks, a round

conference table and ample floor space. When I had first come to Miami to work for *Marketplace*, the office had two NPR correspondents, Phillip Davis and Eric Weiner. The same month as Eric got his book deal, Phillip David left town. In a matter of weeks, I lost my only reporting colleagues at the station.

The same week Eric and Phillip vacated the WLRN office, Victor had his going-away party. He had spent a few more months couch surfing, but he had no reason to stay. He decided to return to his girlfriend in Argentina for good. The party was at an Argentine pizza place and lasted until past 2 in the morning. He and I settled accounts. I agreed to buy his ratty, sun-damaged, water-stained furniture for $200. He thought I was getting a great deal. I saw it as a way to make amends. Even after Victor left, I kept his name on my mailbox, as a daily reminder of how I can fall short.

A week later, my closest friend, Romy Lerner, left Miami for Argentina on a Fulbright fellowship. I had lost my refuge of last resort, both a physical place to stay and an emotionally aware friend who had helped talk me off the cliff more than once.

I felt abandoned by the rapid succession of departures. I repeated a common lament among locals: Miami was a place where the talented people left. If I didn't have the albatross of my apartment, I would have left too.

For weeks, I stonewalled Gretchen about the other girls. She would ask, and I would refuse to answer. I would repeat the lines about her having a decision to make and then I would endure a silence. And then, one night, I hung up the phone and realized that she hadn't asked. It seemed like she'd made her decision. We were back together.

Gretchen spent her spring break in March with me. My mom had planned a visit as well, and their trips overlapped for five days.

The days Gretchen was in town, we stayed with Doreen. My mom wasn't thrilled that we weren't staying with her in my grandpa's apartment in Wynmoor. She didn't like staying in the apartment alone, which was infused by Grandpa's presence. And she said she got a bit bored living in a building where she was the youngest person by two decades. I told her I preferred to stay at Doreen's apartment in South Beach because I wanted to monitor repairs at the apartment. My mom found it hard to argue with that, but I knew she was hurt. The three of us had dinner one night. Gretchen didn't talk much. She shut down around my mother. Alone, Gretchen and I were doing better. We were tentatively finding our footing again. After Gretchen left, I spent most of my time with my mom at the apartment in Wynmoor.

I had a big desk calendar at work where I marked their respective trips in colored markers. Gretchen was marked in purple "xxx" and my mom in teal "ooo." On the days they overlapped, I wrote "ooo xxx." Not "xoxoxo." I didn't want the two women in my life mixing. It was too combustible. The hurt from the breakup and our tentative reconciliation was too fresh to bring the mother-in-law into the mix.

Most nights, I ate dinner out. I didn't want to eat the food of the person I was staying with, and I quickly learned that people don't tend to have a ton of free space in their fridges for someone else's groceries.

I needed to save money, so a few nights a week, I get takeout from the Taco Bell near work and order three 69-cent bean burritos. If I was feeling spendy, I'd get the

seven-layer burrito from the dollar menu. I'd be sure to ask for extra salsa, which came in small packets labeled Mild, Medium and Hot. I ate in the car. I'd tear them open the salsa packets with my teeth and suck them dry, then take a bite of the burrito. By the time I got to my latest crash pad, the to-go bag would be filled with the husks of the empty salsa packets like pistachio shells.

I ate in response to the stress. When I was feeling particularly loathsome, I'd go to this all-you-can-eat Chinese buffet. I would get a table in the corner and gorge myself. I was like the guy at the bar with the dead eyes drinking himself into a stupor. The shame spiral would kick in midway through the second plate of food. By the fourth plate I began to finger the rolls of fat that were forming around my love handles. Then I'd get this bright-green-colored pistachio ice cream. That made me feel better-worse.

I avoided calls from Gretchen or my mom during these visits. These were private moments of shame. As I shoveled the food in my mouth, I did what I could to keep my mind blank.

The subfloor damage posed a problem for us. It pre-dated the storm. That was clear to anyone who looked at the termite-eaten, water-rotted joists. While water from Hurricane Wilma had certainly the problem worse, Citizens could easily deny our claim, and we'd be forced to spend tens of thousands of dollars out of pocket to replace the floor.

For once, Silvia and I were on the same side. I worked with her on the supplemental insurance claim to minimize the chance that Citizens would deny our claim. In mid-March, she shared with me a draft of her letter to the insurance company. I sent

her back a long series of edits, such as this one: “In the introductory statement, I would eliminate the line ‘The subfloors are rotting and there is damage to the wood joists.’ We should avoid the word rot. It should read instead: ‘The wooden subfloor and the wood joists need to be replaced due to this hurricane damage.’”

I had entered into a conspiracy with Silvia.

I stopped by the apartment on the morning of Wednesday, March 23. I had hardly been by in weeks. I was avoiding the place. Every time I walked in, I felt a turn in my gut. It felt like a cramp. I hated every second I spent in there. It was physically painful to be in my own home.

I knew I should being regularly checking in on the repairs, which were underway. But I would be leaving town for a friend’s bachelor party, and I figured I should check in on the progress of repairs before I left. At least I had something to look forward to after visiting the apartment.

I pulled up in front of the condo. The parking spot where I often parked my car had a garbage dumpster. It was filled with debris. Was that all from my condo?

I saw that the door to unit 1A, Oscar’s apartment, was open. I poked my head in. “Is anyone there?” I said. “I’m in the kitchen,” a voice said. I walked in. The apartment was emptied of furniture. The living room walls had been stripped to the wooden slats on all four walls. I walked into the kitchen, where a worker was jotting notes on a pad. The kitchen walls were covered in black stains.

“Is that mold?” I said.

“When we pulled out the sink, we found black mold behind it.” As bad as my apartment looked, Oscar’s looked worse.

I introduced myself as the owner of the upstairs unit. He said he was a foreman for the floor company that had been hired to replace the subfloor.

“Can I see the damage in the second bedroom?” I said. “I’ve never seen it from below.”

We walked into the second bedroom. It was painted turquoise and there were star stickers lining the wall just under the ceiling. I figured it was Oscar’s teenage son Carlos’s room. Half of the ceiling had been removed, exposing the joists. “You see that,” the foreman said, pointing to one of the support beams. It looked like driftwood.

“That’s water damage?” I said. It was splintered and filled with tiny holes.

“Termites. I’ve never seen it so bad.”

“But there’s almost no wood left.”

“You can see they tried to reinforce it with additional wood. But that’s just a temporary solution. It can’t support the kind of weight on it.” He looked at me. “When was the last time you were here?”

“It’s been a while.”

“You’ve got to see this.”

He walked me into my apartment. There was a strip of yellow police tape attached across my door. It said caution in bold black letters.

The parquet floor had been stripped. I had always hated Victor’s floor, so I wasn’t sad to see it go. But I was confused by what remained. It wasn’t the single flat surface of

a plywood subfloor. Instead it was a hodge podge of concrete slabs, gravel, particle board and ceramic tile.

"I've never seen anything like it," the foreman said.

"What am I seeing here?"

"Well, the parquet was built on top of particle board. That's a quick and cheap way to put down a floor. You should always use plywood. Because if the particle board takes any water, it swells. That's what happened when the water got in here after the hurricane. The particle board swelled."

"That's why I saw the floor start to buckle," I said.

He removed the police tape and walked into the room.

"You sure it's safe?"

"Just don't jump," he said. "So we had to tear up the floor to replace the joist. But when we removed the particle board, we found linoleum. And under the linoleum, we found ¾-inch plywood. And under that, we found a layer of red tile." He kicked some gravel with his work boot, revealing what looked like a patio roof.

"Okay."

"And under that, we found a layer of lightweight concrete. And only then did we find the original floor… or I should say roof… ¾-inch plywood."

"I don't understand."

"Kid, your floor was built on a concrete roof. Actually, it's three floors build on top of a roof: first tile, then linoleum, then parquet."

"It's like a wedding cake."

“This is about the worst roof I’ve ever seen.” He walked to the window. “You see that dumpster outside? It should take one of those to handle the debris from a floor this size. It’s going to take three.”

On March 31, Matt Sprenadel arrived at my apartment with two laborers to replace the sheetrock in my kitchen and bedroom.

“I saw the floor,” I said. “Unbelievable.”

“If the city were to come by, I would lose my license,” Matt said. “It’s turned into major structural work. I can’t touch that thing without a structural engineer taking a look.”

He said he didn’t know where the money was going to come from to repair the floor. And he was concerned about how long it would take to pull permits. “The job’s at a standstill right now.”

Matt shook his head. He said the job was becoming more work than it was worth. He said the two young men he’d arrived with would be replacing the wallboard.

“Which walls are you replacing?” I asked Matt.

“The ones indicated by Silvia. These three.”

“But what about that wall?” I pointed to the fourth wall in my kitchen.

“That stays.”

“Why?”

He didn’t answer.

“I’d like you to replace that wall as well. So all four walls in the kitchen are consistent.”

"You need to be talking to Silvia, not to me. She's the one that hired me, she's the one that these requests need to run through."

"It's just a few panels. I can pay you what it costs."

"Silvia is a fair kind of person. She's not trying to exclude you. You two have a bit of a misunderstanding that you two need to work through."

Matt turned to the two guys he'd brought and gave them their instructions. He glanced at me. "Do not replace the fourth wall of this kitchen," he said. As he walked past me, he said, "Gotta keep moving." I couldn't understand why he was so resistant to just replacing the fourth wall. It made no sense to have to find another contractor to repair a single wall.

The two workmen spent the morning working in my kitchen and bedroom, tearing out the old, water-damaged walls and installing new sheetrock. After chatting the guys up a bit, I tried to convince them to replace the fourth wall. I offered to pay them under the table in cash. They didn't budge. It appeared that they were more afraid of Matt's wrath than tempted by my cash.

I watched them closely, channeling my mother's perfectionism, to make sure they did the work properly. When I felt like they were spacing the screws too widely, I asked them to drill a few extra in for good measure. I had to leave for work before they finished plastering the walls to smooth out the seams between sheets and the indentations from the screws. But I felt satisfied. Work was finally getting done, and I was on top of it. I took a series of detailed photographs of them working, and I labeled them "Unit 2A half finished." I was well on my way to returning home.

CHAPTER THIRTEEN: GRAMPS DIES

In the months after Christmas dinner, I visited Grandpa in the nursing home every few weeks, often with my mom. One trip, his "lady friend" didn't join us for dinner. I didn't say anything, figuring they had broken up. My mom told me later she had died. She'd seemed in such good shape during out last visit. I learned that the downhill slope can be steep.

As long as I'd known him, Grandpa had been in fanatical about his health. Every morning without fail he did calisthenics, in the bathroom, naked. He had a twenty-minute routine of jumping jacks, wall presses and hip twists. I once walked in on him, his withered pudenda bouncing. He saw me see him in the bathroom vanity. And he motored on, unembarrassed.

Whenever we ate out, he ordered the half chicken. He'd push half of the portion to the side of the plate, and then slowly, methodically, take apart the chicken. He'd eat all the meat, then he'd gnaw off the cartilage at the end of the drumsticks, then he'd crush the leg bone with his molars and suck the marrow. He had a theory, that he'd recite every meal, that the cartilage and marrow was what kept his teeth and bones strong into his nineties.

In April, he got sick and had to be hospitalized. The doctor said it was the flu. I assumed he would recover quickly, as he always did, but he only got sicker. He lost his appetite, and the attendants didn't insist that he eat. His blue gown got looser with each visit.

My last visit to the hospital was on April 9, a Sunday. In the year before Wilma, Grandpa and I had developed a Sunday routine. We'd go shopping together at the dollar supermarket near his house, where I would stock up on one-dollar loaves of multigrain bread/ Then we'd head to the pool with the old ladies dancing to synthesizer music and I'd swim a few laps. Then we'd go to early-bird dinner at Lester's Diner, where he gnawed on chicken bones and I ate the gyro platter.

As the nurse walked me to his room, she warned me that Grandpa was no longer able to speak. He lay in a gurney, under the bright florescent lights, his mouth and eyes open. His breath was labored and rattled in the back of his throat. His mouth was dry and his breath smelled like vinegar. He didn't acknowledge I was there. He just stared at the ceiling and breathed with an open mouth. I rubbed his arms, the skin leathery and loose. I told him that I loved him and that he'd get better soon.

After a few minutes, I stepped into the lobby and called my mother in Philadelphia. "Grandpa's in rough shape," I said. She said she'd get on the next flight to Florida. I went home.

The next day, I spent the day at work, I grabbed drinks with a college buddy visiting from out of town, and I wrote another plaintive appeal letter to FEMA to up my grant. "My uninsured home repairs total over $27,000, 50 times the $528 provided by FEMA for Home Repair. And my temporary living expenses total more than $15,000, 20 times the $805 provided by FEMA for Rental Assistance. Conclusion: Any further assistance you can provide will do wonders to help me rebuild my home and my life."

Why didn't I stay with my grandfather at the hospital, at least until my mom arrived? Why did I write a pointless letter and grab a drink with a friend? It wasn't because I didn't love him or feel close to him. Grandpa had taught me that love is steadfast and long-suffering. He stood by my grandmother as she wasted away from breast cancer. He slipped money to my parents when my father lost his job. He was not warm, but he was constant. His advice was overly rigid and conservative, but it came from a place of great devotion.

In truth, not visiting him in the hospital wasn't a decision at all. It's hard to convey how absent I was at the time. I was filled up, or emptied out, take your pick. I had spent my entire store of emotion on fixing my apartment and salvaging my relationship with Gretchen, and I just didn't have the capacity to take on anything else, even compassion for my dying grandfather. Even as I stood over him that Sunday in the pool of white light at the hospital, listening to the rattle of his last breaths, smelling the decay, it simply didn't occur to me that it was the last time I'd see him alive.

When I took his withered hand and whispered in his ear that he'd get better, I *believed* it. I needed him to recover. He had the strongest will I knew. If he didn't recover, then how could I?

The funeral for Grandpa was in Philadelphia. I wore a navy blue suit and a red tie. A cool breeze chased away the spring heat. My mother's relatives huddled under a tent.

Grandpa was buried like a Russian doll. There was the dirt, loosely packed and rock-filled, a fresh mound in a Jewish cemetery in Philadelphia. There was the concrete container, thick and solid to keep the dirt from caving. There was the coffin, its embossed

Star of David covered by two dozen red roses and two dozen trowelfuls of dirt. And then there was Grandpa, now an empty husk. Was there a final Russian doll, a tiny dense essence, a soul?

My mom asked me to give the eulogy. I wrote myself a script on the plane. I decided to talk about "From Creation to Now," my grandpa's great unfinished book project. I recognized it was a bit of a selfish choice, but for whom was I giving this eulogy if not for myself?

"I've been thinking a lot about Grandpa's book project these past few days. That project gave him a reason to wake up each morning. It helped him stave off boredom and loneliness and depression. It kept his mind far younger than his age. The book project did something else. It gave his later years a meaning and significance and purpose beyond merely hanging on."

I could see Cousin Mitsy's eyes boring into me. My eyes kept returning to hers.

"Grandpa spent the first third of his life helping raise seven siblings. He spent the second third raising two daughters. And this last third… this last third he spent collecting everything he'd learned along the way."

The grave was near the street. As I read the eulogy a truck rumbled past. I raised my voice so I could still be heard. "When Grandpa said it was up to me to finish his writing project, I don't think he was bequeathing me all those plastic bags. He was telling me to find meaning and motivation in something larger than myself. He was encouraging me to make every fleeting day count. He was inviting me to create my own Big Bang."

I got back from the funeral and resumed my stay at Doreen's. I'd barely known Doreen when she first invited me into her home two months ago. She'd become a dear friend and a needed source of support. We spent many evenings talking in the low light of her living room, about life and love and journalism.

One evening, I got home from work and Doreen was making us dinner.

"What's up, roomie?" she called out from the kitchen. "Want a glass of wine?"

I put down my bag. I was stunned that she would call me, an interloper sleeping on her couch, her roomie. I had spent months feeling displaced, like I was intruding, like I was being tolerated. I had come to learn that nothing is free, least of all a person's generosity. I was expected to exhibit a proper amount of gratitude, through gifts or thank yous or an early exit. But at a moment when my reservoirs of patience and gratitude were tapped out, that expenditure of grateful energy felt like it cost more than simply paying for a place to stay. After nearly six months displaced from my apartment, I had drawn down my savings of gratitude.

But Doreen had saved me feeling obliged to say thank you. The nature of her generosity was not asking for or expecting anything in return. When she called me roomie, it was a gift of unconditional love. In a town and at a time where I had never felt more alone and isolated, Doreen had welcomed me into her home, not as a guest, but as a roommate.

My eyes welled with tears. I excused myself, walked into the guest bathroom where my toothbrush had taken a permanent place, and wept for the home I had lost—and the refuge I had found.

Grandpa started giving away his belongings long before he went to the retirement home. He doled out the family jewelry collection one piece at a time, inspiring intrigue and jealousy between my mom and her sister. Next were the Lladro statuettes, the stock certificates, the investments in gold. He donated generously to various charities, particularly those that supported Israel. At the end of every Sunday visit, he'd press a crisp twenty-dollar bill into my hand.

In his will, Grandpa left a large chunk of money to Israel. That frustrated my mom; she couldn't care less about the Promised Land. He split the rest of his cash evenly between his two daughters. My Grandpa had always been scrupulously fair about money.

My mom had learned from Grandpa not to play favorites. She had always insisted that my sister and me learn to play together. She took a portion of the money she had inherited and divided it evenly between us. My sister and I each got $10,000.

I'd been worried about money since the storm had hit. The inheritance took some of that pressure off. I knew it wouldn't be nearly enough to fix my place, but at least now I could hire a contractor.

The day of my grandpa's funeral, April 19, FEMA sent its response to my second letter of appeal: "FEMA has not received enough insurance documentation from you to support your application for assistance." That wasn't true. Five months earlier, I'd written a letter to FEMA saying in bold letters, "I do not have any personal insurance."

But I was not above begging. So I appealed to FEMA for a third time.

In April, the name Wilma was officially retired by the World Meteorological Organization. It was one of five storm names retired that season, including Katrina and Rita. The National Hurricane Center website explained that a name was retired "if a storm is so deadly or costly that the future use of its name on a different storm would be inappropriate for reasons of sensitivity." Wilma at the time was the third costliest storm in U.S. history. The name would never be used again for an Atlantic storm.

Wilma was replaced by Whitney on List III of the Atlantic hurricane-naming list. There are six lists, so the first possibility of a Hurricane Whitney was in 2011. The season was one of the most active on record, but it ended with Tropical Storm Sean. Whitney will have her shot again in 2017.

CHAPTER FOURTEEN: SUBFLOOR

Losing my grandpa was a big blow. Without realizing it, I had come to cherish our afternoons spent together. My years visiting him in South Florida after college were the only sustained period in my life where I lived in the same city as any of my grandparents. With him gone, my only relatives in South Florida were some distant cousins I barely knew.

Just weeks before my grandpa died, several of my closest friends and coworkers had moved away. I began to feel that loss as well. I knew that Miami could be a transient place, but the timing couldn't be worse. Just when I needed the support of close friends in Miami, several had moved away. I had Gretchen and my parents, and though I saw them often, the rest of the time their support was from a distance. I found that the waves of loneliness or isolation struck quickly, and I needed friends close by who I could call for a quick drink or dinner. I had tried to fill that void with other girls, with Danya and Erica, just as I had papered over my loneliness when I was single with serial dates. But that particular coping strategy had nearly cost me my relationship with Gretchen. I didn't want to risk losing her again.

Evenings were often the hardest. I would walk out of WLRN studios, the light already low, and feel a sudden emptiness as I walked to my car and wasn't sure where to drive. I would cycle through the names of people on my cell phone, considering whom to call. My days were so busy, I rarely thought about my evening plans until after I was off deadline at 5 p.m. By then it was often too late. With the people who remained in Miami,

I didn't have the kind of relationships where I could call or drop in last minute. On most nights, I would cycle through my cell phone address book without placing a single call.

I had lived in Miami for nearly four years before I went to Argentina. But when I left for Buenos Aires, I left for good. I didn't stay in touch with anyone I'd known during my first stint in town. So when I returned to Miami, it was like I was starting from scratch. On those lonely nights spent eating Taco Bell takeout alone, I began to reflect on whom I'd been spending time with over the past year.

There was Victor and his buddies, mostly Argentine professionals. I had been seeing less of them since Victor moved out, though we still played soccer together. I enjoyed their company but found myself not feeling up to the effort it took to communicate with them in Spanish. And it wasn't just speaking the language. It was searching for something to say. There were my Friends, with a capitol F, from the New World Symphony. I had been involved in the organization for nearly two years, and I was still waiting to make any deep connections with other board members. I found it hard to relate to them. We lived in different worlds—there's was one of marketing and selling. Mine was one of digging and telling stories. Neither of us seemed particularly interested in the other. There were my journalism friends. Before he took his book leave, Eric Weiner and I had accumulated a list of other journalists in town and founded a group we called D.R.A.M., the Drinking Reporters Association of Miami. We held gatherings once every few months at a bayfront bar off the causeway. I enjoyed their stories, and we had a lot in common, but I couldn't shake the feeling that they weren't the sort of people I could count on in a moment of crisis, a moment like now. I rarely talked about my struggles with rebuilding to any of my friends in town. When I did mention it, people

often were surprised I hadn't yet moved back in. Explaining why felt such a monumental effort, I rarely did.

For me, there ended up being a flip side to growing up in a stable, loving, two-parent relationship. I didn't invest emotionally in my friends. In high school, my friends were more like work colleagues. We wrote essays and lab reports late into the night, and smoked pot and binge drank to blow off steam. We were bad-ass over-achievers, smart and with a swagger. We made fun of people who had to study hard to get Bs, or who too-openly aspired to get into an elite college. We fetishized brilliance, particularly in science and math.

Princeton was a distilled version of that. It was a school made up exclusively of over-achievers, of people singularly focused on their own emerging greatness. The classmates who seemed a step slower were subjected to whispered conversations about how they'd managed to get in.

Problem was, high achievers are too busy achieving to be particularly supportive. And most of the people I spent time with had the same privileged upbringing as I. They were as unfamiliar with giving emotional support as I was with asking for it.

And then there was this: Gretchen didn't like almost any of my friends. She was so attuned to emotional intelligence, and she could immediately sniff out self-obsession.

Gretchen's friends were different. They were less career-driven and seemed to have infinite patience. Gretchen was still struggling with her decision to go to social work graduate school, even though she was nearly half done the program. While I found myself exasperated whenever she brought up her doubts, I noticed her New York friends patiently and lovingly listening to her.

After losing my closest friends and my grandpa, I began to reconsider how I recruited and prioritized my friends. I'd sought out brilliance, and brilliance worked great when I wasn't lonely and depressed. A witty remark or trenchant insight didn't do me much good when I felt like shit.

One night I was talking to Gretchen on the phone about all of this. "You know how some people, you spend time with them, and you end up feeling better. It doesn't matter what you talk about, there's just this great feeling you get when you're around them?"

"Sure," Gretchen said.

"I want more of that. I want to spent time with people who make me feel better."

"That seems hard to argue with."

"Remember that movie with Jim Carrey, the one where he erases his memory. It came out like two years ago." I was terrible at remembering movie titles, and I had just blanked. "Damn. What was it called?"

"You mean, 'Eternal Sunshine of the Spotless Mind'?" Gretchen said.

"That one. That's what I'm talking about. Eternal Sunshine. That's what I want."

"The movie is about a couple that breaks up and want to forget each other."

"It is? I haven't seen it. The point is, I want to surround myself with those kind of people I was just talking about, people who give off an eternal sunshine."

"You're going to have to start over with your friends."

"I have this idea for a dinner party. It'll be called the Eternal Sunshine party. I'm only inviting friends who always make me feel better. Guests get to bring one friend who fits the same criteria."

“Sounds really sappy.”

“The sappier the better. And dinner would be like a potluck. Each person brings one dish that always makes him or her feel happy. What would you bring?”

“I have no idea.”

“Come on.”

“Ben and Jerry’s chocolate peanut butter cup ice cream.”

“Perfect. And I’d bring those little hot dogs wrapped in dough that they serve as appetizers.”

“Pigs in a blanket?”

“Exactly. And it would come with little dipping bowls filled with Grey Poupon Dijon mustard.”

“I want to make fun of you right now…”

“But that would get you off my guest list.”

“So I’d better be careful.”

“That’s right. Nothing but eternal sunshine from now on.”

“It’s a sweet idea. I say go for it.”

After I hung up with Gretchen, I wrote out a guest list. I came up with a dozen names. I was surprised at who made the list, and who didn’t. Several of the people there were people I’d met just once or twice. Others were old acquaintances I hadn’t seen in years. Almost none of them were people I saw on a regular basis.

I kept the list in my wallet, and I would add to it every once in a while, as a new name occurred to me. I talked about the Eternal Sunshine party with a few of them, but I never ended up throwing it. I didn’t have a place to hold it. But in the evening, as the sun

drew low, I often pulled out the list and called a name on it. Carrying it around with me in my wallet did accomplish one thing: it made me feel a bit less alone.

On May 3, my mom and dad were in town. They wanted to see how repairs were progressing in the apartment. I knew that sheetrock and a kitchen subfloor had been installed about a month earlier, but it had been a few weeks since I'd been there myself. We walked into the apartment. It was late in the day, and the sunlight was low.

My dad took two steps into the hallway. His footstep made a squeaking sound. He began rocking back and forth, from one foot to the other, and a wooden squeak emitted from the floor with each shift of his weight. He bent down to look at the plywood subfloor that had been laid in the hallway.

"They didn't use enough nails," he said. He shook his head. "That why there's some softness in this part of the floor. It's a bit raised. That will need to be fixed."

"Why wouldn't they use more nails."

"Laziness. They assume no one will notice. But it's shoddy work."

My mom had walked into my bedroom. "Jo, look at this," she said. An electrical wire that was supposed to run behind the drywall ran outside the wall.

"That's going to have to be put into the wall," my dad said. He looked at me. "You should be taking notes on this."

I pulled out my diary and began writing.

My dad walked into the kitchen. He stopped and looked from one wall to the other. "Wait. Where are the electrical outlets?" he asked me.

"What do you mean?"

“The plugs. There are no plugs in the wall.”

“Of course there are,” I said. “There must be.”

My mom walked into the kitchen from my bedroom. “What’s going on?”

My father walked to the middle of the kitchen, where the kitchen sink used to be. Next to two capped plastic pipes, a wire covered in white plastic jutted from the wall. “Look,” he said. He lifted the wire with his finger. Two copper wires were exposed at the end.

“Jo, be careful,” my mom said. “The wires.”

My dad dropped the wire. “No one even capped the wires,” he said. “This is a fire hazard.”

“What did the contractor do, tear the outlets out of the wall?” my dad said.

“Looks like it,” my mom said. She walked to window at the far wall of the kitchen. Three sets of electrical plugs and their blue casings were lined up on the window sill, along with the screws and cover plates that had once attached to the kitchen wall.

“But where are the wires?” I said.

“Still in the wall,” my mom said. She dropped her hands to her side. It made an audible slap. My dad was shaking in anger.

I was at the far end of the kitchen, afraid to say anymore. The floor was newly laid plywood sheets. It was specked white with splatter from the plaster used to hide the seams and screws. A white outlet box sat on the floor at my dad’s feet. It had a long wire that looked like a long tentacle. I felt like I was floating underwater. The plaster specks were sea floaties, the electrical box was some kind of sea creature, maybe a jellyfish, with its stinging tentative of raw copper wire.

Every single outlet in my kitchen had been yanked out of the wall and boarded over. Six outlets. Three on the south wall: one behind the refrigerator and two above the sink. And three on the north wall: one behind the microwave, one behind the toaster oven, one at knee level next to the counter.

"Dan, weren't you here when they did this?" my dad said.

I told him I had been there. I'd watched the workers closely, snapping pictures of their progress, prodding them to do better work. I was sure they didn't say anything about the outlets as they worked. But could they have simply yanked them out under my watch? Could I be that clueless? I felt a mix of fear and guilt.

"You need to pay more attention," my mom said. "We can't be here every second, watching over your shoulder."

"I had to go to work before they finished. They must have done their dirty work after I left."

My dad started pacing. "You realize what this means, Elaine" he said. "He's going to have to rewire the entire apartment."

"But the rest of the apartment is fine," I said.

"Not anymore," my dad said. "Your electrical was grandpaed in."

"Oh God, Jo, you're right," my mom said. She looked ready to cry.

"Wait, I don't understand."

My dad looked at me. "The electrical code is constantly getting tougher."

"Much tougher," my mom said.

"When you build something new, or when you upgrade an existing apartment, you have to meet those new standards."

“Okay, but can I just upgrade one room?”

“Once you fix one room, you have to upgrade the entire place,” my dad said.

“Why?”

“That’s just the way it is.”

“This is going to cost a fortune,” my mom said.

“And that god-damned contractor is going to pay for it,” my dad said. “Fucking weasel.”

My dad gestured at a bag of tools he’d brought. “Hand me that bag,” he told me. He pulled out a tape measure and carpenter’s pencil. Growing up, my dad used a similar snub-nosed pencil to draw my upward march on the frame of the door in the basement.

My dad and mom shifted into a different mode. They were no longer pissed off parents. They were experienced rehabbers. My dad and mom decided to sketch on the drywall where the new outlets would be placed. They had to figure out the height of the granite countertop and the cabinets and place the outlets in between.

“Don’t forget to add an inch for the tile floor,” my mom said.

“Good thinking,” my dad said.

They settled on 47 inches above the floor.

Though my mom was the artist, my dad did the sketching. And while my mom’s drawing style that deliberate and exacting, my father’s strokes were loose and fluid. He sketched a four-inch square and then drew four circles inside, one for each plug. He reconsidered the position of the one of the outlets, crossed it out with an X and the word “No,” and drew a new one.

My dad then instructed me to take photos of his drawing of the new outlets. He asked me to e-mail them to him when I got in front of a computer.

As we left the apartment, I saw Oscar, my downstairs neighbor from unit 1A, drive up in his battered minivan. He said that he, his wife and his son Carlos were living with his mother Tulia on the other side of the building.

"Where are you guys sleeping?" I asked. Tulia's apartment, unit 2C, was a small one-bedroom.

"I'm sleeping in the living room on a blow-up mattress."

"And Carlos?"

"On the couch."

I asked how the sheetrock repairs were going.

Not well, he said. "They charged me extra to have some parts of the wall fixed."

"Who charged you extra?" my mom said.

"The construction guys."

"Latimer Construction?" I said. "Matt Sprenadel?"

He nodded.

"And Silvia said you were allowed to fix those extra parts?"

"It cost me way too much. $1,600 dollars."

Oscar began to complain about how slow the repairs were coming, and about how expensive they were, and about four people sleeping in a cramped one bedroom apartment.

My dad lost his patience. "Well, at least you have a place to stay," my dad said.

Oscar sensed the hostility. He said good night and headed upstairs to unit 2C.

“They let him make repairs, and not you?” my mom said. “That’s favoritism.”

“This has gone too far,” my dad said. “I’m going to talk to Silvia and let her have it.”

Later that night, I downloaded the photos I had taken of the shoddy repairs. I was surprised to see that I had hardly taken any apartment photos in the previous four months. It was another measure of how avoidant and disengaged I’d become with the apartment. It was like I only had room in my brain for a single crisis at a time. First it was nearly breaking up with Gretchen. Then it was grandpa getting passing away. But I saw it was dangerous not to pay continuous attention to the apartment. It was reasserting its central place in my bruised consciousness.

I felt a knot in my stomach as I reviewed the photographs from March, when the two guys were repairing the drywall. I’d told my dad they had torn out the wiring after I left. But was it true? Had they torn out my outlets under my nose? I downloaded 21 pictures from that day. The first pictures were from my bedroom. I saw in the pictures how they had cut holes for the bedroom outlets. I even took a close-up of the main light switch.

The next pictures were of my kitchen. Yup. The outlets were removed while I was in the apartment. In the photographs, the loose wires were clearly left jutting from the wall and the electrical box was there lying on the floor, just as my father had found them. And there was a shot of the window sill with the three outlets and their blue casings my mom had found. I felt a flush of shame. It was like I had been sleep walking that day the sheetrock was replaced—and not just that day, I thought, but ever since the day four

months ago when Gretchen and I ran into Erica at the movies. What other silent bombs had detonated in my apartment while my mind was elsewhere?

My dad called Silvia the next day. He told me about the conversation afterward. He said he opened the call by telling Silvia that he was extending an "olive branch," but if she didn't take it things could get nasty.

Silvia told my dad that Matt Sprenadel, the contractor, had said the wiring inside my kitchen walls was strung like lights on a Christmas tree. Once the walls were torn down, the wiring and outlets fell out. So no outlets were walled in. They were on the floor. "I don't buy it," my dad told her.

"Some olive branch," I said.

Things got nasty. Silvia refused to give me any input in the contractor's work. She denied playing favorites with her family members. And she blamed me for not taking a more active role in the repairs. "She said you haven't shown interest and you haven't been involved," my dad said.

"What did you say back?" I asked.

"I told her that you tried to be part of the team, and she shut you out completely."

I appreciated that my dad had come to my defense, even though we both knew there was some truth to what she said.

"So where did you two end up?" I said.

"She told me I was stupid. I told her she'd be hearing from our lawyer."

For the previous few months, I had been in conversation with an attorney. I called him and filled him in on my father's conversation with Silvia. "She hasn't had to modify

her behavior because she's not being forced to," he said. "Now things have to change. It's time to up the pressure."

We wrote a letter to Matt Sprenadel, the white-haired general contractor hired by the condo, highlighting the problems with the electrical work and our expectation that they would fix the work not done properly at no charge.

Two days later, Sprenadel wrote this response: "None of the electric outlets that are installed properly have been covered by drywall. There is evidence that, at some earlier date, outlets were installed in the kitchen that are improper and do not meet code. Some of these cables were left on the kitchen floor for you to see. As contractors, we cannot reinstall wires that do not meet code. It is my suggestion to you that you hire a certified electrician to rewire the kitchen to your satisfaction."

This measured response infuriated my father. He felt like we were getting the runaround.

From that point on, my parents got much more involved in the minutiae of the repair process. They felt I needed their help navigating the treacherous waters of Silvia and her contractor. But they quickly grew frustrated with me. I had several trips planned in May: a wedding in Philadelphia, a camping trip in the Florida keys, a vacation with Gretchen.

"You don't miss a beat," my mom said to me during one of our daily phone calls.

"I know I need to be more involved," I said. "But these trips were planned a long time ago."

"You want our help, don't you?"

"Of course."

"Well, we'll need your help in return, Dan," she said. "We can't do this ourselves."

"I know."

"It's time to grow up. You have to be more engaged. If not, the condo board and its contractor will continue to run all over you."

"I understand."

I knew she was right. I would have to redouble my efforts with the condo. Before one out-of-town trip, I wrote myself a pep talk and left the note on my office desk to read when I returned. It read, "I know you wish you were somewhere else. But you need to use the rest you've gotten to get yourself on a better track. You can do it."

My father had identified another issue in the kitchen: an hot water pipe that should have been buried inside the kitchen wall for some reason ran outside of it. During his call with Silvia, he told her we would be cutting and capping the pipe. I wrote her a follow up letter: "I plan on capping the pipe when I redo my kitchen. If you would like to inspect the pipe, feel free: my door is unlocked. Your input regarding the handling of the pipe should be made in writing."

This was my attempt at taking that "better track." I didn't want to be stuck on Silvia's timeline and forced to reckon with her decisions. I was trying to take back control of the rebuilding process. I wanted to come across as calm, measured and confident. I knew she would hate the idea of me capping the pipe, because it would cut off hot water to her brother's unit and her rental unit below me. By inviting her to submit

any response in writing, I was attempting to level the playing field. She might have effectively kicked me off the condo board, but in the game of dueling letters, I knew I had Silvia beat.

Two weeks later, on May 19, I got word that the SBA loan had approved me for a disaster loan. I would be entitled to a $60,000 loan at the extraordinarily low fixed interest rate of 2.7 percent for 30 years. It would be treated as a second mortgage on my home, and of course I would have to pay back the money. But it would help solve the money crunch when it came time to hire my own contractor to make repairs inside my apartment.

There was a lot of paperwork, and the SBA loan officer explained that it could be months before the money would be dispersed. I first had to get estimates or receipts for my repairs. Also, there was no allocation to help pay for temporary living expenses. "That's something that FEMA does," the SBA loan officer told me. So I'd still be bedless until the apartment was ready.

Still, this felt like the first break I'd gotten in ages. In my diary, I wrote, "Finally… good news!"

Four days later, I heard back from FEMA. They had rejected my third appeal.

When I covered Katrina, people often spoke to me of the indignity—the humiliation, they'd say—of asking for help from the government. In some small way, I now understood what they meant. You have to be damned desperate to give all that specific information about your dire circumstances, circumstances you spend the rest of

your time hiding from the world. Then some government bureaucrat makes an inscrutable decision, and you're stuck. The process felt designed to eviscerate hope. You were desperate when you asked. Now what?

Knowing I'd be able to borrow money from the SBA, I dropped my appeal to FEMA.

Three days after that, the SBA loan officer called back. They had to drop my loan by $20,000. They couldn't pay for repairs to the apartments doors and windows until one of their attorneys reviewed my condo's articles of incorporation. "But don't worry," the loan officer told me. "You can always appeal their decision."

At the condo board meeting three months earlier, Silvia had said the board was short $15,000 because the contractor had initially underestimated the cost of repairing the roof. I wanted to check with Silvia on whether Citizens had approved her supplemental claim.

I called Silvia's home in the early evening. I knew she couldn't talk much at work, and she certainly didn't like being called at night. Her husband told me she was still at the office. I figured he was putting me off, so I was surprised when Silvia picked up her work line.

She told me she hadn't submitted the claim yet.

"But aren't we running out of money?"

"I'm waiting for an updated estimate from Matt on fixing the damage to the floor."

“When do they start work?”

“Tomorrow.”

Tomorrow? I asked how we were going to pay for it without more money from the insurance company.

“I took my vacation to work on this. Oscar is desperate to get back into his apartment.”

“So am I, Silvia. I’m in the same boat.”

“There jew go ahead. It is always about jew, no?” she said.

Silvia managed to make me wanting to return to my apartment into some act of selfish egotism. I felt a surge of anger. “What about the money Oscar and Hector owe from the previous assessment? You said they had until the summer to pay. It’s now the summer.”

“I need to go. It’s late, and I am tired.” She hung up on me.

I had Matt Sprenadel’s cell phone number from when we first met outside my apartment in January. He picked up on the first ring. I asked him what exactly they would be doing with the floor.

“The work will exactly follow the specifications of the structural engineer.”

“Which are?”

“Your floor will be even with the living room floor.”

“And how about the section of the floor with the closet and bathroom.”

“That subfloor will be left alone. It’s resting on a joist that isn’t damaged.”

“But isn’t the floor in that section at a different height?”

“We will put in a step.”

“In the middle of my room?”

“That’s what’s called for in the engineer’s plans. I won’t deviate at all from those.”

“But that makes no sense. Can I just pay to have that little extra section of subfloor removed so it’s all level?”

“Last time I did extra work for an individual unit owner, he fed me the same line. Course I never saw anything extra.”

He must be talking about the sheetrock in Oscar’s apartment. “Oscar never paid you for that?”

“I won’t be accepting any additional work with this building. That’s the end of this discussion.” He hung up on me.

I’d been hung up on twice in a matter of minutes. That must have been some kind of record.

*

I was asleep on Doreen’s pullout couch early in the morning two days later when my cell phone rang next to my head.

“What’s her number?”

“Mom?”

“I’d like to give her a call.”

“Who?”

“Silvia.”

This was one of my mom’s early morning brainstorms. Since I was a kid, she woke up at dawn and puttered around the house—drinking coffee, ironing clothes,

preparing me breakfast in bed—her mind whirring. She said she did her best thinking in the morning.

"Are you sure that's a good idea?"

"I want to talk to her, mom-to-mom."

"I don't think Silvia is a mom."

Her voice rose in pitch. "Can I have her number, please?" When my mom was on a tear, there was no stopping her.

"Don't yell at her. She doesn't respond well to that. She gets very defensive and mean."

"Just give me the number."

My mom called me back a few hours later. "That woman is impossible!"

"What happened?"

My mom said she had opened the call as sweetly as possible. We needed to hire an electrician to fix the outlets in the kitchen, and we were hoping Silvia had a recommendation. Silvia said she knew just the guy. Oscar had the exact same problem in his kitchen, wires everywhere. She could give us the name of his electrician.

"Wait," I said. "Did Oscar know about the wiring problem in his kitchen before the new walls were put up?"

"Exactly. So I ask, 'Why wasn't my son notified as well?' She had no answer for that. Silence." A similar moment of silence passed between my mom and me. We both were boiling. "I know I wasn't supposed to, but I really gave it to her. I was so pissed."

"I know the feeling." We both laughed. My mom had as much trouble handling Silvia as I did.

"Did you get the electrician's number?"

"I did."

"Well, at least it was a productive chat."

"Don't be a smart ass."

I told her I loved her. It felt good for my mom to have my back.

After being hung up on twice, I felt a need to document our conversations and put in writing what I hadn't been permitted to say on the phone.

I wrote this to Silvia on June 2: "You showed favoritism toward your brother in allowing him to contract Mr. Sprenadel to do the extra sheetrock work in the living room of his apartment. I wanted to contract for the same work in my unit and you refused to allow me to do so.

"Additionally, you are showing a lack of responsibility by not ensuring that the private work that was contracted by your brother is paid for. Your brother's role as condo board president makes this particularly irresponsible. And this lack of responsibility is causing me material damage: it has led Mr. Sprenadel to refuse to honor my repair requests. I will be forced to hire my own contractors at greater expense to redo the work that's being done now. I will hold the condo association responsible for this expense.

I am asking that you intervene on my behalf with Mr. Sprenadel, as you did for your brother, so that I may have the proper repairs done to the interior of my apartment. Representing my interests in this way is your responsibility as condo liaison—to represent the interests of all unit owners, not just those in your family. If you are

unwilling or unable to defend my interests, I would like a written explanation of why not."

The attorney who agreed to take my case in December called me in June. He said we wouldn't be able to work together any longer.

"But you haven't done any work on my case."

"I just can't do the drive."

"But you live in Tamarac." Tamarac was a suburb of Fort Lauderdale, about half an hour north. "Besides, now's the moment when I need you. I'm about to get screwed."

"I feel like I have to shut down adversarial litigation work."

"We haven't even decided to sue."

"I'm sorry, I've made my decision." He gave me the name of another attorney, named Sean Cleary. "He specializes in this stuff. He's very aggressive and good."

It felt like a rejection. I sighed audibly.

"Dan, you've done it all right. You really have."

"I have not."

"Lawyers complicate things. It may not have worked out if I'd gotten involved sooner."

It didn't feel like I'd "done it all right." It didn't feel like I'd done anything right.

I called the floor guy. They'd already removed two thirds of the floor in Victor's bedroom. The plan remained that I would have a step up to the closet and the bathroom. It made no sense. I imagined myself constantly tripping on a floating stair in a totally

unexpected place. I remembered my parents' imperative to get more involved. I had allowed the electrical wiring to be torn out of my kitchen. I had to do something about the floor before it was too late.

I visited Silvia that evening at her office. She flinched when she saw me. She said she had read my latest letter. "You had a great opportunity to fix your apartment when the walls were down. And yet at every step in this process you stab me in the back."

"I could say the same about you, Silvia."

"I don't even think I should be talking to you alone. We should wait until we have a meeting with everyone else."

"I'm here, and I'm not leaving until we figure out my floor." I told her I wanted the closet removed and the final section of the subfloor removed.

Silvia said that the concrete section of my floor belonged to me, while the wooden part belonged to the condominium. "We don't know where your floor ends and ours begins." It was a legalistic argument, precisely the sort of thing I might have thrown at her. Silvia was clearly talking to a lawyer as well.

"That'll never stand up in court, Silvia, and you know it. You're way out of your depth, here."

"I refuse to get in between," she said. If jew want to talk to the structural engineer and ask what happens if jew remove the flooring, go ahead."

"I will."

"I'm not against anyone or in favor of anyone. I just can't win. My brother Oscar is angry at me because he thinks I'm out for you."

"Then Oscar is an idiot."

"Get out of my office."

I left. To blow off steam, I wrote another letter to Matt and Silvia.

I wrote, "I was never notified of any potential electrical problems nor was I given any notice that the outlets would be walled in. This is a clear case of favoritism toward a family member and condo association member.

I want to remind the condo association and the General Contractor, under whose license and permit this work has taken place, that the first rule in the National Fire Code and Electrical Code is that no electrical junction box, splice, etc can be left behind closed-in walls."

I wrote that I planned on hiring a licensed electrician to bring my kitchen outlets to code, and that I would charge them for the work. I went ahead and listed my attorney on the letter, even though he had just dropped my case. I wanted to make it the threat of legal action feel real.

I noticed the date. It was June 6, 2006. 6/6/06. The day of the devil.

I visited my apartment the following morning at 10:30 a.m. Outside the apartment another garbage bin was filled with debris. Perched atop the pile was a can of Monster energy drink.

Three workers were inside. They had completely torn out the floor earlier that morning. I could see the gap between Victor's floor and Carlos's ceiling. It was a good two feet. And in between was a layer cake of flooring materials. It looked like a cross section of the earth's crust on a cliffside in Mallorca. I counted a good nine different layers of flooring, in colors ranging from clay red to chalk white to tar black. And

imagine: all that weight had been supported by beams that were rotted by water and eaten by termites.

When I arrived, two of the guys were at the doorway installing a support beam. As I watched them work, it looked to me like they were installing it too high. They told me they had been told to put a step between the living room and Victor's bedroom.

"That way there won't be a step in the middle of the room," one of the guys said. He was wearing an orange shirt, khaki shorts and white socks pulled up to his knees.

This was even worse. A step to enter the room would be a hazard. "Wait, no, you can't do that."

"Why not?"

"I'm going to trip on a step in the middle of the room. Think about having a step in the middle of your bedroom."

The guys looked at the guy with the orange shirt. He was the foreman. "That's what the boss told us to do," he said.

"Then I need to speak to your boss."

He gave me the number to the head of the floor contracting company. I told him I didn't authorize the work that was being done in my apartment. And it didn't make sense. He agreed it was odd to have a step in the middle of the room. He agreed to tell his men to take down the support beam they were installing. He'd call Matt and they'd see if they could come up with another plan.

I came back later that afternoon. The men were gone. After months waiting for work to begin, I had successfully convinced the workers to stop.

I knew the workers got started early, so I arrived at my apartment at 7:45 a.m. I had $300 in cash in my wallet. I planned to pay the floor guys under the table to do the subfloor work on their lunch break. But no one showed up. I apparently had shaken things up enough the day before that they'd stopped work again.

I stood at my living room door. I felt a touch of vertigo as I looked down ten feet to Carlos's bedroom. Across the empty space, on the opposite side of the room, was the closet. It clung to a small strip of original floor, like it was built on a cliff.

I couldn't continue to get run over by this process. I knew I had to do something. I thought that if I were able to remove the closet, it would be much easier to argue for leveling the subfloor. I felt a surge of adrenaline. I had a few hours before work. I was going to remove the closet for them.

The men had been using a six-foot stepladder to install the support beam at the lip of my living room floor. I pulled the ladder closer to the edge. Carlos's floor was covered in plywood sheets caked with dust and debris from the teardown work, and it took a while to get the ladder on a stable surface. I stepped onto the ladder the top step of the ladder. I wobbled a bit and felt an uncomfortable flutter in my stomach. I steadied myself against the wall and slowly climbed down. I exhaled when I reached the floor.

I was now in Oscar's apartment without his permission. Could this count as breaking and entering if I entered through my open floor? I laughed at this thought as I moved of the ladder to the opposite side of the room. I'd love for them to come after me for that.

I steadied the ladder underneath the closet and began to climb when it occurred to me: What would I use to tear down the closet? I can't use my bare hands. I looked around

the room. The men had taken most of their tools. They'd left behind some empty plastic buckets and a shovel. In one corner, I saw a yellow crowbar. I picked it up. It was surprisingly heavy. This would have to do.

I climbed up the ladder and stepped onto the narrow section of floating floor. The floor was covered with pebbles of concrete and shards of broken tile from the demolition. I pushed it over the edge with my feet and it made a waterfall sound as it fell to the ground below. Hearing the debris make the ten-foot drop caused me to feel another wave of vertigo. What am I doing up here?

I took a deep breath. This was something I simply had to do. For my apartment. For my parents. For myself. I steadied my feet on the strip of available flooring and took a swing with the crowbar at the closet. It made a crunching sound but didn't budge. It was difficult to get any leverage because I was forced to stand so close to the closet. I shifted my feet and swung again. The crowbar impaled itself on the side wall of the closet. It took a moment to work the crowbar out.

I began to swing, jab and pry. The hole grew larger. Some pieces of the framing loosened. I was able to take off a chunk of the lower third of the closet, kicking the wood splinters off the ledge. The closet looked ragged and uneven, like the rotted joists. I had never liked this closet anyway. It was too small.

I detached a front panel that extended from floor to ceiling. It was the largest piece I'd pried off yet. It was too heavy to drop over the ledge because it might knock over the ladder or damage Carlos's floor. I began to slide it off the ledge, using the lip to support its weight. When half of it was over the ledge, the end I was holding suddenly shot upwards. My hand was pressed into a section of the closet that was still attached to

the wall. I felt a surge of terrible pain in my right hand. I let go of the panel and it clattered to the floor.

My thumb had been impaled on a hidden nail protruding from the underside of the closet. I had to wrench my thumb free. My thumbnail got caught on the nail's grooves, and to get it loose I had ripped half of my nail bed out from under the cuticle.

I looked down at my thumb. The bottom part of my thumbnail, the part that was normally buried under my skin, was now exposed. Blood began to pool out of my fingernail bed and run down my dust-flecked arm. It fell in bright drops on the floor and quickly was absorbed by the splintered wood and dust. I felt faint.

I needed to get to a hospital. I began to climb down the ladder, holding on with just my left hand. My right thumb was throbbing in pain. I was light headed and my footing was unsteady. It was as if the entire room were bathed in a haze of white light. I felt myself falling backwards off the ladder. I was only two rungs from the bottom, and I managed to stay on my feet.

I staggered through Oscar's apartment, fumbled for my keys to get into my car, and drove myself drunkenly to the emergency room. I was bleeding and in terrible pain.

"How did this happen?" a nurse asked me.

"I was trying to play construction worker."

"I see that all the time. Just pay someone to do the work for you next time, all right?"

I couldn't stifle a laugh, despite the pain that radiating up my arms.

The doctor decided that my thumbnail couldn't be reinserted, so he took heavy shears and cut off half of my thumbnail.

“Will it grow back?”

“It should. It’ll just take a while.”

The doctor wrapped my thumb in gauze. I left the hospital at about 2 p.m. While in the ER I had called out sick to work. I decided to go back to the condo, to clean up the mess of blood. I was taking a handful of bloody paper towels to the dumpster when Matt Sprenadel drove up.

I held up my gauze-covered right hand. “I nearly took off my thumb just now.

“I don’t care.” He pushed past me.

“I was doing the work you are supposed to do.”

He walked into Oscar’s apartment and closed the door behind him.

I sat down on one of the chairs in the front porch, astounded at how callous he had become. About twenty minutes later, the floor contractor showed up. Shortly later, the structural engineer arrived as well. They met in Oscar’s living room to discuss a game plan for the laying the new floor. I opened Oscar’s front door listened in to their conversation.

“This is a private meeting,” Matt said. He shut Oscar’s door in my face.

I was fuming. I rushed upstairs and walked to the lip of Victor’s bedroom. Matt and the two others were standing in the middle of Carlos’s room. I listened to their conversation from above.

Matt looked up. “Smart ass,” he said.

They agreed to build the floor level with the living room. That meant lowering the old floor level by several inches. They had to remove concrete and a piece of rebar from

the threshold between the rooms. The structural engineer signed off on the plan. I had avoided the worst.

I plead from above that they consider removing some of the extra flooring under the closet and putting the step up to the bathroom. That would be least intrusive and least likely to cause someone to trip.

The floor contractor turned to the engineer. “We could dig out some of the extra layers of floor. Would the ceiling hold?”

“The joist over there is sturdy,” the engineer said. “It should be fine.”

“I’ll pay whatever it costs,” I said.

“Absolutely not,” Matt said. There was no room for negotiating in his tone. This had become personal. The other two backed off. Matt had made his decision.

I told my parents what had happened. They were incensed. My dad called Silvia at home. Her husband picked up. It turned into the showdown of two Spaniards.

“He said, ‘You’re not going to threaten me.’ And I said, ‘My son went to the hospital today because you are refusing to do something that’s common sense.’ And he called us ‘ignorant’ for calling Silvia at any time of the night. He said, ‘This is not a house of prostitution. We are not drunkards.’ Then we went back and forth on the meaning of the word ‘ignorant.’”

“So I guess you didn’t get anywhere,” I said.

“You could say that.”

The next morning, I wrote Silvia begging her to intervene. I knew this would be my last shot. It was hard to type with my bum right thumb. “I appeal to you, Silvia, to

intervene on my behalf. It is your responsibility as condo association liaison to equally and fairly represent the reasonable interests of individual owners. It is entirely within your power to instruct Latimer Construction on how you would like the work to proceed. The association, after all, is the one paying Latimer for his work—through proceeds from an insurance policy we all pay for. The time to intervene is now, today, this moment. As of Thursday afternoon, work had not commenced on the subfloor reconstruction. At this early stage, it would not be difficult to add the remaining one third of the subfloor to the scope of the project."

I finished the letter, slipped it under the door in Unit 2C, where Silvia's mom lived, and left for the airport. It had been ten months since I cancelled my trip to Denver to meet Gretchen's parents. Now I was headed there for four days with Gretchen.

Her father, Ross, was a career soldier in the Air Force. Gretchen had been born while they were stationed in Germany, and spent part of her childhood in North Dakota. He was a quiet man, with a tendency to make comments that sounded like Midwestern epigrams. "And that's how it is." "You can say that again." "How about that." He had a slight Midwestern accent. He was working a few hours a week at an accounting firm for a small family-run business that sounded hopelessly mismanaged. Ross said he spent most days playing solitaire on the computer or taking a nap at his desk. I was surprised to learn from Gretchen that her father had quite a temper growing up, and had only mellowed with age. Gretchen said she got her fiery spirit from him.

Gretchen's mother, Kathy, was where Gretchen got her book smarts. Kathy had taught community college literature classes as she raised her three kids. Then she decided

to get a law degree at night. She now worked as an administrative judge in the county's traffic court. Gretchen told me that in high school, she had gotten a speeding ticket and tried to keep it from her mom. Within a few days, her mom came home and confronted her about the ticket. It was very hard to pull the wool over Kathy Beesing. Every few days, she spot-checked her kids' driving records.

But that side of Gretchen's mom came out only rarely. The dominant feeling of being in Kathy Beesing's presence was being nurtured. She was loving and supportive and non-confrontational. She seemed non-judgmental, and quickly accepted me into the fold of the family. She was the kind of mom that baked cookies and stuffed Christmas stockings. While my mom hated cooking and turned the preparation of family meals into team sports, Ross and Kathy were totally different. They seemed to enjoy catering to their children, cooking elaborate meals and then not expecting us to pitch in on the cleanup.

Gretchen said her parents had never argued in front of her. Our first night in town, we went to dinner at one of Gretchen's favorite Mexican places. Her parents held hands as they walked through the parking lot on their way into the restaurant.

"They're still very much in love," Gretchen told me. "They're best friends."

I had been nervous about meeting her parents. I knew how difficult a time Gretchen was having with my mom. Plus, Gretchen had told me her parents were Fox News conservatives, and I was a member of the liberal media. Public radio, no less. Gretchen had warned me to steer clear of politics. It wasn't difficult. They asked only a few questions about my work and seemed satisfied with my answers. I waited for the political debate to begin, but it never did. There were no dramatics like those that erupted

in my family. Dinner was eaten quietly, with a clink of silverware audible between bites. Her parents seemed satisfied in just having me hang around.

One of Gretchen's cousins on her mother's side was getting married that weekend. I met the entire extended family. The wedding was outdoors, and the late afternoon in Colorado in June was lovely. At one point during the ceremony, Gretchen pulled me close. "If we ever get married, the flowers are going to be totally different," she said. Normally I would recoil from that sort of wedding talk. But I just felt relieved to have her by my side.

While I was in Denver, Silvia had ignored my entreaties and Matt had gone ahead with the repairs. A new subfloor was laid in two thirds of the room. A step would need to be built in the middle of the room. My closet remained half-torn down, a jagged nail still hiding dangerously out of view.

The time had finally come where I felt I'd run out of options. I was ready to sue.

I had cycled through half a dozen attorneys over the previous eight months to get to Sean Cleary. I had spoken to him over the phone before traveling to Denver, and he seemed interested in my case. He asked for a full packet of information for him to review. I gathered all the paper I had collected, including insurance information from my condo and the Hebrew Academy, copies of the letters I had written to Silvia, Matt and the Hebrew Academy. I even spent a few hours photocopying the entire contents of the diary with handwritten notes I had been taking since the day of the storm. That alone came to 144 pages.

I met with Sean Cleary on June 19 at 8:30 a.m. at his office on Flagler Street in downtown Miami. I felt resolute. Finally, I was going to take the offensive. I still was wearing a bandage from the emergency room, and my thumb pulsed with pain whenever I tried to use it. Typing was difficult. I held my microphone during interviews with my left hand.

Sean's office was small. It didn't have any of the wood panels or plush chairs that I'd seen in corporate law firms. This was a lawyer who defended people like me.

I sat down across from him. He had my stack of documentation in front of him.

"I've reviewed what you gave me," he said.

"Yes."

"And I'm sorry to say that I don't see a case."

I was floored. "But, how can that be?"

"To make a case against the Hebrew Academy, you need to show negligence. I don't see any evidence of that here."

"What about the condo board and their contractor?"

"You need to show material damage. I don't see any evidence here that you've suffered anything more than emotional distress."

"This isn't material damage?" I said, holding up my thumb.

"Dan, you can't sue someone for making you angry."

His window faced Flagler Street. I heard the honks of morning rush hour, a snippet of conversation from people below. To those people, the hurricane that had blown through town was a distant memory. But I felt stuck in its gale-force winds, trying to stand up and getting pushed over like the palm tree in my front yard.

Sean stood up. “My heart goes out to you,” he said. “I’m sure you’ve been through hell.” He handed me his business card. “Feel free to be in touch, and I hope I can help you in the future.”

I took the card and walked toward the door.

“Oh, you’ll want these.” Sean handed me back the thick pile of documents I had photocopied for him.

CHAPTER FIFTEEN: RICK AND RICK

Grandpa's apartment was a nonagenarian's bachelor pad. Which was to say that it combined the bachelor pad's dust piles and absence of feminine grace with a nonagenarian's unnoticed water damage. The kitchen cabinets were not just covered in a slimy sheen of re-congealed cooking oil, they also were warped from a leak my grandfather didn't notice or had forgotten about. My parents decided to renovate.

My parents at the time had started a side business speculating on homes in Philadelphia, buying fixer-uppers and then spending evenings and weekends fixing them up. My dad was the general contractor, doing most of the teardown work, supervising the tradesmen, negotiating contracts. My mom was the interior designer, bringing her artistic sensibility to the way the granite pattern played with the paint, and she supervised my dad, driving him like a mule with whispered imperatives to work more efficiently. If not for her, my dad would spend all day tearing down interior walls with a sledgehammer. I think the renovation work brought them closer together.

Wynmoor was set in a suburban sprawl so profound it set my teeth on edge—three different Wal-Marts were within a close drive—but it was perfect for inexpensive renovation. During her trips to Florida, my mom spent hours in Home Depot and Lowe's, shopping for deals.

After much comparison shopping, my mom bought two new bathroom vanities at a Home Depot near Wynmoor. She asked the guy who ran the vanities section if he knew anyone who could install it. He recommended a guy named Rick Pimental and handed my mom his number.

My mom called Rick, and he came by the Wynmoor apartment one Saturday morning in June. My mom was satisfied he could do the job, so she had him negotiate a price with my dad on the phone from Philly. My dad's trips to South Florida were shorter than my mom's because his had to be taken as vacation. Rick and my dad agreed to a price of $2,000 for installation of two vanities and painting the living room, halls, and two bedrooms, and wallpapering the kitchen and two bathrooms.

During the call, my dad mentioned he also had a job in Miami, and asked the Rick if he'd be interested. He was. We scheduled a meeting at my apartment on June 20.

Rick Pimental arrived in a black pickup truck. He was a small guy in his late 40s with a thick black goatee with wisps of gray hair, thick eyebrows and a bald head. He had a hoarse, almost croaky, voice from years of smoking cigarettes. When he chuckled, you could hear the husky rattle of phlegm lodged permanently in his throat. Rick came with another guy he said was his cousin and business partner. The cousin was also named Rick, Rick Parsons. Parsons was a good half-foot taller than Pimental. He was skinny and wore a goatee. He looked a bit like a country bumpkin.

Rick and Rick's business card read R&R Construction Renovations Inc. It seemed to me like there was an extra word in there, almost like they couldn't make up their mind if they did construction or renovation. I inputted their numbers in my cell phone under "Gruff Rick" and "Skinny Rick." Gruff Rick was the negotiator. Skinny Rick was the craftsman who would do most of the work.

Rick and Rick were from New Hampshire, where they'd worked many years doing renovation work similar to what I needed in my apartment. They'd traveled together to South Florida to take advantage of the huge demand for handymen created by

the building boom and hurricane rebuilding. They'd cobbled together a good living from installing vanities at Home Depot, but Gruff Rick said he was excited to take on a bigger project like fixing my apartment, which was more like the work they'd done back north.

They were a bit of a ragtag crew, with Gruff Rick croaking out his qualifications while Skinny Rick silently wandered the apartment, thoughtfully stroking his goatee. But I liked them enough. It meant a lot that my mom thought Rick and Rick could handle the job. I had always outsourced these sort of practical decisions to my mom, and she had a perfect track record on steering me right.

I found myself counting it as a plus that they too were from the Northeast, a place where people knew how to build things that were solid and made to last, as opposed to South Florida where everything seemed destined to be torn down and build anew. As a newspaperman covering corrupt Miami, I'd been trained not to trust the local contractors, who in news stories were crooks and felons and stole mercilessly from helpless old people.

Also, they were white. Much as I hate to admit it, I know that factored in. The construction industry across the southern half of the country was dominated by Hispanics, and nowhere more than in South Florida. The crews that you could find almost anywhere around town were filled with brown-skinned laborers. But the crew chief was often white. People like Paco Castro, the Salvadorian general contractor I'd profiled for *Marketplace*, were a rarity even in South Florida.

Now I was Hispanic, as defined by the Census bureau at least, because my father was from Spain. I felt an affinity for the language and culture of Hispanics from Latin America, and that was one of the big draws of South Florida and one of the reasons I

stayed. I felt at home in the cultural brew. And I covered illegal immigration with a empathy and humanity that I know probably antagonized people from places like where I'd grown up, people like Rick and Rick.

But when it came time to hire a contractor, I reacted like the next bigot. After more than eight months not living in my condo, when it came time to put my money on the table, I picked R&R. Gruff Rick struck me as the kind of guy who could handle a complex project.

Gretchen decided to spend her summer with me. We lived at Doreen's apartment, ate out on Lincoln Road and enjoyed Miami in the off-season. We bought some memory foam to make the futon more comfortable. Even though it was a short drive away, I almost never visited my condo. My thumb was still healing. I needed the time away.

In July, we had to leave of Doreen's apartment. Her long-time boyfriend was moving in. The "roomie" respite had come to an end. Gretchen and I decided we would live in Wynmoor with my mother for the rest of the summer, until Gretchen had to return to NYU for the final year of her Masters program.

I scheduled a meeting with Rick and Rick on August 1. In preparation for the meeting, I visited my apartment. It was time to confront the place. I felt ready.

I opened the door and slowly walked through the apartment. It looked as I had left it. In Victor's bedroom, the brand new wooden subfloor butted up against the old concrete subfloor. I had barely touched the closet. I wasn't cut out for this.

The new subfloor felt solid under my feet. Then I noticed three small puddles of water where Victor's bed had once been. I looked up at the ceiling and saw a jagged

patch of yellow discoloration where water puckered into three infrequent but persistent drips. All the energy and resolve I'd mustered up drained out of me and dripped in a puddle on the floor. My roof was leaking water, again.

I felt confused. Victor's room was an addition. Its section of the roof was self-contained. This leak wasn't caused by the falling air conditioner. This wasn't even the same roof.

I was back to where I had started: saving the floors. I used a towel to sop up the pools of water. The water didn't appear to have penetrated the wooden floor. What were the chances? I'd been away for weeks, but the leak appeared to be less than a day old. I grabbed three plastic buckets to catch the drips. I laid newspaper underneath to absorb any water I'd missed with my towel.

I composed a letter to Silvia. "This leak appears to be due to rainwater that is coming through the roof," I wrote. "It's the Condo Association's responsibility to repair it as soon as possible and to pay for any damage it causes. An active leak in my apartment is also a clear danger to the safety of the building and its residents. As I outlined in a letter on June 6, 2006, six live electrical outlets in my unit were covered with drywall by Latimer Construction Corporation, the condo association's general contractor. They remain covered and are a fire hazard. Now there is an active leak in my walls, heightening that hazard."

I handed the letter to Silvia at her office. She agreed to get the leak fixed. I asked her to call the roofers with me there. She looked furious, but I refused to leave. She dug through her pocket book, pulled out a handful of business cards, found one for a roofer,

and called. When she hung up, she told me they would be there in the next day or two to make the repair.

On my way to and from Wynmoor, I made trips to my apartment. I never saw any roofers. But Silvia insisted they'd made the repair. The dripping water stopped. But it would be impossible to know if the roof was really repaired until the next rainstorm. But it was the wet season. It wouldn't take long to test the repair.

My mom and I met with Rick and Rick on August 1. They estimated the repair would cost $9,500. I agreed to pay them $4,000 up front, plus a $1,000 draw for materials. I would pay $2,000 once half the job was done, and the final $3,500 when the job was completed. My contract with R&R Construction Renovation Inc. included a detailed list of all the repairs.

It rained that night. The leak started back up, but now water was falling at a faster rate and from more places. The hairline crack in the ceiling widened and the yellow stain grew larger. The ceiling drywall began to loosen. A section of the ceiling would need to be replaced. Clearly the roof wasn't fixed. I doubted it had been worked on at all. Did Silvia fake her phone call to the roofer?

On Wednesday, August 2, Rick and Rick started work in my mom's apartment. The job was to install one vanity and the hot water heater, what should have been a one-day job. I would get home from the radio station, and Gretchen and my mom would tell me stories about them. Skinny Rick would start working, and he had a decent work ethic and seemed to know what he was doing. Gruff Rick, on the other hand, made a ton of

mistakes that cost them both time. My mom watched over his shoulder and pointed out the mistakes, which antagonized Rick to no end. He took smoke breaks every twenty minutes. Then, after an hour or two, he would straighten up and say it was time to leave. Skinny Rick seemed happy to keep working, but he didn't have another ride, so they would leave. While my mom was micromanaging the Ricks, Gretchen spent most of her time at the pool.

On Thursday, I cut them a check for $5,000, which was the up front payment and the advance for supplies. They said they needed to buy the drywall they would be installing in my living room.

That Saturday, I got to watch Rick and Rick in action. They had finally finished the one vanity and were working on the hot water heater. They bickered constantly about every step in the process. They disagreed about the best way to get the water heater in place. Should they roll it? Or carry it? Would it damage the floor? They were like circus clowns, one tall and skinny, the other short and gruff. They were very entertaining to watch. My mom and I rolled our eyes.

I had picked up three cans of the energy drink du jour. It was called Monster, and it was trying to inherit the mantle from Red Bull, which had enjoyed an uninterrupted run of several years on South Beach as the hip drink at night clubs, as in a Red Bull and vodka. Unlike Red Bull's bullet cans, Monster was a towering 18 ounces. Everything about it was outsized. The can promised a "mega hit" of taurine and ginseng that would deliver "twice the buzz" of its competitors. "Unleash the beast!" it urged. Its logo was a glowing talon slash in the form of an M. Those days, it seemed like just about every event on South Beach featured plastic tubs of ice filled with the extra-tall Monster cans. I

had left three in my mom's fridge. As I watched Gruff Rick mope around, I thought he could use a little pep, so I offered him the cans. On one of his smoke breaks, he downed one of the cans. He definitely started moving a lot faster. Within a few hours, they had finished installing the hot water heater. As Gruff Rick made to leave, I reminded him not to forget his two other cans. "Oh, I drank those," he said as he walked out. "I should probably get him some more," I told my mom, and we laughed.

My mom and I were bemused by their antics. If they wanted to waste their own time, that was fine with us. We were paying them to get the job done, not by the hour. After they left, my mom told me she'd come up with the perfect nickname for Rick and Rick. It was a name she'd used growing up to talk about my sister and me. It was perfect. From then on, we called them Frick and Frack.

I called Silvia repeatedly that first week of August to talk to her about the roof leak, but she didn't return my calls. Finally, I called my own roofer. I wanted to know if there had in fact been any repairs done.

We climbed onto to the roof. He took a quick look at a messy splotch of black tar. "Unprofessional, inadequate and sloppy," he said. The "repairs" had actually made the leak worse by causing water to pool. Kind of like the tarps.

I asked him what might have caused the leak. He asked me if anyone besides the roofers had been on the roof recently. I told him about the air conditioner, and that this roof was the primary path up. Dozens of people had walked here in the past six months.

"That's the cause of your leak," he said.

"It wouldn't be caused… by my tearing down a closet in my bedroom?"

“The ceiling and the roof aren’t the same surface. Tearing down a closet doesn’t cause a leak. Walking on it does.”

“What should we do?”

“This roof is a dozen years past its useful life. It needs to be replaced.” He recommended “a cold process” to put 60-pound roofing paper, and to remove and replace the roof stones. He estimated the repairs would cost about $1,000.

I called the City of Miami Beach Building Department to see what permits we’d need to pull to do that work. They told me that repairs on an existing roof did not require a permit. So that wouldn’t be a hurdle.

I finally reached Silvia on her office phone on Thursday, August 10. I told her what my roofer had told me. I suggested we hire him to do the repairs.

“Daniel, as jew know the roof is repaired.”

“Silvia, I saw the leak with my own eyes. I took pictures.”

“We hired roofers to fix it.”

“They made it worse, Silvia.” I told her I wanted a copy of the receipt for the work done by the roofer she hired to fix the leak. And I wanted the contact information for that roofer. “You can put it in writing if you are unwilling to give me that information.”

Silvia was breathing heavily. “The roof is leaking is because of jew.”

“Me?”

“It is leaking because jew tore down that closet. Jew caused the leak.”

My chest tightened. I felt light-headed. The rage of kicked-down doors overtook me like a wave washing over my body. I struggled to find a response.

“Daniel, I do not want to incur any unnecessary expenses to fix the roof.”

“Unnecessary expenses?” I said. I was sputtering. “There is a leak in the roof. Water is falling on the new subfloor. It has to be repaired.”

“The repairs have been very expensive, and we do not have much money left.”

I was getting nowhere. I began to fantasize about taking the buckets of rain water I’d captured and pouring them through cracks in the subfloor into Oscar’s son’s bedroom. The image gave me a malevolent joy. It also offered me a new tack: to make it personal for her family. “You know, the water leaking into my apartment will eventually drain into Oscar’s unit,” I said, my voice pitching upward. “I’m trying my best to capture the water. But I can’t guarantee it won’t begin to reach unit 1A.”

Silvia caught the malevolence in my voice. She had pushed me too far, and she knew it. She told me she would find a new roofer. She politely declined when I offered to give her mine.

Frick and Frack started work in my apartment on August 10. Gruff Rick excelled at demolition. He and his cousin tore down the wall paneling with gusto, then attacked the plaster drywall with hammers and pliers. The crumbly sheets covered the Ricks and the apartment in a thin dust. They had to work around the furniture from Victor’s bedroom, which we covered with a plastic sheet. They rested their tools on top of it. They didn’t have a dumpster for the debris, so they carted the detritus of my former apartment with them in the flat bed of their truck.

Next they attacked the remains of the closet in Victor's bedroom. It was a bit embarrassing to watch experienced handymen doing a job that had nearly taken off my thumb. Within 30 minutes, they had dispatched the closet.

I remembered what I heard overheard the structural engineer say the day of the showdown over the subfloor. "The joist over there is sturdy," he had said of that corner of the room. With the closet removed, it wasn't hard to peel away the parquet and particleboard was laminate. What was left was ceramic tile. If I cut that away, along with some of the concrete beneath it, I could eliminate the need for the step.

The risk was doing permanent damage to the floor, or worse, of breaking through the ceiling downstairs. It was risky work. But I was willing to take the risk.

"Can you do it?" I asked Gruff Rick.

"Of course," he said.

The next day, Gruff Rick arrived with a handheld circular saw. It looked brand new. It had a jagged circular blade for cutting tile. He put on goggles, knelt at the threshold where the step was supposed to be and dug the circular blade into the floor. It made a high-pitched whine as it cut into the tile, spraying a streak of red dust like the tail of a comet. By the end of the day, four inches of tile and concrete had been cut and chipped away. The debris had been loaded into the flat bed of Rick's truck. All that remained was a pile of black and gray gravel atop what appeared to be a layer of red brick.

I thought back to the conflict I'd had over four square-feet of flooring. The angry letters, the slammed doors, the ignored pleas. All that anger and pain and recrimination,

over what amounted to a few hours of work? It wasn't worth it. I never wanted to go through an experience like that again.

My parents had pushed me to pay more attention, to be more engaged. But all that had done was make them feel compelled to be more engaged as well. My parents were getting older. I didn't want them to be having screaming matches with Silvia or her husband. I didn't want them worrying about me so much.

It was almost a month later, and my thumb wasn't hurting as much anymore. A new nail had begun to emerge from the cuticle. I have fulfilled my parents' directive from the day I discovered the damage. I had saved my floors. Just not the floor either of us expected.

He had an impressive array of tools, including a portable lathe and two big toolboxes, which he left in the apartment. He was like the construction worker's equivalent of a gearhead.

Throughout, he would pepper me with requests for additional payments. I was able to deflect his requests by telling him he wasn't even close to half way done, which was when the next payment was due. I thought to myself that he probably didn't need all those tools.

Frick and Frack started to install drywall in the living room. By the end of the weekend, they said they were running out of money for supplies. Gruff Rick needled me constantly, saying he didn't see how they were going to be able to continue. Finally, I relented, and agreed to pay him an additional $500 for supplies.

Before my mom arrived, Gretchen and I slept in the master bedroom in Wynmoor, in my grandpa's old bed. It was awkward at first—the whole apartment still smelled of my grandpa, a mixture of mildew, vitamins and dust—but it was the most comfortable bed in the house. When my mom arrived, she stayed in the master bedroom and Gretchen and I moved to the guest bedroom. We slept on an uncomfortable pullout couch, where the springs dug into my rib cage through the thinning mattress.

The apartment was small, and Gretchen didn't have a car, so while I was at work she spent the day with my mom. Gretchen's only escape was to go to the pool, which she did often, or to stay in the room reading. Gretchen started coming with me to my office in Miami, where she would work on a fellowship application at one of the free computers in the NPR office.

My mom and Gretchen were always polite to one another, but their encounters were a bit strained. When I was in the room with the two of them, I often felt like I was having two separate conversations. My mom seemed to make a point of being breezy and chatty with me when Gretchen was in the room, while Gretchen became more remote and quieter. It was far easier to maintain a conversation with my mom than Gretchen.

In private, my mom would say she found Gretchen to be remote and sullen. I said Gretchen is a bit shy, and it takes a bit for her to open up. Gretchen would complain that my mom could be very judging and often would almost go out of her way to ignore her to make her feel like an outsider. This reminded me complaints from my girlfriend in Argentina. That worried me. I encouraged Gretchen to share more, to open up. "We're a very verbal family," I said. Gretchen said she would try.

One night, after Frick and Frack had spent another marginally fruitful day in the Wynmoor apartment, we were eating dinner together.

"I'm not sure about Rick and Rick," Gretchen ventured.

"What do you mean?" my mom asked.

"I just am not sure they're doing a good job."

"They're doing fine," my mom said. "I'm keeping a close eye on them."

"They're harmless," I said.

Gretchen resumed eating her salad. "I don't trust them. And I'm worried about what will happen when they start to do work in Dan's apartment. He won't be able to keep as close watch, because he'll be at work. And he's very distracted."

"Distracted?" my mom asked.

Gretchen looked at me. "Your pretty focused on work right now, and I don't think you have the time to focus on the repairs."

"Well, fixing the apartment is my top priority," I said. "I need a place for us to stay when you visit."

"How come you're speaking up about this now?" my mom asked.

Gretchen didn't answer.

"Hmm?"

"I guess I didn't feel comfortable talking about it."

"Why not?"

Gretchen looked at me, then at my mom. "Never mind. I'm sure it'll be fine."

My dad arrived for a four-day visit, and Wynmoor got pretty crowded. The house was filled with a constant bustle. My mom put my dad to work, to try to advance the

renovations. My dad complained about having to work on his vacation. At the dinner table, we had long, combative conversations about how to approach the repairs in my apartment. I often felt lectured at. Gretchen kept to herself, and resisted my parents attempts to draw her out. She told me she particularly hated it when my parents yelled at each other.

My mom left Florida on August 11, and that made things easier.

That same day, Gretchen and I went to Michigan for her family reunion. It was Gretchen's 27th birthday on August 13. Gretchen had told me, almost by way of warning, that birthdays were really special in her family. This would be her first birthday that we spent together. I knew I had been distracted by work and by the repairs, and I wanted to put my full focus into making her birthday special.

We were staying at a quaint family-run hotel in Whitehall, Michigan, near where the family reunion was held. I arranged to have our room changed to the honeymoon suite, which included a raised hot tub inside the bedroom. I recruited Gretchen's parents to help me. Her mom would take her on a shopping trip in town, and then for a jog, while her dad drove me to a dollar store. I bought a bunch of streamers and balloons and a "Happy Birthday" banner. I decorated the room, then I packed up our stuff and moved it to the new room.

Gretchen returned from her jog sweaty and ready for a shower. The door to our old room was open, and there were two people cleaning the room. Gretchen was surprised, then angry. "Where is my stuff?" she demanded. She told me to go talk to the owner.

I took her hang and walked her to the suite and opened the door. She walked into the mesh of balloons and streamers and a happy birthday paper accordion. She looked at me sheepishly with a smile on her face and gave me a sweaty kiss.

We had encountered a dilemma in the living room. My apartment used to have a drop down ceiling, which the previous owner had removed. When Frick and Frack tore out the drywall, there remained an 18-inch strip of intact drywall along the perimeter of the wall where it met the current ceiling. That would leave an ugly seam on the wall where the old drywall ended and a new one began. The previous owner had covered that up with horrendous fake-wood wall paneling, something I didn't want to repeat.

Skinny Rick puzzled about the seam. While Gruff Rick was taking his portable tile saw to the floor in the second bedroom, Skinny Rick would teeter on a ladder with a tape measure. Then, on August 15, Skinny Rick came up with an idea. We could mount a wooden wall ledge made of painted two by fours that would add an interesting design element to the room, create the opportunity for recessed lighting, and of course, cover up the seam.

I called my dad, and he was excited by the idea. He sketched some drawings at work and faxed them to me to show to Rick. The wall mount would be in an art deco style. I agreed to pay $1,500 dollars for the wall mount. I paid half up front. I was impressed by Skinny Rick, and pleased with the progress. Finally, we were getting somewhere.

I began to look around the apartment with new eyes, looking for other places to innovate. One of the things I'd most disliked about my apartment before the storm was

there was nowhere comfortable in the kitchen to eat. The kitchen was narrow and small, and I had wedged a square card table in the corner but it felt cramped. There just wasn't enough room between the end of the kitchen cabinets and the back wall for a table of any size. I wanted to find a better solution. And then it came to me. Why don't I extend the countertop from beyond the cabinets into the open space. It would end in an L-shape, where I would have a surface to eat. I could put bar stools behind it, so that if I was cooking Gretchen could chat with me. I told my mom about the idea and she was excited. She had already been in conversation with a kitchen cabinet vendor about our new kitchen, and she asked them to add it to their rendering. It was the first original creative idea I'd contributed to my new apartment.

Whenever things went well, Gruff Rick made a point to ask for more money. When things didn't go as well, or there were unexpected delays, he also asked for money. He had an amazing ability to use any situation at all as an occasion to ask for more money. And he would get incredibly put off if I turned him down. I spoke to my dad about these entreaties. He urged me not to pay.

When I let slip that I had to leave town for a few days on a work assignment—the one-year anniversary of Hurricane Katrina was approaching, and *Marketplace* was sending me to the Gulf Coast to follow up on the story of a hotel in Waveland, Mississippi, filled with people who'd lost their homes in the storm—Gruff Rick began to insist the job was half done. He pointed out that they'd torn out the living room closet to turn it into an entertainment center, and they'd installed sheetrock in the living room. He said they'd stop working unless they got the next draw. Skinny Rick paced nearby,

interjecting a “yeah” or an “uh huh.” It made me nervous to think about Skinny Rick stopping work. I needed the job done, and ultimately he was the one who would do it.

Rick kept needling me, and the day before I left town, I relented. On August 16, I cut Gruff Rick a check for $2,000. I noted in the memo field that he’d completed the first half of the work.

I felt drawn back to Waveland, Mississippi, a small coastal town that had been nearly wiped off the map by Katrina’s 25-foot storm surge. I wanted to check in with Bill Lady, the owner of the hotel turned refugee camp. I had thought a lot about Bill in the past year, especially after I was hit with Wilma. We were living parallel journeys, and I wanted to see if he had made more progress with rebuilding than I had.

Bill had lost two homes, his car wash business and the ground floor of his hotel. When I’d last spoken to him, about a week after the storm, he had hired a company out of Texas to gut the hotel and rebuild the rooms in exchange for his expected insurance proceeds. By the time I’d left Waveland, rooms that had been soaked to the ceiling had already been stripped to the frame. Bill told me he expected to reopen by Christmas.

I rented a car in New Orleans and made the hour-long drive to Waveland. I had spoken briefly with Bill ahead of time to schedule an interview, and my sense from that brief conversation was things hadn’t gone as planned.

Silt-encrusted cars lined the highway as I drove into Waveland. I took a brief driving tour of town. The big box stores had reopened. And some of the debris had been cleared. But the beach-front properties that had been wiped clean away hadn’t been

rebuilt. The shoreline looked like a cemetery, with foundation sites serving as grave stones.

I pulled into the parking lot of Bill's hotel. The placard for the "Coast Inn and Suites" was gone. In its place, a cheap plastic sign read, "Now Open."

I looked for the front office next to the pool, but I was disoriented. Bill found me in the front yard. "Different, eh?" he said.

He walked me through what remained of the hotel. He had torn down the front office and the southern wing. He'd removed the pool. In the section of the hotel that remained, the roof wasn't finished and the front wall had jagged holes. Most of the rooms were rebuilt, but only a few had furniture.

"What happened to your plan to reopen by Christmas?" I said.

"I spent most of the year fighting with my insurance company." The company said the damage was caused by storm surge and not high winds. So he was paid from his flood policy and not his windstorm policy. That meant a difference of hundreds of thousands of dollars. Bill hired an attorney to fight the decision. Meanwhile, his contractor pulled out and repairs stalled. After ten months, Bill settled for a $1.5 million payout. That was about six times what he would have gotten from his flood policy. But it was a third of what he needed to fully rebuild.

So he tore down. He left 75 rooms standing and told me he planned to operate a no frills, blue-collar hotel. And he changed the name of the hotel. From the Coast Inn and Suites to the Coast Inn. His first guests were the guys fixing the roof.

I interviewed Bill differently because of what I'd been through. I listened better and heard more. I asked different questions, and I let Bill's answers dictate the direction

of the story. Most of all, I didn't search for some uplifting narrative. Bill's situation sucked, full stop.

I also shared with Bill my own story of intransigent insurers and wayward contractors. Bill let down his guard. He told me he felt ashamed about how little he'd accomplished in a year, and how scaled back his aspirations had become. I told him I was actually impressed by his progress. I told him about "Frick and Frack," and we laughed.

"For most of the past year," he said, "just getting by felt like accomplishment enough." I knew exactly how he felt.

I got back to Miami and headed for my apartment. The only progress I could see from the previous week was that two additional boards of drywall had been attached to the wall. And one of those boards was damaged—it had probably been bought from the discount bin at Home Depot. It was jarring how much work remained to do. Frick and Frack were definitely not half done. What had I been thinking?

I called Gruff Rick to ask what was the holdup. He showered me with a litany of complaints. He said the job was bigger than I'd presented, that it was taking longer than it should, that he needed more cash for supplies. I told him to get back to work. His haplessness didn't strike me as funny anymore.

The one thing that kept me optimistic was that he left all his tools in the apartment. This meant he wasn't working another job, and he had a lot to lose by leaving.

I visited the apartment every day after work, before heading up to Wynmoor to sleep. I didn't see Frick and Frack there, though I would see some evidence of the work they'd done that day. A few extra pieces of drywall attached, the seams between boards

taped and sealed. Gruff Rick would complain about the money, but it was easy to deflect those complaints because his final draw came when he finished the job, and he wasn't close to done.

The roof was still leaking. I had lined up four buckets in Victor's bedroom to capture the various leaks as they progressed along the crack in the ceiling, which now extended all the way to the fan in the middle of the room. I called Silvia and told her I was worried about the leak reaching the electrical system.

Finally, on August 23, exactly a month after I'd first discovered the leak, a new set of roofers showed up. They had decided to tar the roof, a method my roofer had recommended against because it wasn't reliable. They brought a tar-encrusted mixer about half the size of HVAC and parked it in the strip of grass in front of our building. They had to pull out two of our sickly fichus bushes to make room. While they filled plastic trash bags with roofing paper and stones, the mixer chugged and heated, emitting white smoke and a sweet tar smell. I watched them heap the gook onto the roof and smear it like peanut butter. I was relieved to have the leak behind me, so I could focus on the repairs inside my apartment. And on enjoying what remained of my summer with Gretchen.

Once my mom had left Wynmoor, things were easier for Gretchen and me. We got into a nice routine of dinners at night and movies and time together on weekends. We were getting along and starting to find a rhythm. I was distracted, of course, by the demands of work and the ups and downs of the apartment, but things seemed to be

progressing. And it helped to have Gretchen there, both because she saw what I was going through and didn't misinterpret my remoteness, and because it was easier to pull out of my tar pit of discouragement when I had a pretty girl living with me.

On August 24, a tropical wave in the eastern Caribbean intensified into Tropical Storm Ernesto. It was the most significant system of what had been a quiet hurricane season. It was nearly the one-year anniversary of Hurricane Katrina, and Ernesto's initial path had it tracking through the eastern Gulf of Mexico as a major hurricane. The local news kicked into hyperventilation mode. Which was a good description of how I felt.

That afternoon, I went to the apartment. The living room looked different. And then I saw it. The wall ledge had been mounted. It was created by three pieces of wood glued together and stacked in a progression of three steps. Here and there I could see wedges of wood or a metal clamp used to tighten the seal of the glue. It was a piece of real craftsmanship.

It had been raining a bit that day, so I walked into Victor's bedroom to see how the new roof had held up. The line of buckets were dry. All looked good. But then I noticed a wet spot in the back of the room, where the closet had been. I looked at the ceiling and there was a brand new yellow stain and a new hairline crack and a new leak. The elation I had felt moments before pooled on the floor with the water.

Hope intermingled with despair was a far more toxic mixture than pure despair. The swing of emotions was exhausting. I felt very tired. I wanted to escape from this purgatory of botched repairs and needling contractors. I was aching to get my apartment

fixed. I'd had so much trouble finding a decent contractor, and I'd already thrown most of my inheritance from my grandpa to Frick and Frack. I just wanted it done.

Gruff Rick seemed to sniff my desperation when he called me the next morning.

"Did you see the wall mount?" he asked in his emphysemac gurgle.

"I did. It looked good."

"Great. So you owe us the remaining draw on that project."

"No, I'll pay you that when you complete the whole job."

"That's not what we agreed to." In fact, we hadn't discussed whether he'd get the money when the ledge was finished, or the whole job was. We were in a gray area. "Look, I can swing by your work to pick up the check. What time will you be there?"

"I'm there now."

"Okay, I'm coming." He hung up the phone before I could respond.

Frick and Frack arrived in his big black pickup truck within an hour. I met them outside the station. I complimented Skinny Rick on the job. He seemed genuinely pleased. I felt some sympathy for Skinny Rick, a craftsman who clearly enjoyed the work, stuck hitching a ride with his less talented and needling cousin.

Gruff Rick was wearing a yellowed tank top. He had tattoos on both shoulders that I'd never noticed before. On his right shoulder was the head of a red devil. On the left shoulder was a coiled dragon. That seemed about right. But it was the other tattoo on his left shoulder that made the biggest impression. It was of Woody Woodpecker, the cartoon character with the annoying staccato laugh. Ha-ha-ha ha ha. Rick was like a woodpecker, patiently pecking away. I cut Gruff Rick a check for $600 bucks. I assumed

he would head to my apartment to continue work. But he took off in the opposite direction. Had he just driven all the way to Miami just to pick up a check?

Ernesto strengthened into a hurricane, and its track moved east, taking it over Haiti, Cuba, and heading to Florida. A fever took over South Florida.

Two friends from New York were visiting Gretchen and me for the weekend. We spent most of the weekend at Wynmoor. The four of us spent Sunday evening in the kitchen, stuffing grape leaves and gorging ourselves on homemade hummus. My life felt oddly disjointed, with moments of intense distress punctuated by feelings of peace and contentment. I had learned to compartmentalize, to avoid thinking about the oncoming hurricane, or the new roof leak, or Frick and Frack driving the in wrong direction. I enjoyed the feel of warm rice mixed with meat in my palm as I wrapped a star-shaped leaf into a tight pellet and put it into the pot. I savored the tangy lemon flavor of the hummus, and the way it made my mouth suddenly dry. I held Gretchen close, relieved that if the hurricane was coming, at least I would weather it with her.

Hurricane Ernesto's track had shifted. It was now projected to pass right over South Florida and then into the Atlantic. On August 28, Silvia sent an e-mail to me. The subject line was "Hurricane Ernesto notice," and it was addressed to "all owners." It said, "We are currently under a Hurricane Watch. Please prepare to secure all items outside of your premises, as so that they do not become projectiles. Make sure your windows are tightly closed and take all the necessary precautions to ensure the safety of not only your property, but the property of others. Truly yours, Silvia Prieto."

That part about the windows was clearly addressed to me. But just in case that wasn't obvious, she added a postscript: "Daniel Grech, please pay special attention to your windows. Briana Bournique, please remove real estate signs from the back door." No mention of her relatives, of course.

The gauntlet was thrown. I would show her. "Among my many preparations, tomorrow I will be screwing shut several of my windows and securing the other windows in my unit," I wrote her. "That said, hurricanes are unpredictable events and even with my best preparations and taking the necessary precautions, I cannot guarantee that my unit won't take damage in the coming storm."

I added my own postscript: "I should add that in my nearly two years living in the condominium, no water has ever entered my unit through its windows, including during Hurricanes Katrina and Wilma last year. I know this because water leaves a telltale mark when it runs down the wall. You can see that mark in my bedroom wall right now due to the roof leak. No such water marks have ever been left under my windows after hurricanes, nor have I ever observed water leaking into the room during a rainstorm. The window slats are angled outward so that any runoff falls along the side of the building and doesn't enter the room."

I walked into my apartment on August 29. It was the one-year anniversary of Hurricane Katrina. I was determined to secure my apartment, from Hurricane Ernesto and from Tropical Storm Silvia.

Most of the jalousie windows closed fine, but two sets of them in Victor's room were stuck about a third of the way open. My plan was to drill the windows shut. But I couldn't do unless I could close them all the way.

I scoured Frick and Frack's tools for equipment I could use. There were four separate toolboxes. They all looked new. The largest one had wheels at the base like a suitcase. I unclicked the reinforced plastic latches and began sifting through dozens of wrenches, hammers, wire cutters, a half-dozen tape measures. There must have been a dozen screwdrivers, each one subtly different: smaller head, oversized, flat head, Philip's, removable head with external storage, removable head with internal compartment, ratcheting mechanism, sticky grip, hard plastic grip, clear grip. I tried the various screwdrivers, first to scrape the flaky salt residue out of the window joints, then when that didn't work to lever the windows shut. I succeeded in notching the aluminum frame, but the windows stayed stubbornly open.

I scoured the rest of the apartment. A leather utility belt. A portable circular saw. A portable lathe. A portable drill, but no drill bits. A crowbar. Several brooms. Nothing.

Nearly all of the equipment looked new. No wonder Gruff Rick had wanted more than $1,500 for supplies. I hoped at least he got a discount from Home Depot, who had recommended him. I tried to put that out of my mind.

In a box of stuff I'd left behind, I found the duct tape Victor had used to send packages to Argentina. This had potential. I taped over the open window seams in horizontal stripes. When I ran out of the duct tape, I used some blue painter's tape that I found on a window sill. At least something Frick and Frack had bought would be useful. Except it was about as sticky as day-old gum. So I tore off small pieces of duct tape to

hold down the sections of painter's tape that kept falling down. Inspired, I laid long diagonal strips of tape across each window in a huge X, like the Xs spray-painted on homes by rescue workers after Katrina.

Then I ran out of tape. There was one window left, the worst offender. Its panes stayed stubbornly open. I took an extra two-by-four left from my window ledge and wedged it diagonally in the window frame. Wedge was a bit generous. It rested lightly in the frame. I held it in place with the last strip of painters tape. The only damage my windows had sustained during Wilma was one set of vertical blinds had fallen. I couldn't have that. I took the side panel from my torn down closet and propped it against the remaining blind. That would hold it.

Something was missing. I saw the bungee cord that Victor had left behind. I yanked it taut and attached it to the toolbox with the wheels.

I stepped back and surveyed my work. I felt a devilish pleasure. I had shown Silvia. Those Xs were a message to the hurricane gods: Keep out.

During hurricanes, I slept at the office. That was the only way to ensure I'd be able to cover the storm the next day. But now I had Gretchen with me. We considered having Gretchen stay in Wynmoor, but neither of us liked the idea of her being there alone.

So we decided to make an adventure of it. She and I would sleep on an inflatable mattress in my office at WLRN, just as I had the night of Hurricane Wilma.

The office was humming in pre-storm preparation when we arrived. Plywood boards covered windows in the rear entryway. The backup generator was ready to go to

keep the station on air. Yellow extension cords ran along the floor. No one seemed to pay Gretchen and me much mind.

Hurricane Ernesto hit South Florida the following day, August 30, as a weak tropical storm. The storm moved back to sea, traveled along the east coast and made a second landfall the next day in North Carolina just below hurricane status.

As soon as it was safe, Gretchen and I drove to my apartment. I remembered the journey I'd made 10 months earlier, along the causeway strewn with branches, past the toppled tree and the startled strangers who were my neighbors, up the humid hallway, into the sea of silt that had collected at the base of my front door, to discover my windows had held and there was a hole in my roof. I held my breath as Gretchen and I entered the apartment. It looked exactly as I'd left it. Even the blue tape Xs had held.

That night, I was sent a rendering of the L-shaped kitchen countertop. It looked perfect.

The week after the storm was Gretchen's last one in Miami. She had spent two months with me. On September 3, she returned to New York to start her second and final year of grad school. We had grown much closer over the summer. I was devastated to see her go. I was back on my own.

I was focused on Gretchen, so it wasn't until she left that I realized that I hadn't heard from Frick and Frack in the week after the storm. I called their cells and left voice-mails until the mailboxes were full. Soon the numbers stopped ringing, and went straight to a recorded message that the phones had been disconnected.

I pulled out the original contract, with the list of what needed to get done. I checked off what had already been completed: the teardown, the drywall, reframing the closet. Just seven projects started, and only three completed. I compared that to what was left. That list had 31 items, including priming the walls, installing window sills and fixing the windows in the entire apartment. They weren't even close to halfway done.

I pulled out my checkbook and began flipping through it. I'd cut seven checks over three weeks. Had I really written that many? I was surprised. Most of the checks were for less than a thousand dollars. But they added up. I'd paid Rick Pimental $9,450 for labor and supplies. If Gruff Rick were to come back, finish the 31-item punchlist—which at his pace of work would take months—he'd only get another two thousand bucks at most. He wasn't coming back. Of course not. Why would he? There was a mountain of work and a trickle of money.

What the hell had I been thinking? I went over the date of each check, thought back to the specific circumstances in which I'd written it, trying to reconstruct my stupidity. I could hear Gruff Rick's voice in my ear like a gnat, wheedling me, guilting me, bullying me. I could see Skinny Rick pacing, stroking his whiskers, calling out monosyllabic agreements like a Greek chorus. I heard my dad's voice in my ear, urging me not to pay. Then I felt the insistent urge to *get it done*, to *fix my home*, so I could *move on*. I was so ready to get to the next part of my life's journey.

I watched myself oh-so-carefully writing those checks, double-checking on the spelling of Pimental, writing the amount, signing my name, carefully noting my rationale for the check on the memo line like a confessional. My mental image panned out, and I

saw Gruff Rick hanging over my shoulder, Skinny Rick nodding his head. I felt guilty and stupid. I had just squandered my grandpa's inheritance. I had been conned.

Why didn't I see it sooner?

Part of it was my arrogance, the key ingredient in any con. I was the smarter-than-thou Ivy Leaguer, they were two hacks. I designed pretty spreadsheets with the work I expected them to do. I thought I was smarter. But Gruff Rick was more persistent. He was like a metronome: pay me or I stop working. He played on the one thing my smarts couldn't hide: my desperation. I wanted my apartment fixed even more than I was worried about money.

But a big part of the reason I kept writing those checks long after it made any logical sense, even as some part of me was screaming that I was being snookered, was that I trusted my mother's judgment. She had hired these guys to do work in her apartment, and she had signed off on them. In my world, that was all I needed to know.

My mom had never steered me wrong. I found myself thinking back to my college application process. I had been too busy with my activities—sports, Science Olympiad, girlfriend and friends—to engage in the process. So my mom filled out the applications for me, using an old typewriter to type in the forms. She pulled together my resume. She saw that I had a hole in my resume on volunteerism, and she pushed me to volunteer as a coach for the Special Olympics. All I did was write my personal essays, which was my specialty anyhow. This got me into almost every school I applied for, including Princeton and Swarthmore. The only chink in the record was Harvard, where I was put on the waiting list. Until now.

Gretchen had been right. And neither my mom nor I had listened. After a few comments about Rick and Rick's suspect behavior, Gretchen had stopped sounding the alarm. Afterwards, she was gracious enough to not say, "I told you so." But I could tell she was smarting from my siding with my mother and not trusting her judgment.

My mom and I compared notes. She had kept a much closer eye on repairs in her apartment. And my father had been much stingier with the up-front payments. In the final accounting, Prick and Prick had done most of the work in the Wynmoor apartment. My mom had overpaid only $200. I was the dumbass.

Still, I was rattled. My mom had always been my rock. She allowed me to keep the list-making, task-doing, slogging-through-a-task, follow-through part of my personality at bay. I had fun and let her do the heavy lifting. And, except for a few missteps of my own doing, like getting a B in Mrs. Pertschuck's high school English class, or a disastrous senior thesis experience in college, it had worked. My life had been a huge success. I had a gold-plated resume. But her perfect track record had been broken. And that broke something inside of me as well.

There was a part of me that wanted to point my finger at my mom, assign her the blame, but even in my anger and frustration I knew that this was my fault. I was the one who kept cutting Rick and Rick those checks.

My mom's nickname for them, Frick and Frack, just didn't fit anymore. They weren't silly pranksters. They were the jerks that had just stolen my money, my parent's money, my grandfather's money. They were pricks. Prick and Prick.

CHAPTER SIXTEEN: OPERATION PINK FLAMINGO

Two weeks after she started the fall semester, Gretchen came to Miami for a long weekend. She and I visited the apartment to take stock. I found it easier to have Gretchen by my side.

The apartment was filled with construction detritus, work supplies, and plain-old trash. The wooden boards from Victor's closet were spread throughout the apartment, resting in the corners of rooms. Unused drywall sheets were propped against the wall. A window blind was left in a heap. Wooden lath strips torn from the wall were thrown into a pile. A stack of at least a dozen heavy-duty trash bags filled with debris took up most of the living room. Red plastic drinking cups were scattered throughout the apartment: on a window sill, under a pile of wood, on top of the refrigerator.

"It's like someone had a party here," Gretchen said.

I filled a trash bag with empty bottles and cans: a coffee cup from 7 Eleven, a two-liter bottle of Sunkist orange soda, an empty jar of pickles.

I'd plugged in the refrigerator so Prick and Prick could put food inside. They had left an almost-empty bottle of Pepsi, yellow mustard, mayonnaise, and a jar of hot pepper rings. I began to unscrew the lid on the pepper rings.

"You can't eat that," Gretchen said. She was horrified.

"Why not?"

"It's contaminated."

I couldn't argue with that. She threw the condiments away.

Then there were the tools. In addition to the multiple toolboxes and power tools, scattered throughout the apartment I found a tape measure, a hand saw, a box of screws, a scraper with a bright orange handle, and the yellow crowbar that I'd used to try to take down the closet.

Around that time, I got a notice in the mail about my property taxes. My apartment had a taxable value of nearly $200,000 – the purchase price plus annual increases. I read the document and it said that the valuation reflected the market value of the home on January 1st of that year. But my house was uninhabitable on January 1. I still had a massive hole in the ceiling and a red tag on my door.

The notice said I could appeal my tax bill by filing a petition with the Value Adjustment Board. It directed me to the Miami-Dade County Property Appraiser's website for more information.

The site had an address search where I could find the purchase price and taxable value of properties. They're public record. I typed in my address: 2444 Flamingo Place, Miami Beach, FL 33140. The eight units of the Jefferson Davis Condominium came up.

Hector had bought unit 1B back in 1983 for just $23,000. That meant he probably had paid it off. With his homestead exemption – a tax discount to people who lived in the properties they owned – and an additional exemption for seniors, Hector paid no county or city taxes to live there. His regional and school board taxes were off a taxable value of under $5,000 dollars. That meant his annual property tax bill – really, his entire housing cost – amounted to no more than a few hundred dollars a year. Surely he could afford that, even on a fixed income. How poor could he be?

Oscar's unit 1A was in the same situation. Oscar had bought the apartment in 1984 for $29,000. His taxable value, after his deductions, was seven times less than mine.

Silvia's unit 2A, her rental apartment, was taxed at a far higher rate than her relatives because she didn't live in it. Still, even her tax bill was far lower than what was paid by the non-family members who had bought in more recently, like Brianna in unit 1D and Diane in unit 2D and me. We had bought in the middle of a boom in real estate prices, and that meant a boom in real estate taxes for the city.

I searched under Silvia's name on the property appraiser's website and found information about her house near the bay. It was 1,200 square feet, with two bedrooms and one bath. She bought it in 1991 for $55,000. It was slightly larger than my unit and was valued at slightly more. But it wasn't the palace I had imagined.

I could stand to save money on my property taxes. I decided to give the appeal a shot. I paid the $15 fee and submitted my paperwork to the Value Adjustment Board's downtown office ahead of the late September deadline. The clerk told me I'd have a hearing after the New Year in front of a Special Magistrate. I'd present evidence for why I thought my property was overvalued, the county appraiser would provide counter-evidence, and the magistrate would decide. It sounded like an episode of *Law & Order*. I figured bringing them a photo of the hole that had been in my roof would be enough.

Back when I was first searching for a contractor, the name Gary Thompson had come up. At the time, Gary was busy working on renovating a big apartment complex in Pompano Beach, and he declined to bid on my apartment. After the Rick and Rick debacle, I reached back out to my list of contractors. Gary said the renovation project had

been delayed because of problems with the financing. He said he had some time on his hands.

We met at a deli in Pompano. Gary seemed like a nice guy. He had a soft Caribbean accent and a relaxed demeanor. I was a spurned homeowner. I grilled him about his work ethic. I handed him a detailed contract with a punchlist of 60 repairs and insisted he'd only get paid for work after it was completed. Gary would pick up the repairs where Rick and Rick had left off. He'd prime and paint the walls; install baseboards and trim; connect the gas line and hot and water pipes in the kitchen; install the dishwasher, sink and faucet; lay the tile floors in the kitchen and the laminate floors in the bedrooms; install windowsills and shelves in the living room; install the bathroom vanity and sink; and fix the crack in the ceiling due to a persistent unresolved water leak. Plus he'd hire an electrician to rewire the apartment.

Gary signed the contract on October 5. I felt like I was finally getting somewhere. Then Silvia got on my case. She said before Gary started work he needed to fill out a "Work Notification Notice." Was she making this up?

The notice required me to put down Gary's general contractor license number. He admitted he didn't have one, so he borrowed the number of a friend. In Miami, nothing is every easy.

Survivors of the Iraq War called the day they were nearly killed in combat their "Alive Day." There was the day of their birth – their birthday – and there was the day of their near death, their Alive Day. Their lives started over on their Alive Day. Usually that was a life lived with some severe disability: no leg or arm, brain trauma. And they had to

live with the knowledge that they were actually the lucky ones, that their brothers and sisters on the battlefield didn't make it out alive. It was like a reset button had been pressed on their lives. Time started again and moved forward from that traumatic event. The Alive Day meant the beginning of the rest of their life.

My Alive Day was October 24, 2005, the day Hurricane Wilma blew a 10-foot high air conditioner coolant tower five stories from the adjacent high school into my roof. It was an inflection point in my life and history, and the clear starting point for a profounded different life. It was a new beginning. I had no idea where or when it would end.

On the first anniversary of my Alive Day, I slept on the floor of my office. I had started sleeping there several nights a week to save myself the hour-long commute each way to Wynmoor. I decided not to mark my Alive Day in any way—except, perhaps, in my calendar. "One Year Homeless Anniv.," I wrote.

Two days after my Alive Day, another leak was discovered in Victor's room. It was the fifth time I had discovered an active leak in that room. A hole had formed in the ceiling. It was the third hole in my apartment in a year. Two were caused by a hurricane. The third was man-made. It was created by contractors, janitors, neighbors and myself traipsing on the roof. And it was exascerbated by botched, lazy, incompetent repairs.

Just as Wilma had exposed my flaws and those of my unit, the damage in Victor's bedroom exposed my condo board to be a venal, amateur, vindictive bunch. The subfloor debacle unearthed years of inattention and deferred maintenance, from building an

addition on a roof to ignoring the termites eating away joists to the electrical outlets being installed in the wall like Christmas lights. The building carried with it a history of cut corners and corruption, of deferrals and self-deception. When I bought my condo, I was buying more than a "good investment." I was buying a history. I was linking my life to that of my neighbors, past, present and future. I was purchasing not just a physical space but a community of people. It was more akin to marriage than investing. I had no idea when I met strange Silvia that first day, that I was almost joining her family. Almost.

I insisted the condo board hire another roofer. They found a different contractor and paid him a decent amount, and he fixed the problem. But the leak delayed Gary from getting started in my apartment by more than a month.

"This fucking sucks," I told Dr. Richardson during a session.

"It does suck. That's exactly right," he said. "This sucks. Full stop."

"Yeah, sucks a big one." I thought he was humoring me.

"Dan, not everything has to be a learning experience."

"At least not in the moment."

"Or ever." Dr. Richardson sat forward in his chair. "You're going through something really difficult here. Just getting through it is hard enough without having to search for some overarching meaning to it all."

The response my mother had taught me—let this be the worst thing—flashed through my head. But this *was* the worst thing, I wanted to say. I knew other people out there had it worse. I could be the business owner who tore down half his hotel. But I found no consolation in his misery. My own story was plenty bad. This wasn't getting a

B in high school English class, or getting waitlisted at Harvard, or handing in my senior thesis late. I felt stupid, worthless, small.

"I want you to honor how hard what you're going through is," Dr. Richardson said. "No caveats. No counter examples. This sucks."

"It has been really hard," I said. I looked at the box of tissues next to the couch. I had never noticed it before. "I'm really tired. I'm tired of getting kicked around. And I'm tired of trying to make sense of it all. I don't understand why this is happening to me."

"There is no why. It just is."

"And it sucks. It definitely sucks. This sucks."

And like that, I felt better. Not remotely good, but better. Better knowing that this was the absolute worst, that it couldn't possibly get any worse, until it did. Better in the conviction that if I wasn't at the bottom I was damned close.

It seemed so banal, so obvious, this "this sucks" breakthrough, but for some magical reason, admitting it helped. It lifted an additional burden that I'd been carrying: trying to make sense of it all. But there was no moral to this story. There was no uplifting narrative. I needed to cut myself the same break I'd cut Bill the hotel owner in Waveland.

There's a moment in George Orwell's autobiographical *Down and Out in London and Paris* that captures how I felt. Orwell was living in a slum in Paris, and was getting down to his final francs. He said, as his money ran out, he discovered "the great redeeming feature of poverty: the fact that it annihilates the future." "It is a feeling of relief, almost of pleasure, at knowing yourself at last genuinely down and out. You have talked so often of going to the dogs—and well, here are the dogs, and you have reached them, and you can stand it. It takes off a lot of anxiety."

After that therapy session, I stopped pretending I was okay. I wasn't. When people asked me casually how I was doing, I actually told them. I was a mess. I was defeated. I was down for the count. I got angry at small things and forgave myself. I read the *New York Post* and watched ESPN Sportcenter late into the night and didn't beat myself up over it. I had trouble falling asleep and even more trouble getting up. The cup wasn't half full, it was mostly empty. And I felt totally relaxed with it. I was going to ride this shitstorm until the winds died down. Because after years on the hurricane beat, I knew this much: every storm, no matter how strong, passes.

New Years came and went. The repairs limped along. I decided rebuilding my apartment would be my New Year's resolution for 2007. To motivate me, I gave it a code name: Operation Pink Flamingo. I wrote the code name with a maroon marker on a piece of paper and taped it to my wall. I could never lose sight of the project again, even while I was at work.

The first few months of the year, I had a second period of casting about and staying at various places. Wynmoor wasn't available because my parents had rented it out; they thought my apartment would be ready by then. And I could no longer stomach sleeping at the office. I was worried I'd be found out.

Once again, I have no idea where I slept. Here's what I could reconstruct, from e-mails and memory:

I know I stayed at the apartment of a colleague from my dad's bank who owned a vacation apartment in Pompano Beach, near Wynmoor. I stayed there at least three times, often a week at a time, including a stint with Gretchen. Eventually my dad asked me to

stop staying there. It was a work colleague, and my dad said it made him uncomfortable to have me there.

I spent a long weekend with Gretchen at the apartment of the reporter who had given me the tips about real estate attorneys. The apartment was just a block from mine. She had sent me a picture from her living room window of the air conditioner embedded in my roof. I overstayed my welcome in her apartment when I spent a few extra hours in the apartment without asking.

I lived for weeks at a time in the spare cottage of one of the people I'd met through improv. But I'd have to vacate when in-laws or friends visited.

I spent one week in the distant southwestern suburbs of Miami, staying with another improv friend. I slept in the bedroom of her grown son. I could have stayed longer but chose not to because of the brutal commute.

At the time, I was living out of my office and my car. In my office, I had assembled a portable clothing rack and hung up my pants and shirts. I then had my underwear, socks and other essentials in a bag I kept in my car.

My main memory from that time is the Sunday I spent very lovingly washing and waxing my Ford Focus. I did a terrible job with the wax job, despite the effort I put into it. For years, I found traces of unwiped wax in nooks and crevices.

Every home has its secrets, shortcuts made during construction that often remain hidden to the next owner for years. My apartment seemed to have more than its fair share. A second bedroom built atop a tile roof, an illegal bathroom with the sewage pipe

running along an external wall, an electric stove separately wired to circumvent the circuit breaker.

But the oddest quirk of the apartment was also its most obvious: an exposed hot water pipe that ran along my kitchen wall. Not only should the pipe have been buried to avoid someone getting burned or it mistakenly getting nicked, it ran straight through the kitchen cabinets. A previous owner had notched the cabinet to make the way for the pipe, but I didn't want to do that with my kitchen. It had to be buried.

At the same time, a colony of termites living in Victor's bedroom ceiling announced their presence by excreting sand-like wood granules on the new toilet bowl we were storing in the room.

On February 22, when I walked out of my apartment, I noticed the door to Silvia's rental apartment, unit 2B, was slightly open. Outside of the apartment was a large yellow and black professional toolbox, similar to the one bought by Rick and Rick. I glanced in the door and I passed and was surprised to see that the apartment had been emptied of furniture. What had happened to the couple that had been renting the apartment?

I leaned in. I saw a hammer, a nail remover, and a coiled extension cord that led to a Liberty Bell shaped piece of equipment. Next to it was two boxes of Norton SG RedHeat brand sanding pads. Silvia was having the floor sanded and refinished.

Was Silvia doing these repairs with a permit? I looked back at the door, where the permit was supposed to be displayed. Nothing. I pulled out the camera I had been using to take pictures of the termite and hot water repairs in my apartment and snapped three pictures of the apartment. I caught myself in the opposite mirror in one of the pictures,

my point-and-shoot pressed to my face. It was a self-portrait of protracted bitterness and neighborly snooping.

The guy doing the work in the apartment emerged from the bathroom and saw me. I walked away before he could say anything. He closed the door. I expected that he would tell Silvia what he'd seen me do.

I went back to the office and checked the City of Miami Beach's online records. My hunch was correct. She hadn't pulled a permit for the work.

I was annoyed, of course, that Silvia could be such a hypocrite. She demanded in writing that I pull a permit for every bit of work in my apartment, harped on my ill-closing windows, made me fill out a "Work Notification Notice" to the condo, hounded on me for back maintenance fees, and didn't do the very thing she demanded of me. And she worked in City Hall. She could have walked upstairs during a lunch break to pull a permit for the renovation in her apartment, but chose not to.

I also felt mildly triumphant. Snapping those photos was a nice gotcha moment. I had documented her hypocrisy. And I had her rule-breaking. If things ever got really ugly, I knew she could pull out the second bathroom without a permit. Now I had an answer to that. We were both rule breakers, and we each could hurt each other. Mutually assured destruction.

I told Gretchen about what I'd seen, and I vented about how Silvia held me to rules that she didn't follow herself. Gretchen had just completed a lesson in cross-cultural conflict as part of her masters, and she said that a big part of my conflict with Silvia was cultural. She said Silvia had a different understanding of what was meant by the law.

To Silvia, the law was a lever, not something set it stone. She used the law to get what she needed, and she ignored it the rest of the time. To her, there was no contradiction in making me pay my maintenance fees under threat of a lien, even as her brothers got a break on their assessment. She would force me to fill out a bogus "Work Notification Notice" even as she ignore me writing certified letters requesting condo documents I was entitled to by law.

Gretchen pointed out that her attitude was consistent with the way the law had historically been treated by the powerful in countries in Latin America. The law was what the powerful said it was, a weapon to be deployed against one's enemies. Nowhere was that more true than in Silvia's native Colombia, where the government had financed and armed paramilitary groups to summarily execute the leftist guerilla fighters.

Among people who lived in the U.S., law seemed to have a greater moral weight and a higher authority. It applied to the weak and the strong alike. The judicial system wasn't a tool of the political elite, it was a check on their power. It was wrong—full stop—to break the law. In the U.S., we drove inside the street lines, even when no one as looking.

And yet I recognized I was more like Silvia. I was an inveterate boundary crosser and rule breaker. I liked driving in the middle of the road at night. The letter of the law was something to be skirted. It was provisional, as when Silvia and I sided together on hiding the termite damage in Victor's subfloor to make sure the supplemental insurance claim went through.

This helped make sense of Silvia's response when I would point out to her what the law stated. For far longer than I had lived in the condo, Silvia's rules were what held

sway. It had been a family-owned building, and she didn't understand that when I bought into the condo the old ways of running things would need to be amended. Silvia was used to being a familial dictator, and while Oscar and Hector tolerated that, I could not. Especially when she favored her family and herself over others.

Perhaps the most vivid memory I have of that time was staying at Eric and Sharon's house. Sharon got a new job and they were moving to Washington, D.C. I stayed in their empty two-bedroom house in Coral Gables, a house I'd crashed in while they were living there. But now it was totally empty.

I had two pieces of furniture, my blowup mattress, and my beach chair. I would sit in the beach chair and read or study for the GRE, which I needed to take for my graduate writing program, and then I would fall into bed.

I had to keep the place spotless because the house was being shown to prospective buyers. It was the spring of 2007, and the real estate market had begun its freefall. Buyers had their pick. The stakes were high for Sharon and Eric because they'd already bought a house in D.C. One day I bumped into the Realtor, who didn't even know I was there.

I began to cover real estate for *Marketplace*. I hoped it would help me with rebuilding. It didn't. But it did depress me, by convincing me that the dominant myth of home ownership was total bunk. Though I'd been fed a different line my entire life, I came to believe that a home is not a good investment. My home had depreciated drastically.

The previous fall, I had applied to the county's Value Adjustment Board to reappraise the value of my home for the 2006 tax year. My hearing was scheduled for March. I would appear before a judge and have to prove that my apartment was worth less than its assessed value.

I arrived at the courthouse and waiting in a wooden chair with a stack of documents and photos. I had written a letter to the judge that laid out my argument, which could be summarized as: "Hey, in January 2006 I had a hole in my roof."

The door to the room opened, and another homeowner walked out. They called my name. The room was an unadorned conference table. The judge was sitting at the head of the table, and to him his side was a woman I recognized from the county appraiser's office. She immediately launched in to a well-rehearsed speech about comparative home values in my area. She produced documents that showed the sale price of homes in the area, placing them in front of the judge.

"And what do you have to say to that?" he asked me.

I was ready. I explained that an air conditioner had fallen through my roof. "On January 1, 2006, the air conditioner was still in my roof," I told him. I began to pull out photos date stamped in January. He handed them to the county appraiser official. She nodded as she looked at them.

"Do the satellite photos show damage in that area?" he asked the appraiser.

She said yes.

"So how much is the apartment worth?" he asked me.

I stammered. I hadn't presented most of what I'd prepared. "I'm guessing the repairs will cost $50,000," I said. That would bring the valuation down to $150,000, and save me thousands of dollars in property taxes a year.

He looked at the appraiser. She nodded slightly. "My judgment is that the hole in your condo lowers its market value to $100,000." The appraiser took down the value in small type. "Next!" he said.

I gathered up my papers. I had gotten so used to losing, to being denied, to being ignored. The judge had given me twice what I'd asked for. I got up to leave the room, holding the papers to my chest. "Nice job on the presentation, young man," he said. "Good luck."

That April, I met with a friend at Starbucks. I found I was talking about my experience being displaced by the hurricane. I found that I was talking about Victor and his TV.

Even though he'd left Miami nearly a year earlier, I found I was still angry at Victor. I had a permanent notch in the bone of my shin. I told my friend about the fight, and I found her laughing, and I was laughing too. The whole think was so ridiculous. Instead of rage, I found I was filled with something unexpected: remorse. Victor had been a guest in my home. He was no more solipsistic than I. He deserved better.

My friend said quietly, "We often reveal our true selves in moments of crisis."

"In my moment of crisis, I showed myself to be a monumental asshole."

Work at the apartment was progressing—very slowly, far slower than I would have liked, but progressing nonetheless. The debris was removed. Water damage in the joists under the floor in my kitchen was repaired. A concrete subfloor was laid. Gary used a leveling stick to smooth the concrete like it was icing on a cake. After it dried, he laid a layer of soundproofing—something Oscar had insisted upon—and then off-white ceramic tiles. And suddenly I had a kitchen floor. Slowly the apartment was taking shape. Next up were the laminate floors in the bedrooms.

My father was still smarting from the experience with Rick and Rick, and he pushed Gary hard. Sometimes too hard. I often found myself defending Gary, fearing he too would abandon the project.

Gary had other big projects he was working on, including the renovation of an entire condo building where he was living on a mattress in one bare room. Whenever I traveled for work or for vacation, repairs would stop in the apartment. I had to be there, like a dog musher, pushing the project along.

My mom would visit for a week or a two at a time, to spur the process. We looked at the salt-encrusted metal window cranks and decided against replacing them. I began sanding the aluminum frames, to try to remove the corrosion, but it was painfully slow going.

I visited the library, a short walk from my house, and pulled some do-it-yourself guides from the shelf. One of them was by David Giffels, who wrote a book called *All the Way Home: Building a Family in a Falling-Down House*. There was a Q&A with the author at the back of the book. The unknown interviewer, probably some kid straight out of college, asked him: "How long did projects like re-caulking 733 windowpanes take?"

“Years,” Mr. Giffels says. “This is where I’m glad I wrote the book 10 years later, it gave me a perspective of all the time it cost: All my vacation time, all my possible spare time, a number of years of my children’s growing up I gave to my children’s house. And once you get in it, you can’t get out, you can’t sell a house in that condition. When all of a sudden you realize what it is costing you in your life, it’s too late.”

Too late. Indeed.

In April, Gary and his assistant began to paint the apartment. My mom had carefully picked out the colors.

“You need to sand the doorframes,” my mom told me.

“Shouldn’t Gary do it?”

“There is a certain kind of work that you can’t hire someone to do, certainly not as well as you would do it. Like sanding the doorframes. It’s a step that easily could be skipped. But if you don’t do it, the paint is going to peel off faster.”

My mom gave a packet of extra coarse sandpaper. The work of sanding my doorframes took two full days. It was my first intimate communing with my apartment. The sanding felt like an act of intimacy and love, like massaging the small of a person’s back. I was learning contours that I’d never noticed before. My apartment had beautiful hand-carved wooden doorjambs. They had a solid feel.

I had to sand above my head, covering me in a thin layer of dust. By the time I was done with each threshold, a satisfying circle of dust had formed at my feet. It was exhausting work. After an hour, my shoulders began to ache. There was a joy and freedom in the mind-blankness and raw-physicality of the labor. Save the disastrous run-

in with the crowbar and my closet, this was the first reconstruction work I'd done in my apartment. Sanding those doorframes made me feel more invested in the repairs.

Gretchen was two months away from graduation. She had told me she was ready to move away from New York. The city's grime and expense and unrelenting lifestyle had worn her out. She was ready for a change. Plus, she was flat broke, having gone into six-figure debt to pay for grad school.

During one of our nightly conversations in April, I ventured to ask her the question that had been hanging in the air for a few weeks now: What did she plan to do when she graduated?

"I'm thinking of moving back with my parents for a few months," she said. Her parents in Denver would welcome her back and coddle her.

I knew what I was supposed to say next. This was the moment in the conversation—in our relationship—where I invited Gretchen to live with me in Miami.

I had faced a moment like this a few years earlier, when I was moving from Argentina back to Miami. I had been dating a woman in Argentina for more than a year. I knew I was supposed to invite her to live with me in Miami, and I knew she would say yes. But I didn't want to move with her to Miami. I had been feeling ambivalent about the relationship for a while—in love with her, but convinced I didn't want to marry her—and I saw the move as a way to extract myself from a loving but stalled relationship. So I didn't say the words I felt I was supposed to say on those occasions that periodically came up as I prepared to leave Argentina. I left Argentina for Miami, and my girlfriend joined me for a brief awkward stint and then returned to Argentina without me. Our

relationship sputtered for a few months, and then I returned to Argentina for graduation and officially broke up. The breakup was a messy, halting, months-long affair that left me a puddle of self-loathing and self-pity. I was allergic to moments like these.

Gretchen was aware of my past. She said I had a "commitment problem." She was right that I wasn't committed, but my resistance wasn't toward Gretchen. I hadn't dated other women in the year since I got caught, and I hadn't wanted to. My commitment issue was to Miami. I didn't like the transience of my friends, the thin social connections, the superficiality of my life there. I wanted to keep my options open. I had even thought about moving to New York, to work out of the *Marketplace* office there and move in with Gretchen.

Since Hurricane Wilma, I had regularly indulged in the fantasy of selling the apartment. Whenever things got challenging, I thought to myself, "Fuck it." But as Giffels had written, it was "too late." I had started repairs, and now I was committed to finish. And Gretchen moving in gave me a deadline. I needed to give her a place to live.

That was the true significance of sanding the doorframes. I was committing not only to Miami, at least through the end of rebuilding. Four months after re-committing to Gretchen, I had just agreed to go steady with my apartment.

I thought back to that loneliness I had felt since high school. And I realized that I hadn't felt that way in a while. I missed Gretchen, and wished she lived closer, and regretted it when our visits ended. The hole had been filled.

"Would you want to live with me in Miami?" I asked Gretchen over the phone.

"Where would we live?" she asked.

Ah, yes, there was that. Inviting Gretchen to Miami meant setting a definite deadline for the apartment to be ready. One of the only aspects of rebuilding that had been consistent was setting deadlines for move-in—for myself, for contractors, for the condo board—and hopelessly missing them. My first postal service inspired deadline—May 21, my 29th birthday—had passed more than a year ago. Forwarding mail was limited to 12 months. Since the previous November, mail delivery was resumed to my empty apartment.

"The apartment should be ready." I felt a constriction in my throat as I said it. It felt different than lying. It felt like commitment. This was a deadline I'd need to stick to.

Gretchen told me she'd think about it. And she really did think about it, for weeks. Then, one day, less than a month before graduation, she told me she wanted to move in with me in Miami. I should have felt relieved and excited. What I felt was the clock ticking. The apartment wasn't close to ready.

CHAPTER SEVENTEEN: MOVE IN

Gretchen finished her finals in late April. I flew to New York, rented a van at the airport, and packed the van with stuff from her Brooklyn apartment. Gretchen had tried to ply her friends with free alcohol and food to help her pack up her stuff, but only one friend along with her roommate showed up to help. It was already late by the time I arrived. We filled the rear seats of the van with all her stuff, and then we drove two hours to Philadelphia to spend the night with my parents.

We got up early the next morning and drove to South Carolina, where we stayed with a friend. We made the rest of the drive to Miami the next day.

We were embarking on an adventure together. We were unsure how it would turn out. Gretchen was tired from her program, and hadn't found a job in Miami despite some preliminary searching. She knew no one in town. I was scared to take on the responsibility of another person, when I felt incapable of taking care of myself.

When Gretchen saw the apartment, we decided it would be best for her to buy me some time to get the apartment in better shape. After our trip, Gretchen would spend a few weeks hanging with friends on the east coast before heading to Miami. But the pressure was on to finish.

She didn't want to leave her stuff in my apartment, because it would be covered in dust. So we stuffed what we could in my storage unit. I put the rest in the NPR office at WLRN. It became my closet as well as my living room.

I turned 30 years old on May 21. At the same time, the apartment was being rewired. It was a huge job. All of the rooms needed to have their wiring removed and replaced. Gary subcontracted the job. He priced it with various electricians, and we picked the lowest bidder, Kenwood Electrical. Their bid was $6,200. Despite all the threatening letters, I hadn't gone through on my threat to sue the general contractor or the condo board for yanking out my kitchen wiring. I would have to pay the electrician's bill myself.

Gary had to wait for the electrical work to be completed before he could paint the apartment. My mom picked out the colors: pastel yellow and two shades of green. Within a week, the walls were painted.

I would be able to keep the original wood floors in the living room, but there was no saving the floor in my master bedroom. The wood panels had taken in too much water. I explored replacing the wood, but it was far too expensive. I settled on wood laminate, a kind of flooring that was sturdier and far cheaper. A week after I got back, laminate flooring was installed in both bedrooms. After that, I could sleep in my bedroom, on an inflatable mattress. It was far too soon—the remaining punchlist for Gary was as long as my arm, the apartment was filled with dust and debris—but I needed to press the pace, and being there helped.

You might think this would have been a celebratory occasion, sleeping in my apartment for the first time in 18 months. It wasn't. I had become incredibly good at compartmentalizing my anxiety related to the apartment, artfully forgetting that my apartment was a mess and diving into the radio story I was working on or the trip I was

taking. But now, by living in the apartment, the hole that it had left in me was inescapable. I had to face it every day.

We had to tear out the water-logged kitchen cabinets and install an entirely new kitchen. My mom took over designing the new kitchen, and it had been a saga. For six months, she worked with various vendors to create detailed computer renderings of the kitchen. The prices quoted were outrageous, and the vendors often demanded huge sums up front. One place, Karen's Kitchen, wanted $10,000 up front before they'd even consider taking our business. I'd been down that road before with R&R Constructions Renovation, Inc. We'

My mom had done some renovation work in Philadelphia, and she had had success with IKEA kitchens. But at that time, there were no Ikeas in Florida. The closest one was in Atlanta.

By the time we had cycled through five different vendors, my mom revisited the idea of IKEA. She learned that they could ship the parts to Miami. Right around the same time, I was sent a coupon for $500 off shipping from IKEA. It seemed meant to be. We picked out cabinets—a dark wood finish with sleek metal handles—and my mom had them shipped to Florida.

IKEA is built for pure efficiency, to achieve the maximal space efficiency and highest quality at the lowest price. You just have to build it yourself. My mom flew to Miami for 15 days to help oversee installation. As the boxes began to arrive, she was like an accountant, keeping track of every piece, going over them with the phone agent. The total order for the kitchen included 1,300 pieces. My mom stacked them on the newly

laid floor in Victor's bedroom, methodically checking them off the list. At the end, we had three extra pieces. None were missing. My mom was so pleased. She had nailed it. Perfectly. Order was restored.

Next challenge was to hire someone to put the thing together. This was a big job. But there were no Trained-trained kitchen cabinet people in South Florida. We needed to find a handyman willing to give it a go. We found Wayne Bixler, a red-headed Puerto Rican. He brought a buddy.

It took Wayne and his partner five full days of work, with my mom overseeing every second of it. While that work was getting done, Sears delivered a new gas stove and a refrigerator. By the middle of June, I had a kitchen again. And it looked stunning.

I didn't move all my stuff back in all at once. Just some stray pieces of furniture.

Throughout the whole ordeal my dresser had stayed in the apartment. This was the hardwood dresser that had been directly beneath the hole in my bedroom ceiling. It had held the clothes that I'd thrown into the bathtub and hung out back. I'd dried the drawers, but they had a sheen of dried silt that was chalky. I waited for the wooden drawers to warp, like the kitchen cabinets and the wooden floor had. But over the months, as I opened and closed the drawers, looking for a fattening and separation, I was surprised that the wood didn't lose its shape. The only water damage was on the surface, where a seam had slightly expanded. But it kept its shape. The drawers, though still covered in silt, slid in and out without a problem. It had somehow survived the ordeal.

My mom wanted to throw it away, but I refused. It was part of a bedroom set, so its dark wood and black fixtures and fretting perfectly matched the side tables and bed frame that I had in storage. I wanted to keep it.

"But the whole thing needs to be sanded," my mom said. "Look at how scuffed it is."

"Okay, I'll sand it."

"And then it will have to be primed," she said.

"Okay, I'll prime it too."

My mom was surprised. She was used to me putting up a fight at what I saw as extra work. But I was now committed.

"When you're done sanding and priming, I can stain and varnish it."

I sanded the whole thing, lovingly, thoroughly. It was exhausting work, but it was healing. After I had sanded and cleaned it, my mom layered on a couple of coats of protective wood stuff. It didn't have the shine it once had. The surface was a bit swollen and scuffed. But it had survived. And I thought it looked beautiful.

This dresser was me: battered, bruised, dirty, but still around. A survivor.

I took the photos that had been on the dresser and replaced them on its surface. Then I got the clothes that had been soaked after the storm, carefully refolded them and put them in the drawers. I was sure to leave half of the drawers empty. Those were for Gretchen.

CHAPTER EIGHTEEN: ROOMMATES PARTY

Gretchen moved in to live with me on June 18. Though it had taken far too long, and we'd had some continuing problems with the electrical and plumbing work, the apartment was coming along. The IKEA kitchen was installed, the floors were laid, the walls were painted.

Two days later, a floor specialist was going to spend the day sanding and refinishing the original wood floor in the living room. It created piles of sawdust like sand. They cut out the black stained pieces and replaced them with new strips of oak. My floors were being saved. I had fulfilled my parents' mandate.

When Gretchen moved in, she turned our bedroom into a kind of oasis, a dust-free zone. She worked the room with bleach and handiwipes. I was thrilled to have a clean corner in the apartment. I was looking forward to having this oasis spread to the rest of the rooms.

We had a steady stream of workers coming through.

One day, one of the workers helping to refinish the floor tracked dog shit through the hall, all across the living room and into Victor's bedroom and bathroom. Gretchen discovered it while I was at work and called me in tears. I was surprised at her reaction. I told her it was no big deal and I would help her clean it when I got home.

I opened the door and was hit by the smell of bleach. I walked in and Gretchen was on her knees, scrubbing the tile floor in the hall. Her eyes were streaked with tears. She began to yell at me to take off my shoes, or I would track in the same dog shit that

the worker had. When she looked at my shoes, there were the telltale yellow smears of shit.

"We're going to have no shoes in the house," she said.

"How can we do that, while people are still working here?" I said.

Gretchen kept bringing up the no shoes issue. She couldn't feel comfortable in the house knowing that there was a possibility of us tracking shit into the apartment. I remembered back to the incident during my first visit with her in New York. Her friend advised me to take my shoes off before I entered her room, and when I did, Gretchen with a smile into her tiny room. We didn't leave for much of the next day.

But I hadn't understood that Gretchen didn't want me to take her shoes off, she needed me to. And the kind of enhanced respect that I had shown her that first visit would have to become my new normal. That didn't seem possible.

Four days after Gretchen arrived, Victor's room began leaking again. This time the leak was in the doorframe between Victor's bedroom and the living room. I had spent enough time with roofers to know that meant the seal between the roof and the retention wall wasn't holding. I alerted Silvia by letter. A week later, another rainstorm, another leak, this time on the newly painted wall. Roofers came and fixed the leak. Except two days later it began to leak again, in a corner of Victor's room.

Each time I discovered another leak, I called Silvia. She took each call as an opportunity to hit me with another unexpected jab. She had harped for months on the windows. Her latest concern was that the repair would in my apartment would disturb Oscar and his family now that they had moved back into Unit 1A. I hadn't realized they

had moved back. I didn't take her bait. I told her the faster we repaired the leaks, the faster we could finish the other repairs.

With each leak, my parents grew increasingly frustrated and exasperated. They sputtered in anger. They wanted to do violence to Silvia. They felt that defensive feeling a parent gets for a child. But I was worried for them. While she was installing the IKEA kitchen, I had noticed that my mom didn't have the boundless energy I had taken for granted growing up.

"Are you okay?" I asked my mom one afternoon as she sat heavily on the sofa.

"This is tiring work," she said.

My father began to try to change the subject away from the apartment. He complained that it was all we talked about anymore. At first I ignored his complaints—what else was there to talk about—but I came to agree with him. We needed to change the conversation or we were all going to burn out.

Over the following weeks, the apartment sprang four more leaks. The first three were a leak under my newly installed bathroom sink, a leak under the kitchen sink, and a second leak under the bathroom sink after an unsuccessful attempt to fix the first. These leaks in the kitchen and bathroom were the fault of the plumber that Gary had hired. Gary would trod tiredly back into the apartment, a wrench in hand, impatient with his subcontractor's shoddy work, and try to fix them myself. The fourth leak was above the window in my bedroom, yet another hairline fissure that we knew might have resulted from Silvia's decision to not replace the entire roof.

I didn't tell my parents at first about these leaks. I wanted to handle them myself. I felt like Gretchen and I were being stress-tested, to see if we were resilient. I felt a tinge

of fear as I walked into the apartment after every summer rain, wondering if I would discover yet another leak. Gretchen and I could hardly begin to build a home together in a place that was springing more leaks than a sinking ship.

By the time the bathroom sink started leaking again, and I found myself mopping up yet more water with towels and using water from the bathtub to brush my teeth, it all began feeling like a cruel joke. I couldn't resist. I told my parents. My father sputtered in anger at Gary. I didn't have the energy to fight them like I once did. And I certainly wasn't going to protect Gary from my father. My dad lashed out at Gary. And so did I.

I learned that on the other side of the building, in unit 2D, Dianne also had a leak in her apartment, and she had paid out of pocket to repair the roof.

But that was the condo association's responsibility, and those sort of repairs were covered in the insurance claim. I called Dianne and left a message asking her to call me. I wanted to tell her that the condo board owed her money.

A few days later, I ran into Dianne outside my apartment.

"I left you a few voice-mails. Did you get the message?"

"I don't have to call you," she said to me. She walked past me, saying she was late to an appointment.

"I never said you had to call me. But do you know that you're owed money to repair the damage in your apartment? We got that in the insurance claim."

She stopped and turned to me. "I don't want you to call me again." She then got into her car.

I was stunned and bewildered. I never found out why she treated me so brusquely. But it made me realize, as if I needed reminding, that I was on my own in fighting the condo board.

Early in my bedlessness, I had explicitly asked my parents for help. My parents had always been there to help me, so asking usually wasn't necessary. But I felt helpless, and asking somehow felt better. They would take care of me.

My parents took my request to heart. For the past year and a half, they had lived the rebuilding with me every step of the way. Our relationship had been swallowed by the endless details of rebuilding, the ups and downs of the process. My father's nerves were frayed, my mother was physically exhausted. They were going to get themselves sick with fury. And it wasn't like they could do anything about it.

I could sense their age in a way I never had before. I was afraid for them. One June afternoon, on my drive home from work, I called them at home. My mom picked up and called for my dad to join the call. I heard him click on. "I just wanted to tell you I have it from here."

"Have what?" my father asked.

"Fixing the condo."

"But what about…"

"Gretchen and I can handle it." I took a breath. "Remember at the beginning of this, when I called and asked for your help? Well, you guys have been amazing, but I can see it's taking a toll on you."

"It is," my father said.

"I understand," my mom said. "You don't need us anymore."

"It's not that. It's just I don't want to burden you with this anymore."

My father accepted the idea immediately. My mom was more resistant. She didn't like the idea of not being consulted on how the apartment would be laid out. But I knew it was the right decision.

The two first pieces of furniture we moved back into the apartment were the couch and television. Gretchen was supposed to be looking for a job, but we hadn't yet gotten Internet installed in the apartment. So she had to walk to the public library to do her searches. She didn't feel very motivated to look for a job. I would leave for work with her curled up on the couch watching reruns of Law & Order and return home and she'd still be on the couch in her pajamas watching TV, a slightly guilty look on her face.

A week after she arrived, Gretchen and I went to a play at the Gables Stage next to the Biltmore Hotel. Gretchen had studied theater in college, and I thought she might even get involved in the local theater scene. Afterward, we planned on spending the weekend in Wynmoor, to get away from the mess of the apartment. Gretchen had bought herself a car, a white Scion XA hatchback, and it was packed for the weekend. We had parked the car in the church parking lot near the Biltmore.

After the play, we walked back to the car. I noticed a piercing blue light on the dashboard of the car. It was the alarm light. I then saw that the rear window had been smashed and our overnight bags, which we'd foolishly left in view, had been stolen.

I thought about what I had packed. Oh God, I thought. My diary. From the beginning of my ordeal, I had kept detailed notes on everything that happened to me—

every conversation with Silvia, with the contractors, with the insurance company. It was my therapy and my evidence. I brought it with me wherever I went, and I remembered packing it into my black overnight bag. I searched the glass-covered backseat of the car. It was gone.

I felt a wave of choking anger and then of complete helplessness. I screamed out in rage. My friends who were with us at the play were taken aback. How was I going to write about my experience when I lost all my notes?

Much later, I remembered that I had copied the first six months of the diary ahead of my meeting with attorney Sean Cleary. He hadn't taken my case. But he'd given me a reason to copy those pages. I had a copy in my office, with my files on the storm. I had lost the more recent entries, but I had 144 pages of closely written pages. The final entry was on June 8, 2006. It recounted a fight over the telephone that my father had with Silvia's husband.

Repairs continued at the apartment. There was a lot of electrical work still left to do.

The electricians came by the apartment on Friday, July 6. Their names were Chris and Richard. I had to coach Gretchen in what I needed done while I was at work, then had her reporting back to me hourly. Here's an account of their work over the next week:

They were supposed to arrive at 9:30 a.m., but they arrived an hour and half early. They were supposed to bury electrical cords into the kitchen wall, but they didn't have the proper equipment. I decided to call out from work, to keep an eye on them. They spent the next four hours installing ceiling fans in the master bedroom and guest bedroom

and the light fixture in the hallway. I watched in disbelief as Chris spent more than an hour installing a single GU10 light bulb into the hallway fixture. Was this guy really a professional electrician?

The overhead lights in the master bedroom and living room had worked fine before the electricians arrived. But that night, Gretchen I tried turning them on, and neither light worked. We would be left without lights in our bedroom and living room for the next seven days. The rest of the lights seemed to work fine.

They were supposed to return the next Tuesday. They didn't show up, and didn't call to say they would miss the appointment.

That Thursday, Chris and Richard arrived with a third electrician in tow.

Chris didn't like my questioning him about his no show on Tuesday and threatened to leave the apartment at 10:30 a.m. He had to be convinced to stay. I was starting to get flashbacks to Rick and Rick.

The third electrician seemed a bit slow. He installed two light switches in four hours of work. And one of the switches was installed upside down. When I asked Chris, he said he was still in training. He quickly fixed the switch. This made R&R look like the height of professionalism.

Richard attempted to fix the master bedroom fan. The light worked, but the fan wobbled badly. They left early "to go to another job."

I had Gary check the fan. He said it was poorly installed and was at risk of falling. Gary jiggled the fan vigorously until it clicked into place.

The next day, Friday, July 13, Chris and Richard returned without the third electrician. They arrived an hour and a half late. They told Gretchen they had been caught in traffic for three hours.

At 12:15 p.m., Chris told me he needed to leave without finishing the work because commute time is included in his work day. When I pressed him on his three-hour morning commute, he got angry and began packing his equipment to leave. I called the company's owner a second time.

"I told Chris to stay until he got the God-damned job done. He might lose his job over this," the owner told me. "Christ Almighty, I don't know what to do. He can't spare his precious time."

Chris and Richard stayed until 7 p.m. There were still a number of problems they didn't resolve. They failed to bury the wires for the under cabinet lighting, even though I asked them to do so. The main light switch for the hallway no longer worked. The electricians had no idea where the switch led, so they capped the wires and buried them in the wall. The entry hallway light was placed in the kitchen. They had done a sloppy job installing the rope lighting in the living room. The string of lights was supposed to be hidden behind the wall ledge my dad had designed. But the rope lights were visible from below, ruining the effect.

A few days later, I got the bill: $10,600. It was 70 percent above the original estimate of just over $6,000. His incompetent workers had claimed to work 279 hours on my apartment. That was the equivalent of seven people working full-time for a week. They charged me $30 an hour for their work. That meant it had cost $30 to install a single

light bulb. It was absurd. I wrote the electrician a letter saying I wouldn't pay the bill without a full accounting of how the 279 hours had been spent.

I was reluctant to share with my parents the challenges we were having. I knew it would enrage my father, and I didn't want to upset him. I felt like this was something I could handle on my own.

I wrote the president of the company: "I am deeply concerned by the lack of professionalism, the late arrivals and early departures, the repeated threats to walk off the job, the surly attitude and, most of all, the sloppy work that I witnessed. I am particularly concerned by the work of Richard, who repeatedly made errors, failed to follow directions and did mediocre work."

After a few attempts, I got the company's owner on the phone. He was apologetic, and he agreed to come that weekend to see if he could resolve the complaints. He was reasonable and competent, walked through the apartment and fixed most of the issues.

All that remained was scheduling a final electrical inspection.

From the very beginning, the bathtub was a storage area. It started out for my wet clothing, but as time went on all manner of things were dumped into it, from extra pieces of drywall to bags of dry cement. And no one had thought of stuffing a rag down the drain to make sure the debris didn't get caught in the drain.

By the time Gary tried turning on the water, it was hopelessly clogged. So he poured sulfuric acid into the tub, hoping to unclog the drain. All that did was leave ugly scorch marks on the surface, burn scars that I now had to fix.

I found two tub specialists online at a site that ranked home repair folks. The first tub specialist, an Anglo, had a higher customer rating and a more professional looking service. The other sounded like an old Cuban exile who had worked on tubs before the revolution.

I called in the first tub specialist. He took one look at the scars from the sulfuric acid. “This tub has to be replaced,” he said.

“That’s not what you told me on the phone.”

“This kind of tub is too old to be repaired. You have to replace it.”

“How much will that cost?”

He looked at it again. “When was this apartment built?”

“The thirties.”

“This tub probably came with the original apartment. See how it’s built into the floor?” He pointed. The tub’s outer wall extended below the surface of the floor. “And this thing weighs a ton. Literally. They don’t build them like this anymore.” He stood up. “You know what? I’m not interested in the job anymore.”

“Not even in removing it?”

“No way. It’s too big a job.” He began to pack up his things.

“Are you kidding me?”

“Sorry kid.” I wanted to strangle him. He hurried out of the house.

“Can you believe that guy?” I asked Gretchen.

I went online and left a nasty review for him. Then I called the other tub refinisher on the list. He barely spoke English, so I switched to Spanish. I told him about my tub, and what the other guy had told me. He said he wanted to see the tub.

He arrived the next day and told me he could do it without removing the tub. He would fill the holes with epoxy and then paint it with a waterproof spray paint made for airplanes.

Gretchen was worried about the dust from the paint spreading into the rest of the apartment. She had just completed a top-to-bottom cleaning of the apartment.

I promised her the paint dust wouldn't reach the rest of the apartment. I got onto a step ladder and rigged a series of white bedsheets to trap dust inside the bathroom. Walking into the bathroom felt like walking into a tent. I then taped down the edges with duct tape. I told Gretchen to take a walk while he painted, and she agreed.

The Cuban guy slipped on a face mask before he began to spray. I was in the bathroom with him, though I didn't have a mask. The room quickly filled with white dust that looked like smoke. I retreated into the hallway. The dust seemed to be contained.

Gretchen came home about twenty minutes later. She walked into the living room and freaked out. "Dust is everywhere," she said.

"I've been watching the whole time, and I didn't see any dust."

She ran her finger across the face of the television set.

"Look," she said. She showed me her finger. It has a white print on it like powdered sugar.

The paint particles had somehow snuck past the bedsheets and had formed a thin layer across the entire apartment.

She went into the bedroom and curled up, hugging her knees to her chest and sobbing. I tried to come in and console her, but she insisted I leave the room. I didn't know how to react. I was scared.

Eventually she left the room. She began to clean the entire apartment again. I tried to help, but she refused. It left a powerful impression on me, watching the torture that the paint dust had caused her. And I was scared for us. The repairs were destroying us. I was exhausted by her additional demands, and Gretchen was drained by living in a house where she didn't feel comfortable.

I knew that if we didn't learn to live with each other we could never make it. So I told her I agreed to the no-shoes rules.

But those first weeks after that, I would walk five steps into the apartment before I remembered to take off my shoes. Gretchen would think I had done it on purpose and we would get into a fight. She would send me back to the hallway, and she would inspect the bottom of my shoes, even sniffing at them. I found the process humiliating. Gretchen would then clean the floor on her hands and knees where I had tread. It broke my heart every time.

I saw then the true meaning of what her friend Meghan had told me my first night in Brooklyn about Gretchen's bedroom being a sanctuary and a sacred space. When I invited Gretchen to live with me, I wasn't just offering her a few drawers in my dresser. My was giving over my entire apartment. A space that had been mine alone was now shared. It was sacred.

Throughout the month of July, we moved the stuff out of storage and into the apartment. It was a slow process, because we had to wait for Gary to finish the closets before we could move in the clothing.

I began to slowly empty my office of my clothes, dismantling the clothing rack and hanging the clothes.

Living together is a series of small compromises. Our bedroom closet was too small for all of our clothes, so I moved my clothes into the main closet in the living room. One of the bigger conflicts was over what to do with Victor's bedroom. I wanted to keep it as a second bedroom, maybe even bring on a roommate to live with us. Gretchen insisted it be turned into an office. She said she needed a room in the apartment that was fully hers.

"Why don't you give it to her?" Dr. Richardson asked.

"It's really important that I have a place to host friends," I said. "I love having guests."

"She needs a space that's hers alone. She has moved to your city, into your apartment."

"I gave her space in the closet and drawers in the dresser."

"That's still shared space."

I sighed. "Okay."

Gretchen told me she wanted to sell Victor's furniture. I had spent $200 guilt-laced dollars buying it from him before he left. She listed it on Craigslist and gave it away free to the first taker. The furniture was gone in two days.

She then went shopping for a desk. She found a glass and chrome desk. She took me to the guy's house to show it to me. I wanted to send pictures to my mom, but she said no. "This is our decision," she said. She then asked me to negotiate a price. He agreed to throw in the desk chair. We bought a brand new red futon. Gretchen was really

pleased with how the room turned out, and once we installed the internet would spend part of every day surfing the web in search of a job.

The electrician was supposed to schedule the final electrical inspection. But weeks passed and I never got word of the time. Finally I reached the electrical company owner and he told me he had been unable to reach the city department. I hung up with him and called the city. The electrical department picked up on the first ring. I told them I needed a final inspection. When I told them the name of my electrical contractor, they told me his liability and workers compensation insurance on file had expired.

I ended up mediating between the contractor and the city to get the issue resolved. I was faxing proof of insurance back and forth. Didn't this guy make a living doing this stuff?

Finally, on August 15, the electrical inspector from the City of Miami Beach showed up. I passed. The red-tag had been removed when the hole in the roof was fixed, which is what allowed me to live in the apartment again. The last bureaucratic hurdle was to close my building permit. That meant getting a final building inspection.

Gretchen and I spent an entire weekend pulling out the rope lighting that had been installed so badly by the electrician and reinstalling it. The rope lighting was like holiday lights embedded in a tube of thick plastic. It gave off a soft yellow glow that was perfect for eating dinner or watching a movie. But I didn't want the living room looking like a dorm room at Christmas. I perched on top of a ladder and nailed it in place while Gretchen handed me nails and additional strands of lights. It was slow going. We wanted

to double up the rope lights so they would be brighter, and it was plodding, methodical work. We spent until nearly 2 a.m. But when we finally clicked on the lights, it gave the room a warm intimate glow. None of the lights could be seen from below. It was just as I had imagined it. We collapsed in bed, exhausted but satisfied.

The apartment was finally feeling like home.

Turning 30 was supposed to be momentous. I wanted to throw a big party. I couldn't hold it in my apartment. So I did what I always had done: I had someone else host it for me. I called the Sagamore Hotel and told them I wanted them to host my birthday party. I'd included Romy and a third friend to sweeten the pot. They told me we could hold it on September 14. Our 30 Cubed party coincided with the launch of a brand new mixed drink from Cointreau, called Cointreau Frio. The liquor company decided to celebrate the drink with a "Fire and Ice" party, and the event organizer said we could hitch our party to theirs. That was nearly four months after I had turned 30.

"That works," I said.

We called the party "30 Cubed," with the tagline "a once-in-27,000-year fiesta." The online invitation included an image of a sticker with a lipstick mark and "Say Hello to the Dirty Thirties." I encouraged Romy and our friend to send me as many names as they could. They assembled lists of 30 people each. I invited every single person I had met in nearly seven years of living in Miami. The invitation went out to nearly 700 people, including former bosses, students I'd once taught, people I hadn't seen in years, my writing professors, contractors, enemies and, of course, former girlfriends. Moments after I sent the e-mail, my inbox filled up with bounced back messages. When I tried to

send another e-mail, I learned that my e-mail system had identified me as a potential spammer and blocked me from sending any more e-mail for 24 hours.

By the night of the party, 157 people has replied that they were coming, with comments such as: “Will you provide the flaming hula hoop?”, “Please ask Liv Tyler to bring her father with her,” and “Looking forward to see such a large number of people.” And from Gretchen: “Of course I’m coming. As if there’s any choice in the matter!”

Cointreau had hired women in bikinis to serve free drinks from a bar made of ice. There were women with pasted on nipple covers dancing with fire sticks. The pool at the Sagamore was choked with my guests intermingled with the regular Friday crowd.

I was assailed as I walked the crowd by dozens of people I knew and some I didn’t. I had turned into a South Beach promoter, inviting people to celebrate my birthday as a way to draw a crowd. I felt ecstatic, surrounded by hundreds of people. I smiled in satisfaction as I surveyed the scene, the bass bouncing in the background, the crowd surrounding the pool swaying.

Gretchen went home early. As the night wore on, a woman just out of law school from Romy’s office wearing an over-tight one-piece flirted with me. That felt good. I was getting my *Marketplace* mojo back. Then I went home and climbed into bed with Gretchen, who was already asleep. I hugged her close to me. Her hair smelled like a mix of honeysuckle and mint. It smelled like home.

On Sunday, September 23, at 7:47 a.m.—one year, two days and six hours after my mom wrote me her “Gotcha!” e-mail—my mom wrote me an e-mail with the subject line, “YOU WILL LOVE THIS!!!!!!!! LOOK NOW!!!!!!!!!!!!!!!! MOM.”

Rick had been caught.

Rick was placed into custody on May 10, 2007. He did his stint at the Holmes Correctional Institution in the town of Bonifay in the Florida panhandle, population 4,078, smack in the heart of Florida's prison belt.

My mom wrote, "I WANT TO PRESS CHARGES AND MAKE SURE HE STAYS IN JAIL!!!!!!!" If you're counting, that was seven exclamation marks. My mom was anything but subtle. My dad checked back with the Florida Department of Corrections. His fraud complaint had been taken into account in Rick's sentencing.

Rick was charged with three counts of failing to follow his parole officer's instructions, one count of filing a false written monthly report, two counts of leaving the county without permission, one count of failing to answer truthfully to his probation officer, one count of fraud for ripping off my parents apartment, one count of Grand Theft Motor Vehicle, one count of driving with a suspended license, and one count of Petit Theft for stealing a license plate in Daytona Shores.

But my fraud charges hadn't been taken into account. I checked with the Miami Beach police detective that I had originally filed the police report with on the case. He said he had forwarded the charges to the State Attorney's Office, by they hadn't filed criminal charges. I never found out why.

I prepared for the final city inspection on September 26 like I was studying for an exam. I studied the contracts and letters and photographs. I'd be ready to answer any question. I tallied up what I'd spent on the repairs. I was astounded by the number. It was

far larger than I expected. So I added it up again. Same result. The total bill for my repairs was $57,026.45.

I was particularly concerned about the second bathroom in Victor's room. I knew from when I had bought the apartment that the bathroom was not legally installed in the apartment. If the inspector felt so inclined, he could demand that I tear it out. That could cost thousands more dollars. I practiced what I would say if the bathroom came up. I wasn't above plays to pity and abject begging.

The city inspector arrived. He was a stocky young man. I invited him inside and asked him to take off his shoes. He had on the heavy work boots of a construction worker. He looked down at the boots, then leaned in the apartment, looking left and right. I was confused.

"Looks good," he said.

"I'm sorry?"

"Here you go." He scribbled his name on the bottom line of the inspection form.

"So that's it?"

"Yup," he said.

Gretchen's no shoes policy had saved me from having to explain the illegal bathroom.

That fall, Gretchen joined the local chapter of the National Association of Social Workers, and volunteered to be the secretary, taking minutes at the meetings. Through a contact on the board she learned of an opening to offer counseling to patients at a health clinic who had just been diagnosed as HIV-positive. She took the job. Shortly after that,

she was hired to work for a community organizer in town. Suddenly, she was a job and a half.

She didn't spend her days watching Law and Order anymore. She was too busy.

I had applied for a loan from the SBA back in December 2005. The loan had been approved in May of 2006. In October of 2007, the loan actually came through. I was able to take a second mortgage out on my apartment for a total of $60,000 for 30 years at an interest rate of just 2.5 percent.

The loan almost perfectly matched the cost of the repairs. The federal government had finally come through for me—only it came two years late. I had already paid for the repairs. I had scraped together the money by not renting another apartment, by not eating properly, by putting a six-month hold on paying my mortgage. I'd stopped investing in my retirement, I'd stopped eating out, I'd avoided buying birthday presents for friends and wrote thoughtful letters instead. I'd squandered my grandpa's inheritance. Thanks to the SBA, I suddenly had a pool of cash for repairs and no repairs left to make. My money crunch was officially over.

Six days later it was October 24, my Alive Day: the two-year anniversary of Wilma, "my scourge," as I wrote in an e-mail to a few of my closest friends. "I don't want to celebrate the anniversary, though I feel compelled to mark it." I bought a round of quesadillas for my friends at a Mexican place in South Beach called Lime. It was bitter sweet.

Gretchen poured salsa into a ceramic bowl, part of a set of handmade dishes that had been a housewarming gift from my parents. She looked worried. “When are your parents arriving?” she asked.

It was the weekend after Thanksgiving. My parents and sister were in town for the holiday weekend. I was sitting on a stool at the L-shaped end of the granite counter, slicing green peppers for the vegetable platter. “They called to say they’re on their way.” I looked at my watch. “They should be here any minute.”

Gretchen walked past me with the salsa and placed it on the living room table.

It was five months since July, when Gretchen moved in, and she had thoroughly nested. Not only was the office hers, but increasingly the rest of the apartment was as well. The bed had a new comforter. She reupholstered the pillows on the sofa and the cushions of our chairs in burnt orange. She walked to the sofa and fluffed the pillows.

I had been fantasizing about this night for the year and a half I was bedless. A housewarming. But who to invite? I had had my birthday bash with everyone I knew. I had my Alive Day quesadillas with my closest friends. Who would I invite to my housewarming? One night, lying awake in yet another borrowed bed, I had decided the guest list would be made up exclusively of people who had put me up at their homes. I decided to call it the Roommates Party.

Gretchen and I both liked themed parties, though our idea of what constituted a themed party differed. Her themes were overt: For several years running, Gretchen had hosted an Oscars Party in Brooklyn. My themes were insidious.

We could have held the Roommates Party a month or two earlier, but I wanted my parents to be there. They had been such a big part of the rebuilding. So I scheduled it for

right after Thanksgiving. Felt appropriate, to be giving thanks to the people who had helped me couch-surf through the hardest time in my life. And it would help me discharge the debt of gratitude I felt for them opening their homes to me, the weight of which I still carried.

Not everyone I invited was able to come. Ryan Goepel didn't respond to the invitation; I'd heard he'd met a girl and moved to Texas. Lara Setrakian was now in the Middle East. Eric and Sharon had moved to Washington. And I didn't want to invite Joanna Popper, so I didn't. Still, more than a dozen people wrote that they planned to attend, including my "roomie" Doreen.

Gretchen placed candles around the apartment. "Would you light them?" she asked as she prepared for guests. She then turned on the recessed rope lighting, giving the room a warm glow.

Gretchen had reframed posters from her New York apartment and hung them. They had taken the place of some watercolor paintings from my grandpa in Spain and some acrylic collages of highly stylized sunsets designed by my mom. Gretchen said she wasn't a huge fan of all of my mom's paintings. I struggled with how to tell my mom. Rather than navigate those treacherous waters, I told a white lie: I called my mom and told her I wanted to hang a few of her paintings in my office, and asked her if that would be okay.

"And how does Gretchen feel about it?"

"I had to convince her. But she came around to the idea."

My mom didn't say anything for a moment. "Do whatever you want."

Gretchen and I planned on making the party pretty informal. These were all close friends. We left the chips in bags on the on the table, set up bottles of wine and soda and cups on the granite counter. People would help themselves.

I had inherited some antique furniture from my grandpa that I had placed around the living room. The chairs were beautifully made, with dark grains and elegant curves, and had been preserved through the decades. The lounge chair was my favorite place to read, and it was turned to face the sofa. The two chairs with wicker backs were repositioned for guests. The end tables that flanked the sofa were cleared and a pile of coasters placed on each.

But I had inherited a third end table. It was like the red-headed stepchild of the living room. I hadn't found a place for it. I didn't want to give it away, because it was part of a set. Gretchen and I had gone round and round on where to put it. She decided we should place it in the middle of the room, on the corner of a new beige patterned throw rug that we had recently bought. She put a potted plant on it. I think part of the reason Gretchen wanted the table there was to cut off a path across the room that would take people over the new rug. She wanted to reduce the amount of wear it got.

Whenever my mom visited, within minutes—almost instinctively—she would move the table against the wall next to the television. Gretchen would watch without saying anything. Within minutes of my mom leaving, Gretchen would put the table back. Tonight, for the part, Gretchen made a point of putting some nuts on the floating table and leaving it in the center of the room, flanked by folding chairs. It was like a fortification wall.

My parents arrived while we were still setting up. They walked into the apartment with their shoes on. I hadn't told them about the no-shoes policy. I had worried my parents wouldn't approve, and I hadn't found the occasion to tell them. Gretchen looked at me fixedly as they traipsed around the apartment, dropping their bags in our bedroom and some groceries they'd bought in the kitchen.

Finally, Gretchen pulled me aside.

"Can you ask them to take their shoes off?" she said in a hot whisper.

"Can't we just drop the rule for this party?"

"No."

My dad opened the fridge and pulled out a beer. "Where's the bottle opener?" he yelled.

"On the table in the living room," I said. My dad walked past us with two bottles. He opened them both, then walked back across the apartment to hand a bottle to my sister. Gretchen watched his feet. She walked into the bedroom and shut the door.

I approached my parents, who were in the kitchen. "Would you guys mind taking off your shoes?" I ventured.

"What?" my mom said. "Why?"

"Your shoes. We ask people to not wear their shoes in the house."

"That's ridiculous," my mom said.

"I have to agree with your mother," my father said. He took a swig from the beer.

"Are you going to ask your guests to take off their shoes?" my mom asked. The question dripped with incredulity, like I'd proposed charging people for admission.

"Um, yeah," I said. "Those are house rules."

“Uh, uh. I don’t think so,” my mom said.

Gretchen emerged from the bedroom. “Why not?” she cut in.

“It’s not normal,” my mom said.

My sister, always uncomfortable with conflict, began to take off her shoes at the front door.

“More and more people are doing it,” Gretchen said.

My mom ignored Gretchen. “When you sent out the invitation, did you tell people they were going to need to take their shoes off?” she asked me.

“No.”

“Your aunt and uncle aren’t going to be happy,” she said. At my mom’s urging, I had invited her sister and her husband. They’d recently retired to Boynton Beach, in a newly constructed over-55 community in suburban Palm Beach County, about an hour and a half north. “They’re not going to want to go barefoot.”

I stood next to Gretchen. “Look, this is our house, and it’s important to both of us that people take off their shoes.”

My mom and dad looked at each other. “You are supposed to make people feel comfortable in your home,” she said. Grudgingly, they took their shoes off.

“Where do we put our shoes?” my dad asked, holding one of his loafers.

“We just pile them inside the door,” Gretchen said.

“That’s not going to work,” my mom said. “Is there a basket we can put them in?” She began to walk into the apartment. She still had on one of her shoes. I blocked her way.

“Mom, a pile is fine.”

My mom dropped her shoes in with my dad's and sister's. My sister nudged my mother back into the kitchen, to help unpack prepare an onion dip they'd brought.

My dad walked into the living room. He admired the wall ledge he'd designed. "The lights look nice," he said. "Elaine, come check it out."

My mom walked in. "Beautiful," she said.

My mom looked around the rest of the room. She noted the placement of the art, the orange pillows fluffed on the sofa, the candles flickering around the perimeter of the room. She moved the table against the wall. "Isn't it better there?" she said, mostly to herself. It definitely opened up the room.

Gretchen said something about fixing her hair and retreated into the bathroom.

My mom watched her, then turned back into the living room. "These chips need to be put into bowls," my mom said.

"Can't they just eat out of the bags," I protested.

"No."

"I'll bring some bowls," my sister said helpfully from the kitchen. She began to open and shut cabinets in search of bowls.

"You've done it again," my mom said to me as she emptied the chips into the bowl, shaking her head.

"Waiting for us to clean up your mess," my dad added, though I knew exactly what she meant.

They usually were right, but not this time. It was like they had gotten so used to chastising me for my haplessness that they used the refrain even when it didn't apply.

"I think the apartment looks fine."

There was a knock at the door. My father headed toward the door. It was Uncle Dennis and Aunt Judy. They could always be counted on to be early. They were newly retired to South Florida and hadn't yet learned about Miami time. Uncle Dennis was wearing shorts and a polo. My aunt had on a winter coat like she still lived in Philadelphia. The idea of not wearing a coat in November was as foreign as the Spanish spoken all around them.

My aunt handed me her coat and a bottle of wine. "Oh, Danny, the apartment looks just beautiful," she said.

"Thank you," I said.

Gretchen emerged from the bathroom. She greeted them with a kiss, then looked at me fixedly. I turned to my aunt. "Would you mind taking your shoes off?" I said.

My aunt looked a bit confused. My mom whispered in her ear, and they laughed lightly. "Of course not," my aunt said. Gretchen stalked into the living room and moved the table back to the center of the room.

Other guests began to arrive. Doreen came with her boyfriend Stephan. Val. Romy. Alicia and her husband. Bill and his wife. I asked each guest in turn to take off his or her shoes. The pile of shoes grew, spilling out of the neat pile my family had made and spreading across the entry so people had to step over it to get into the room. One Miami native—someone who wore a coat not out of habit but because she thought 70 degrees was frigid—complained lightly that she didn't have any socks and her feet would get cold. Gretchen lent her a pair of Christmas socks.

I bounced from group to group, serving people wine, joining conversations briefly. Gretchen sat on the sofa surrounded by some girlfriends, my mom staked out the

hallway with my aunt and uncle. My father traded dirty jokes in Spanish with Doreen, his from Spain and hers from Cuba. My sister guiltily spooned some more onion dip onto her plate.

At one point, my mom quietly disengaged from her conversation, picked up the table, and moved it against the wall. She straightened up, looked around the room, smiled, and returned to her conversation. I looked at Gretchen, who thankfully was engaged in a conversation.

Later in the evening, I noticed my uncle was still wearing his sneakers. They were tied so tight they looked like they were strangulating his feet. His tube socks were pulled mid shin. I asked him if he could take off his shoes.

"I have arch problems," he said. "I need the extra support of my orthotics." He walked past where the table had been, onto the new throw rug in the living room, and grabbed a handful of nuts on one of the end tables. Gretchen watched him from the sofa with a frown.

She then folded the napkin on her lap, got up from the sofa, walked across the room, put on a jacket and opened the door. "Where are you going?" I asked her.

"I'm gonna take a walk," Gretchen said.

"In the middle of the party?" I said.

Gretchen shrugged my hand off her shoulder. "Yes."

My sister was mid-bite in a salsa-covered nacho chip. This party was turning into a disaster.

Gretchen returned about half an hour later. She stepped inside, slowly took off her shoes, and placed them carefully atop the pile of sneakers and flip flops and sandals and boots my fifteen other "roommates" had left inside the door. She looked exactly as pissed off as when she had left. Gretchen is not someone who quickly forgets a slight.

I had been waiting for her to return. I shushed the room. "I'd like to make a toast," I said. I stood in the corner of the room, and people began to gather around. Gretchen stood on the opposite end of the room, with her arm crossed.

"As all of you well know, this is a very special night for me," I said. "All of you were a part of getting me back into this apartment. You lend me your beds, your food and your friendship, and for that I'm eternally grateful." There was a light cheer.

"Especially our food," Val called out.

"Did you mention our food?" Romy said.

People laughed in agreement. It was a warm laughter, the laughter of intimacy, of friendship. I felt warmed by the chiding.

"I believe you share a particular intimacy with the small group of people you have roomed with. And so my toast is to you, my roommates!" I lifted my wine glass. People called out "cheers" and clinked glasses.

"*Salud*," said my father, nodding at Doreen.

"I have another toast to make," I said. I turned to my parents. "Mom, Dad, I know this hasn't been easy for you, to watch your little boy struggle through all of this. This ordeal has been as trying for you as it was for me. From Prick and Prick"—my parents chuckled ruefully—"to assembling an IKEA kitchen, you have been a rock for me

through this experience. I can't thank you enough." My mom smiled proudly and lifted her glass.

"Finally, and most importantly, to Gretchen," I said. She uncrossed her arms. "Thank you for keeping on talking to me in the line at the airport, for sticking with us after ups and downs and two years of long distance, of taking the leap and coming to live with me." I gestured for her to join me. "Thank you for making this house a home. I'm thrilled to be sharing a life with you here." I kissed her.

The crowd let out a communal "Awww."

My aunt and uncle were the first to leave. They had a long drive back. I shook my uncle's hand, squeezing a bit harder than was appropriate. My uncle took it as a sign of comradeship and gave me a one-armed man hug. We locked eyes. "See you around," he said with deep meaning.

As if on cue, the evening clicked and guests began to leave. There was a bit of confusion at the door, as people searched for their shoes. One sneaker had made its way into the broom closet, and two sets of identical sandals had to be identified by their shoe size. But people, warmed by abundant salsa and a few glasses of wine, took it in stride.

My parents were the last to leave. My sister called for a group hug, and I yanked Gretchen to join us. My mom teared up as we hugged goodbye. "It was a beautiful night," she said.

Gretchen and I watched as the door closed.

"We're cleaning the floors," she said.

"Now?"

"Absolutely, now."

She stripped out of her party clothes and began, in her underwear, to run the vacuum cleaner. She ran the vacuum several times over the beige living room carpet, hitting the areas where my uncle had walked several times. She then pulled out a Swiffer wet jet, which had disposable absorbent pad and a trigger that sprayed cleaning fluid across the floor. It whirred as it sprayed the fluid across the apartment. She went through three absorbent pads, yanking them off with a Velcro smack. I was washing the dishes. On her way to the trash can, Gretchen held up the black underside of one of the pads to show me the grime that had accumulated in the apartment.

After I finished drying and putting away the dishes, I sat on the kitchen stool and drank a glass of water. The wine buzz had long passed. I watched Gretchen wipe the granite counter with a disinfectant wipe. She looked at me. "You have to make a decision, you know?" she said. "It's your mom or me. You can't have it both ways."

"I know that."

"I don't think so."

I knew she was right. I had tried avoiding the problem by keeping them apart. But now that Gretchen and I were living together, that wouldn't be possible. Then I tried mediating the dispute by separately trying to make each of them happy. That just led them both to be angry with me. This was a battle over territory, not just me. As invested as my mom felt in the renovation, I knew that Gretchen ultimately had the trump card. If we were going to live here together, I was going to have to do more than give Gretchen the office. I was going to have to give her the whole apartment—and tell my mom to back off.

We finished cleaning up at 3 a.m. My head was pounding with the beginning of a hangover. Gretchen looked with satisfaction at the freshly cleaned apartment. It smelled of lavender-scent Fabuloso, a brand of cleaner popular among Hispanics that Gretchen had discovered in Miami. If home to me smelled like her hair, home to her smelled like Fabuloso.

Gretchen made to switch off the lights, then stopped. She moved the living room table back to the middle of the room.

CHAPTER NINETEEN: OPERATION MONTE CRISTO

While the better part of my nature dreamed of raising a toast to my many roommates, the darker part of my soul harbored another fantasy, one that smoldered and crackled as I suffered through the repeated humiliations of trying to rebuild my condo. I wanted revenge.

In the months following Hurricane Wilma, I had tried to enlist the help of a lawyer. I had met with half a dozen, laid out my case, and was rejected by every single one. They weren't willing to take the case on contingency, and I couldn't afford their steep hourly fees. Finally, after the Roommates Party, I bit the bullet and hired my first lawyer. But not to exact revenge. It was to defend myself.

Two days after the Roommates party, I got a notice by certified mail. It was from Kenwood Electricians. They had placed a lien on my property for the unpaid portion of the electrical repair bill from July.

And so I did something that probably should have done the day after the air conditioner fell into my roof. I hired an attorney. And not just any attorney. It was a South Beach attorney, a guy I'd met through the Friends of New World Symphony group who moonlighted as a nightclub party promoter. Like many South Beach professionals, he managed to blend an active nightlife with a respectable day job. He also was the only guy I could afford.

It took nearly five months of dueling letters with Kenwood to resolve the bill. In the end, I agreed to pay an additional $3,000 to settle the additional charges. When you included my lawyer's bill, I had barely saved anything.

I noted grimly that when I included the final bill from the electrician in the total I paid out of pocket to fix my apartment, it broke $60,000. The total repair bill: $62,500.

While revenge was something I had fantasized about, exacting it would take energy I just didn't feel I had in the months after moving back into the condo with Gretchen. I just wanted to enjoy living in a consistent place, without worrying about rebuilding. Revenge took a different sort of commitment than rebuilding, or even than defending myself against the Kenwood lien. Revenge was an investment—of more time, more money and more energy—into a process that I knew had only a small chance of success. But in the summer of 2008, a year after moving back into my apartment, I felt that tug for revenge again. I was offended by the way I had been treated, and I wanted some justice.

I had given the code name Operation Pink Flamingo to the project to rebuild my condo. That operation was completed. I was ready for my next home-improvement code name. I launched Operation Monte Cristo, after the Count of Monte Cristo, whose methodically exacting of revenge on his enemies had been a favorite tale of my youth. The people who had done me wrong needed to suffer for their sins.

I made a list of potential targets. The Hebrew Academy… protected by an Act of God. Rick Pimental… I check his online record. He'd been released a month early. General Contractor Matt Sprenadel… just following orders.

The only promising target was the one closest to home: The Jefferson Davis Condominium Association, and its shadow leader, the "treasurer and secretary" Silvia Prieto.

I knew there was something absurd about this bloodlust. My yoga instructor would have suggested I should relax, accept and forgive. But I couldn't move on. I didn't want to. I wanted someone to pay for the pain I had gone through. I thought of it as justice. My therapist called it closure. Gretchen told me to do what I needed to do.

Some classmates in my writing class who I told about Operation Monte Cristo said it was ugly to seek revenge. They seemed more interested in my pratfalls. I knew I was bowing to my lesser nature. But I was still supremely peeved, and anger is a great motivator.

To exact revenge, I knew I had to get past my own lawless tendencies. I had to use the law as a lever. And Gretchen's multicultural perspective on Silvia's power trip wouldn't get me anywhere. If I wanted to show Silvia how the law worked in the U.S., that meant showing the law wasn't a matter of personal opinion. It had teeth. And it applied to everyone, including her.

In September, I met with attorney Eric Glazer, a specialist in condo mediation. I laid out my complaints: Silvia had completely abandoned all pretence of running the board by the rules. She hadn't held a board meeting in nearly two years, even though state law required an annual meeting. And I still hadn't gotten the condo's financial documentation that I had requested shortly after I bought my unit now more than three years before.

"You know, you're all bark and no bite," Glazer said, looking up from the ream of paper I handed him. "I am looking at all of these letters that say, 'You better do this, or else.' Or else… what? Another letter? You have to follow through with your threat or they don't take you seriously."

Glazer, my revenge guru, was right. All I had accomplished with nearly 100 letters to Silvia was to show how toothless I was. I could write a sharply worded letter, but I didn't follow up on it in any way. I was harmless.

Glazer told me I had two official paths I could take: a "Petition for Arbitration" with the Florida Division of Condominiums, and a "Condominium/Cooperative Complaint" with the Office of the Condominium Ombudsman. In early November, I wrote to Silvia by certified mail advising her that I would be filing the complaints until she accomplished a laundry list of remedies. The gauntlet was officially thrown.

I submitted the two complaints in late November of 2008. The meticulous summary letter was 12 pages. It included an exhaustive accounting to the myriad ways in which Silvia had wronged me, with specific citations of the state law violated and documentation backing up my claims. It was like a term paper. I listed five main complaints:

- The Jefferson Davis Condo Association (the "Association") does not appear to have adequate windstorm or building insurance for full insurable replacement value of the condominium property, as required by law.
- The Association has not provided an annual financial report since December 2005, as required by law.

- The Association has not responded to several requests for official records of the Association, as required by law.
- The Association hasn't held an annual meeting with unit owners since February 2006, as required by law.
- The Association hasn't held an election of the board members since at least December 2005, as required by law.

I heard back first from the head of the condo ombudsman's office. He said that my complaints were quite serious and that I had a good chance of resolving some of the problems. But he said that the ombudsman's office could only work in an advisory capacity.

"What does that mean?" I asked.

"It means I can suggest the condo board change its behavior, but I can't make them."

"So what's the point of the ombudsman's office," I asked.

"I get that question a lot," he said.

The ombudsman's office was a place for people to complain and feel like they were being heard. Not a place to fix problems. Not remotely a place to exact revenge.

It was an office where Operation Monte Cristos went to die.

He suggested I pursue the condominium division complaint. They had the power to fine bad-acting condominium associations. "But please do stay in touch, and let me know if there's anything more I can do."

Right. I hung up

It was the afternoon of New Year's Eve of 2008, and I was working at the office when I got a call from investigator Chris Olson of the Florida Division of Condominiums. Olson told me he'd been assigned my case.

Olson was a crusty old investigator of the type I periodically ran across in my reporting. They've seen it all and call it like it is. As he reviewed in detail my complaint, his language was hard-edged, emotionless and highly formal. It made me feel like I was in capable hands. This was clearly not the ombudsman's office.

"You realize that even if you conduct an election, you won't gain control over the board," he told me.

"Yes sir, I understand that."

He continued to read the complaint. I could hear his breathing. "You understand that it's a difficult accounting exercise to prove that they haven't collected maintenance fees."

"What do you mean?"

"Banks don't break out the source of deposits on monthly statements. So you'll have to request from the bank the specific deposit slips, for which they'll charge you a fee."

On several occasions, he pointed out that I hadn't used the proper procedure to make my requests to Silvia.

I started to get impatient. "Okay, but what do you want me to do about this? Just take it?"

“I’m saying that you face an uphill battle,” he said, his voice softening. “We can get involved, and based on what I’m seeing here you have a case. But they’re never going to do anything I want.”

“After you guys, I don’t have any other options,” I said, exasperated. I told him about the continual fights I had trying to make headway with the board, and how they had gone nowhere.

“It’s pointless to get into any confrontations with anybody,” he told me, and I could tell from his tone that we were at the end of our conversation. “If I think there’s criminal activity, I can then present that to police or state’s attorney. But nothing in this complaint will make them manage association the way I want.”

So I knew it was time for Plan B of Operation Monte Cristo. Silvia worked as a functionary at the City of Miami Beach. That meant the people elected to the city commission also happened to be her bosses. The previous spring, I had met with a young lawyer named Jonah Wolfson who was running for city commission. He told me he planned on getting on the city’s ballot by collecting petitions from residents on foot. He collected thousands of signatures and won the seat in a landslide. He was just the kind of grassroots politician that might give me an audience.

I scheduled a meeting with Jonah Wolfson after the New Year. It was surprisingly easy to get an appointment. His assistant was in the room, taking notes. I explained my situation and the various dead ends I’d run into. Jonah told me the kind of situation in which I found myself was more common that I might expect.

I told him that a few months earlier, I had written Silvia requesting she hold a condo board meeting. It had been more than nearly two years since our previous annual meeting. Silvia had reluctantly agreed to schedule a meeting in late January, a few weeks later.

"Would you like me to attend the board meeting?" Jonah asked. "I might be able to help you make some progress."

That offer was far more than I had expected. I readily agreed. I relished the thought of Silvia's face as her boss's boss walked into the meeting. I agreed.

The meeting was held on a Saturday morning in unit 1C, an apartment owned by Silvia's sister, Olga Quintero. Normally his daughter lived in the apartment, but I hadn't seen her in months. I waited outside on the front porch, watching anxiously to seeing if Commissioner Wolfson actually would arrive. I wanted to meet him by his car so that I could walk in with him.

The time for the meeting came and Jonah hadn't arrived. I walked into the apartment, defeated. It was sparsely furnished, with a couch and several wooden chairs around a table.

Silvia was pouring some tea for her brother Oscar when I walked in. Hector was in a corner, pacing. Olga Quintero and her husband were sitting on two chairs.

"Oh, hello, Danielle," Silvia said. She smiled sweetly and offered me tea.

"No, thank you," I said. I sat down heavily on the couch. Just then, my phone rang. It was Jonah, saying he had just parked. I walked outside to meet him at his car and led him into the meeting.

“Commissioner Wolfson?” Silvia said with some surprise.

“Yes, hello. Dan invited me to join you all for this meeting. I hope that’s okay.”

“Of course,” Silvia said. She seemed impressed by the company I kept.

Jonah walked around the room, introducing himself as “Commissioner Wolfson” and shaking people’s hands.

All the while, I watched Silvia’s face to see if she betrayed any concern. She did not. She was either preternaturally poised or incredibly clueless. “Would you like some tea?” She was quite the foe.

“No, thank you,” Jonah said.

I took my seat back on the sofa. Jonah sat on a chair on the other side of the room, next to Oscar. Olga and her husband exchanged glances and sat down. Hector stayed standing in the corner.

Silvia started the meeting. She took her customary roll. She followed an agenda that only she had a copy of. She was definitely not trembling in abject terror, which was the effect I had been hoping to achieve. But she was acting slightly different. Her formality was exaggerated, her language even more flowery. I realized she was showing off for the commissioner.

Jonah was silent but engaged through the regular business of the meeting. He only checked his Blackberry mail once. When Silvia got to the item about how we needed to lock the back gate after the garbage men came by, Jonah cleared his throat. He looked at Silvia. “Now I understand from Daniel that you all have been having some, shall we say, challenges…”

“Yes, from the hurricane,” Silvia said.

“Hurricane Wilma,” Oscar agreed. He said the word with scorn.

“Not just the hurricane,” I said. “This is our first meeting in nearly two years, commissioner. I’ve been shut out of the decision-making process. We don’t have adequate insurance.”

Jonah put up his hand. “Is this true, Silvia?” he asked.

The door to the condo unit was open, and the guy from down the street with the bulldog that always shit on our front lawn walked by. He paused in front of our building, saw us inside and shoved the dog with his foot to keep it walking.

“Oh, no, I tried to explain this to Danielle, but he just doesn’t understand.” Silvia shook her head sadly. It was as if our epic battles over the past three years had been a simple misunderstanding. I took notes in my notebook. “He likes to write all these letters. But I am too busy to do everything he wants. I have a job. The city is a very busy place, jew know?”

“Yes it is,” Jonah agreed.

“She is too busy,” Hector said.

“Yes, yes,” said Oscar. “We only see her for dinner on Sunday.”

“That’s just it,” I said. “They meet together every week, and keep everyone not in the family out of those decisions.”

Silvia sipped at her tea, poised, calm, definitely un-busy. “We never talk about business,” she said. “That is just family time.”

“We’re not talking,” Oscar fumed, waving his hand angrily at me.

I imagined them sitting around the dinner table, colluding on how to screw me. That was replaced almost immediately by an image of Silvia sitting at her office in

Miami Beach, filing her nails, reading one of my letters before she fed it through a shredder.

Jonah explained to Silvia that I was in a challenging situation, since I wasn't a part of the family. He said she had an obligation to communicate with me what decisions were being made. And there were certain rules she was expected to follow, and being too busy was not an excuse. She readily agreed.

I waited for the moment when Jonah told her she was wrong and I was right. It never came.

Silvia steered the conversation toward the air conditioner that the Hebrew Academy had installed in the same spot as the one that had fallen. Jonah asked to see it. We walked onto the porch and pointed up to the roof five stories up.

"Wow," he said. "And that fell in your roof?"

He said he would follow up with the building department to make sure it was properly installed. Then he walked to his car. He gestured for me to join him.

"I think I can see what the problem is here," he said. "Give me a call this week and I'll explain." He got in his car and drove off.

Silvia stopped me on my way back to my apartment. "He's a very nice man," she said.

The following week, Jonah wrote me an e-mail to say that a building inspector had spot checked the air conditioner to see if it was safely installed. It was.

I called him a few times that next week, but I never was able to reach him. One day, about a month later, I got a call from Jonah. I picked up, excited that I'd finally understand the key to solving my condo conundrum. All I heard was a swishing sound

and some muffled talking. I listened for a good two minutes, hoping he would pick up, my heart sinking. Commissioner Wolfson had pocket dialed me. At least I kept good company.

Every few months after that, I would get Jonah's pocket dials. They became a cruel joke. There was no answer forthcoming from Jonah about what the problem was or how to solve it.

Operation Monte Cristo continued. I managed in February to arrange a meeting with the city's grandmotherly mayor, Matti Herrera Bower. I told her about the situation. She knew Silvia, and agreed to speak to her next time she saw her in City Hall. I was impressed that I had taken my complaints to the highest authority in town. I also saw that this, too, was a dead end.

In March, the complaint to the condo division came through. On March 23, Silvia and Oscar were brought in to the local condominium division officers to meet with "Investigator Specialist II" Lazaro Gonzalez. I wasn't invited to the meeting. But I spoke to Lazaro two days later and he described the meeting.

He said it had lasted 3½ hours. Silvia and Oscar came in with a box of manila envelopes, which constituted the condominium's entire documentation.

"I asked them point blank if they had documentation I was requesting," he told me. "I asked, 'Do you have it or you don't you?' They admitted they don't, and they got a violation."

They were cited for other infractions: for not holding an annual meeting, an election, and producing an annual report. “They are all major violations,” he said. “They’ll be written up in a violation letter.”

He also ordered them to make financial documentation available to me. He said it would consist mostly of bank statements.

He said he wasn’t in a position to pass judgment over whether amount of insurance was adequate. That was a business decision of the association. He only had to make sure they had an active policy.

“I should say, I don’t think they have been misleading with me at all. They have run things the way they wanted to for a long time. Because no one questioned them. They had no knowledge of the condo act. They’ve been breaking rule after rule. I told them that just because they’ve been running things smoothly for 20 years and no one complained doesn’t mean that they were running it properly. I made that very clear. They had no idea.”

I had trouble imagining Silvia as naïve but innocent.

“After a while you realize it’s not that they don’t want to do the right thing,” he said. “It’s that they don’t know what the right thing is.”

“What did they say in response?”

“Since Wilma, they said it’s been a lot of work. I said that’s no excuse. You have to stay current and up to date. You have to have it done.”

“Are they stealing from me?”

“I think there’s a big difference between stealing and mismanagement,” he said.

“What was your impression of the association?”

“Silvia seems to be running the whole thing. She’s the pole that holds everything together. I told her she needed to rely on other people to help get this done. ‘You can’t take this on yourself. That’s why you have a board. You need to delegate to get people involved in doing the things to get done.’”

He said he provided them with a copy of Chapter 718 of Florida Statute, a booklet on budget and reserves, a booklet on elections and a CD with information about how to run a condo.

“But shouldn’t she know the rules? After all, she works for the City of Miami Beach.”

“Yes she works for the city, but running a condominium is not something a lot of people know how to do.”

I explained how I had been voted secretary of the condo board after Wilma. I asked if I was listed as an officer. He said no.

“Should I put my name in for the board?”

“Five of the units are within the family. You’re going to be outnumbered on any vote, no matter what.”

“Can we force them to allow others on the board.”

“Not unless the units are owned by the same person. They are owned by different people, there’s nothing that can be done.”

“So I’m permanently outmanned on the board?”

“Pretty much.”

“Can I force them to hire a professional management company?”

“No, the condo is too small. It really shouldn’t be that complicated.”

“So what happens if they keep this up?” I asked.

“If within two years, they commit the same violations, the penalties become more severe. You can take them to court and get them fined.”

“Oh, that would work.”

“If we do cite the association, the unit owners pay the fine, including the person who put forward the complaint.”

“So in essence, I’d be fining myself?”

“I suppose so, yes.”

“That doesn’t make any sense.”

“No, I suppose it doesn’t. But that’s how Chapter 718 of the Florida Statute is written.” He paused. “We’re a regulatory agency, we just regulate and make sure associations comply with 718.”

This was revenge?

A few days after Silvia and Oscar met with Lazaro Gonzalez, Silvia agreed to provide me the condo’s financial documentation. We met at a Kinko’s and spent two hours photocopying several years of Bank of America statement.

I read them over, but investigator Olson was right. With bank statements alone, it was nearly impossible to determine who was paying the money being deposited into the bank account.

Without deposit images from the bank, I would never be able to verify whether Oscar and Hector had in fact paid their assessments, or were paying their monthly maintenance fees. By then, my taste for revenge had soured.

And so Operation Monte Cristo ended. Sometimes it doesn't help to have the law on your side.

In the end, the most stubborn problem in my apartment was the salt-encrusted jalousie windows. None of the contractors I brought in were willing to take them on, not Matt Sprenadel, not Rick and Rick, not Gary. The jalousies were long since out of production, and their complicated hand cranks required replacement parts that no hardware store carried.

I wanted to ignore them, but I knew Silvia would never leave me alone about them. And I knew that duct taped Xs wouldn't keep the hurricane gods at bay forever. I could have replaced them, but I knew that meant buying hurricane-proof windows for the entire apartment. The only way that would be economical would be getting the entire condo to buy in, and I knew that no one in the building wanted to do that. Getting hurricane proof windows just for my apartment would also not get me an insurance discount because the rest of the building wouldn't be similarly hardened. That just meant pouring even more money into the apartment.

So I needed to find someone who would fix those corroded cranks, so the windows would open and close and I could get the horrid Silvia off my back. My mom and I spent months scouring the Internet for some handyman who would be willing to take on my windows. A few days before Gretchen was due to arrive in Miami, we found Trebor.

Trebor was a modern hippy. He had long hair and rode his bike around. He was perennially broke. He left his tools in my apartment, wrote me that he needed them back,

then blew off appointments and told me later that he had lost his phone or had to go out of town on an emergency. His e-mails were like strings of consciousness, without capitalization or punctuation and egregious spelling errors.

Here's a typical e-mail exchange with him:

From: Dan Grech

To: Trebor

Sent: Friday, June 1, 2007, at 12:43 p.m.

Subject: Saturday

Hi Trebor,

I just tried calling you but your voice mailbox is still full. Might want to empty that! I would like you to continue to work on the windows on Saturday if possible. Have you been able to get the parts? If not, perhaps I can help speed things up.

Talk soon!

Dan

From: Trebor

To: Dan Grech

Sent: Wednesday, June 13, 2007, at 12:06 p.m.

Subject: RE: Saturday

Dan sorry man I had to take care of some important stuff that couldn't wait. I'm back in town tonite I need to pay my phone bill and I probably wouldn't get home in time to get it turned on. So tomorrow. sorry every costumer I have has been freaking out.

trebor

In person, Trebor was this funny, light-spirited sideline distraction to the main act of Gary slogging through his repairs. I enjoyed Trebor, and I was patient with his flakiness and missed appointments. He struck me as a fair guy. And he offered me a good price to fix the windows.

We thought that scavenging for the parts might be an answer. The apartment complex across from me was being renovated, and they were tearing out their jalousie windows. We spent an afternoon prying the windows of out the wall of some rooms in the complex. But the model was slightly different. The cranks and support bars were too large.

Trebor scoured town for parts. He focused his search on the Cuban neighborhoods, where hardware stores tended to stock a huge range of parts. People who had grown up in Cuba, where nothing was thrown away, were masters at scrapping and salvaging. They were like the Cuban guy who saved my tub while the Anglo guy gave up on it. Trebor finally tracked down a part distributor at a warehouse in the working class suburb of Hialeah, but he had no way of getting there on his bike. We scheduled a trip together, but when I tried to call his cell to pick him up, he didn't pick up the phone. And strangely the phone wouldn't take messages.

When I finally heard back from Trebor a day later, he was apologetic. He told me he had been late paying his cell phone bill again, and the company turned off his voice-mail.

Fixing the crank windows was painstaking work. Trebor had to take apart each crank and repeatedly apply lubricant to loosen the mechanism. Day after day he would park his bicycle in front of the apartment and work on them. Ten days after Gretchen had

moved in, Trebor finally got the windows so they would crank fully closed. Gretchen and I let out a cheer, and I hugged Trebor.

"Do you think we can open and close these without them breaking again?" Gretchen asked, as she cranked the window shut.

"It should work fine," Trebor said. "But if I were you, I'd leave them shut."

After Trebor left, Gretchen and I closed the windows. We haven't opened them since.

Looking back at Trebor's e-mail four years later, I was struck by something I hadn't noticed when he first sent it. He said he didn't have the money to pay his phone bill, and that was why his phone wasn't taking any voice-mail. It didn't make much of an impression on me at the time. Your voice-mail got shut off when you didn't pay your bill. Made sense.

At the same time, I was rereading the letters I wrote Silvia in the first days after the storm. In one letter, I complained that her cell phone voice-mail was shut off. That was part of the reason she was so difficult to reach.

At the time, Silvia's voice-mail being turned off didn't make much of an impression. I'd just tracked her down in person at the office. But now, suddenly, it all became clear. *Silvia's voice-mail was off because she couldn't pay her bill*. It wasn't just Hector who didn't have money. It was Silvia, too.

It all made sense: The dolled-up hair, the carefully painted fingernails, the rhinestone-studded sandals. The obsession with appearances and the insistence on control.

After the storm, Silvia must have gone broke. She was carrying two mortgages, one on her home, a second on her rental condo in our building. The rental condo had a heavy tax burden from the inflated market values of recent years, and the bottom had fallen out of the rental market. Her husband was a musician. She had to pick up a second job at Macy's. She must have run short on cash. Her stopped paying for her cell phone, and her voice-mail was shut off. Eventually, she got rid of the number altogether.

I began thinking back over the agonized dealings with her. That was why she had been so insistent on retaining the title treasurer at that emergency condo board meeting. That was why she had gone with the cheapest possible option at every turn: not replacing the roof, not investing the public adjustor, not hiring licensed electricians. And, of course, that was why it took a threat of a fine from the state condo regulators to get her to hand over the building's financial statements. I thought she was being a control freak, a micromanager. And that was certainly at work. But she also had something big to hide, something she didn't want to admit to anyone—not to her family, not to me, not even to herself. If she kept it all to herself, no one would know if she was redirecting insurance proceeds to Oscar's walls, to Hector's ceiling… to her own floors…

I thought back to that photo I'd taken of the workers polishing her floor. I knew she didn't take out a permit to do the repairs. Had she even paid for it with her own money?

I felt an odd mixture of exhilaration and revulsion. I felt like a detective unmasking the crook. And I felt sick over the time, money and emotion expended on fighting Silvia.

But then it occurred to me. Throughout the entire rebuilding and bedlessness saga, Silvia and I were motivated by the same thing: saving money. I didn't want to spend money I didn't have to rent a second place, to hire a lawyer, to bring on a proper contractor. Silvia didn't want to spend money she didn't have fixing a rental property. And so I crashed on couches, I put out friends and I got conned by two-bit felons posing as contractors. And so she denied me what I was legally entitled to, she bullied me and protected her family, she fought to kept up appearances. We both were made broke by the hurricane, and we both did what we had to do to survive. I had to give it to her. Silvia had proven a worthy adversary.

CHAPTER TWENTY: WEDDING

I chose Gretchen. Shortly after the Roommates Party, I told my mom that if she wanted to stay in my life, she had to accept that Gretchen was going to come first. What had happened at the party could never happen again.

I remembered my vision of the perfect girl. I wasn't imagining a person like Gretchen back then. But she did inspire in me that same feeling, of calm and of homecoming. I felt that in the way she looked at me and talked to me and joked with me, in the poise she carried by day and the calm she exuded at night.

Ever since I met Gretchen, that feeling of loneliness, that knot in my stomach that had been my constant companion since age 17, had disappeared. When I though about how she had changed my life, I could have listed so many things. But more than anything else she had banished that feeling of loneliness, I hoped forever.

I could try to make a bigger deal of the phone call, but I remember it as a short conversation. My mom heard something new in my voice. She knew I wasn't bluffing. And she probably felt afraid. She said, "Okay."

Therapy taught me that the "Let this be the worst thing that happens to you" paradigm that my mother taught me had its limitations. Dr. Richardson introduced me to the "This sucks" breakthrough. Sometimes there was no bright side, and that was okay. Not everything has to be a learning experience, at least not in the moment.

I also learned the limitations of being a reporter. I was trained to extract and encapsulate information in a succinct, accessible and entertaining way. Maybe my letters

to the condo board were particularly well composed. But reporting, even at the highest level, didn't prompt me to get proper insurance, or to protect myself from an abusive condo board, or avoid getting fleeced by a contractor when I knew people were getting conned left and right. There was a huge gap between knowledge and wisdom. And there was a different set of skills between being able to gather the right information and acting on it.

In the difficult process of writing about my experience, in trying to find an order and a structure to my experience, thinking not as a victim or as a reporter but as a storyteller, I found to my amazement that my actual lived experience followed an arc older than time. The arc of my lived experience was a universal shape of human experience, one that Joseph Campbell showed crossed cultures and age periods. Like Odysseus, I was returning home. I found peace in the knowledge that this journey, which made me feel so alone, which risked me losing everything I owned and everyone I cared about, was a journey I did not take alone.

About seven months after the Roommates Party, Gretchen and I visited my parents in Philadelphia. My sister Suzie was there too. It was June, and our backyard pool had just been opened for the summer a few weeks earlier.

We spent an evening drinking some particularly strong margaritas, one of Gretchen's specialties. After dinner, we made a spontaneous decision to go swimming. Naked. And Gretchen joined in. The three Greches and Gretchen stripped down naked and jumped in. My mom rushed for a camera. In unison, we beached like whales, mooning the camera as my mom snapped pictures. While we were drying off, Gretchen

and my sister stuffed leftover cake in each others face. Gretchen giggled until she got the hiccups.

The next morning, my mom pulled me aside. “Gretchen is fun,” she said. Gretchen had joined the Grech clan

A few months later, my mom called me. She and my dad had been talking. The diamond engagement band my father had given to my mother when he proposed was in the safety deposit box at the bank. My mom had stopped wearing it a few years back, when she inherited her mother’s heirloom ring. Things seemed to be progressing with Gretchen, and my parents agreed. They wanted to give the ring to me. They wanted me to give the ring to Gretchen.

Stories give a meaning to our world. They create a sense of destiny and purpose. They help us through the hard times.

My parents had an extraordinary meeting story, one that I loved to tell growing up, one that I tried to recreate in my pretty ordinary meeting stories.

Then I met a girl on the plane.

During our time apart, we often found ourselves telling people the story of how we met and fell in love. We lived off the magic of our fairytale meeting. It helped us be brave. And that story sustained us through two years apart, through my hurricane disaster and her masters depression, through my infidelity. No matter how bad things got for Gretchen and me, we always had the story of how we met. A story that starts that way could never end badly.

But over time, as Gretchen and I accumulated new stories and new experiences together, as we got to know each other, as we went from falling in love to being in love, that story of how we met felt less and less important.

And we replaced it with a different story, the story of struggle and pain fought through and overcome. That was not a story we told in public. But it was when we were in that transition that we most needed the story of how we were meant to be.

The black ring box had been hidden in the liquor cabinet, in a spot I knew Gretchen would never look: behind the rum.

It was March of 2009, more than a year and half after Gretchen moved in. I had been searching for the right moment. I wanted it to be memorable, personal, and a surprise. I wanted it to be a story. Gretchen and I were to travel through New York on our way to a vacation in Ireland with two of Gretchen's friends from work. We had gotten a great package deal on a cottage and rental car for four. I figured I would find some pretense to slip away with Gretchen to visit an appropriately steep cliff, and I'd pop the question. But then my college friend Will Cohen, the same friend whose wedding I was returning from when I first met Gretchen, told me, "You have to propose to her on a plane, of course."

Of course. Our meeting story had helped us make it through those difficult two years apart. But the story needed a second act, a new twist, to keep having any power. I saw the engagement as an opportunity to continue the narrative that had begun on the plane when we met, to give our relationship a sense of being fated, a story with an arc, a story that was meant to be.

But now I was in the airport security line, the ring burning a hole in my pocket. My jeans had an awkward square shape where the ring box was in my pocket. I had gone through various scenarios for how to get the ring through security. I wanted to carry it, because I didn't want to risk leaving it in my bag. But would I transfer the ring to my carry on in the security line? Would I put it in my shoes? Gretchen might notice.

Then I thought about all those people who wear rings on their fingers and don't take them off for the security scanners. Clearly it was a piece of metal that didn't set off alarms. So I left the ring in my pocket. Gretchen was standing in front of me, with the two work friends who were accompanying us on this trip, as we advanced through the security line. Gretchen went first. Then it was my turn. The ring a bulge in my pocket, I walked through the scanner. It didn't go off. I let out my breath.

"You okay," Gretchen asked as I met her at the other end of the conveyer belt to collect my things. "You seem a bit pale."

"Yeah," I said.

Gretchen and I had been in a week-long fight. The previous weekend, Gretchen asked me if I had even thought about how I would propose. I lied and said, "No." In fact, I'd already been crafting my plan to get engaged on the flight the following weekend. I began to laugh at the wickedness of it all. Gretchen thought I was laughing at her for being upset that I wasn't even thinking about it. She ended the conversation and refused to talk to me for several days. It was the longest we'd gone without speaking since we'd met.

By the time we boarded the plane, things were smoothed over somewhat, and she was putting on a happy face with her friends. But she was still not happy with me.

The one part of the plan that was a bit fuzzy for me was how to execute the actual proposal. I wanted to get on the intercom, but I wasn't sure I would be allowed. I had been advised to try to ask the female flight attendant, if there was one, since she'd be more likely to be sympathetic.

We were flying JetBlue, and Gretchen immediately tuned into an episode of Law and Order on demand. Gretchen cannot be disturbed while she watches. As she finished the episode, I knew the time had come. Then I saw her start a second hour-long episode. I furtively looked at my watch. The flight time from Miami to New York is a bit over two hours.

The second episode ended, and I watched Gretchen search the On Demand listings for a third episode. Thankfully there wasn't one. I heard her sigh in annoyance. She picked up her book. Now was my chance.

I was sitting in the window seat in a row about two thirds back in the plane. I waited until the one female flight attendants passed to the back of the plane, and then I asked Gretchen to let me out so I could go to the bathroom. She said, "You better hurry, we're going to be landing soon."

I cornered the flight attendant. I explained that I had met my girlfriend on a flight, and now I wanted to propose to her using the flight's PA system. She was confused at first, then a bit concerned. She yelled to a male flight attendant.

"Hey, Johnny, come over here for a second," she yelled.

The back few rows of people turned around. I ducked behind the toilet stall, but Gretchen didn't lift her head out of her book. Johnny came over and my heart sank. He was a young man, athletic, tall, handsome. He looked like a recently graduated college

linebacker. This is not the kind of guy that would be particularly receptive to a strange romantic request.

"Hey Johnny, this guy wants to get on the intercom."

"Why?"

"He wants to propose to his girlfriend." Johnny looked confused. "He says they met on an airplane."

Johnny melted. "Oh really? he said, enthused. "Which one is she?"

"The blond with the curly hair. You can see her over there."

He turned and looked. "Which row?" he asked me.

"Let me look." I took out my ticket stub. "She's in… oh my god, she's in row 19, seat E. And I'm in seat F. That the same row and those are the same seats."

Johnny was genuinely enthused now. "Hey Bill," he called to the third flight attendant. "Come here." He waved him to the back of the plane. More people turned around, though not Gretchen. She was reading *Eat, Pray, Love*, and she was on everybody's favorite part, when Elizabeth Gilbert eats her way through Italy. Johnny turned to me and explained that Bill was the senior flight attendant and would be the one who made the call on using the intercom.

By now were in a huddle in the back of the plane. None of them lowered their voices as they debated whether I could use the intercom. Bill was less enthused about the idea than Johnny and the female flight attendant. So he made his decision. They'd have to ask the captain. He picked up the phone used to make announcements and for the third time explained my situation.

By this time my stomach was in knots. I'd had to hear my crazy request recycled through three sets of people, each one adding their own variations and embellishments to my story in an attempt to convince the next person in the chain of command. The ring was a hot bulge in my jeans, and I was no closer than I'd started to making this all happen. I wanted it all to end, to sit back down quietly in my seat, but I knew that this was my only chance. Soon we would land in New York, and the wonderful symbolism of being on the same flight—of being in the same seats—as the ones where we'd met would be gone.

"He says no," the senior flight attendant said. "Against FAA regulations to allow a passenger on the intercom."

"I understand," I said. My plan was falling apart.

"I can do it,' Johnny ventured. "I can get on the intercom for you. Just tell me what to say. Right, Bill?"

We all looked at Bill with pleading eyes. Me, the female flight attendant, and most Johnny. Those stares weighed heavy.

"I suppose it's all right." We let out a muffled cheer.

I started to tell Johnny what to say, but it was too complicated. Here, let me write it down. I grabbed a vomit bag and began scribbling on the back. I felt suddenly in my comfort zone. After all those weeks on the early shift for *Marketplace*, writing a radio script under a tight deadline was a specialty of mine. I handed him the vomit bag then returned to my seat.

I sat in my seat for what felt like an eternity. I heard the intercom come on, but it wasn't Johnny. It was the captain. He announced that we had begun our descent into Kennedy Airport. My heart sank. We'd run out of time.

Then Johnny's voice came on the intercom. "May I have your attention? May I have your attention please? I have an important announcement." I could feel Gretchen stiffen at my side. She is not a happy flier, and she told me later she expected him to announce that we'd run out of fuel. Johnny started in on my script.

"Two and a half years ago, on a flight from New York to Miami, two passengers on our flight…" Now Gretchen was thinking about them announcing a memorial to passengers who had died on this same route. This was what was running through her head when he said, "Gretchen Beesing and Dan Grech, met while sitting in Row 19. Today, they're sitting in Row 19 again, this time on a flight from Miami to New York. And Dan has something he wants to ask Gretchen."

Gretchen's face was in shock. She seemed unable to compute what was going on. I climbed over her, into the aisle, where I got down on one knee. "Gretchen," I said, as I dug into my pocket to finally retrieve the ring. It was humid in there from nervous sweat, and the ring was attached as if by glue to my thigh. I could feel the eyes and hear the whispers of the passengers who could anticipate what the second half of the sentence would be, as I pulled at the ring box whose felt had gripped onto the cloth pockets until I turned my pocket inside out to finally wrench it free. "Will you marry me?" I exhaled and presented her with the ring.

She took it in her delicate hands, daintily opened the box and removed the ring that had once belonged to my mother. The ring was a diamond on a simple gold band.

The band was worn down under the diamond holder, where my mother's other ring had rubbed up against it. I had not resized the band, since I imagined Gretchen would want to buy a new setting. I figured we should leave the ring in the box during the trip and get a new setting when we got home.

She picked up the ring, inspected it in the light. She was crying. Then she took the ring and tried to slip it over her finger. I expected the ring to stop at Gretchen's knuckle. It slid on perfectly.

No one said anything. No one made a move. People around the plane were watching us, hanging over their seats, their heads in the aisles. The plane was quiet. Gretchen was in her own world, admiring the diamond on her finger, getting over the shock of thinking she was about to die and instead had been proposed to.

"So, what do you say?" I said, to break the silence.

"Yes, yes, I will," Gretchen said through her tears. The people on the plane burst into applause. And I stood up and thrust my hands in the air. "All right!" I yelled. I slapped five with the guy sitting behind me.

I sat back in the seat. Gretchen, who remembers everything, later told me she had no recollection of me leaving my seat to propose to her. She was admiring her ring.

"So were you surprised?"

"Yes, very."

"Good. I fooled you bad, didn't I?"

"You did." We laughed.

Johnny arrived at the end of the aisle. "We don't have champagne," he said apologetically. "I hope this will do."

He handed us two airplane-sized bottles of red wine. They were in placed in clear plastic airplane cups. A square napkin had been placed inside each cup so it wrapped around the bottle. It looked like a flower in bloom. It was really lovely.

"Thank you, Johnny. For more than just the wine."

He smiled.

Gretchen and I got married on a cold January night nine months later. I had always dreamed of getting married in Spain. I had this vision of going into the mountains of Mallorca and getting married in a church in a cobblestone village, then having a big bonfire cookout with friends on a cliff overlooking the Mediterranean. I settled for a 12th-century Spanish monastery that had been disassembled carted to the US by newspaper baron William Randolph Hearst. When the workers put the monastery back together in Miami, they were left with extra pieces. So they stacked the stones in a large pile behind the chapel.

I could relate. Rebuilding is a messy process.

"I have lived a blessed life," I told the 150 wedding guests gathered in the central courtyard of the monastery. "Today has been a true measure of those blessings. But I have learned that a blessed life can sometimes be a bit of curse, because I haven't built up the resilience to help me through the hard times. And so that's why I feel so fortunate to have found someone who inspires in me the strength and patience and resilience that I alone don't have."

One of the readings during the wedding ceremony was from Plato's *Symposium*. The *Symposium* was a philosophical debate among the greatest minds of Athens on the true meaning of love. And while Socrates won the day, the comic playwright Aristophanes was the man of the hour. His vision of love was the reuniting of two halves of a single person.

"Well, one day, years after reading the *Symposium*, I met a girl on the plane. You know the story. And she happened to have my same name: Gretch. From that first meeting I think we both felt like we had met our other half.

"Gretchen, my whole life I have been searching for my true home. I thought for a long time that I would find that home in a place. What you have taught me is that home is not a place. It's a person. When I am with you, Gretchen, my love, I am home. I am whole. I am healed."

I was upstaged at my own wedding. One of my groomsmen gave a 25-minute roast that was hit quite close to home. The highlight came a third of the way through:

"My wife says being with Dan and waiting for the moment when he asks to stay over is like being on a bad first date and trying to figure out when the kiss is coming. You are kind of hoping it's not going to happen, you know in your head it probably will, you're dreading it because it's inevitably going to be awkward, and if you've been careless and had a few drinks he may very well end up in bed with you.

"I don't want to take a poll, but I would be curious to know how many people here tonight have had Dan sleep on their couch, or on their bed, or in their shower." Most of my guests raised their hands. People were howling with laughter.

“And how many of you have had to actively evict him before he would leave?” More hands shot up. People began to whistle.

I stepped forward and took a bow.

EPILOGUE

In conclusion, owning a condo sucks. Especially an old one. One that springs leaks and gets eaten by termites and has no insulation and has ancient crusty windows that can't be fixed and a bathtub built into its bones that can't be replaced and closet space that predates Wal-Mart prices and Big and Tall bodies. Old condos have scoured into them the legacy of neglectful or unlawful owners, of mistreatment and deferrals and avoidance. They are like trees that carry the scars where some kid carved into the bark with a knife some message of love that long outlasted the relationship. I have heard old places have charm, in the hardwood floors that are too expensive to install nowadays, or the fretwork on the big tub that would probably be plastic in new construction. I don't see the charm, though. The wood buckles when wet. I lost my floors, and replaced them with new cheap ones that look like wood but aren't. It was what I could afford. Old condos carry the weight of ownership more heavily. And then, I now have two mortgages (I'm collecting them) and pricier insurance and a monthly maintenance fee and, of course, the bursting of a real estate bubble that has put me under water. Under water again, I should say.

And yet I like the home that I've made with Gretchen here. I like to come home and see her sitting on the couch, watching Law & Order SVU because she's pretty much seen all the episodes of the original series in rotation on A&E, her bare feet tucked under her butt, distractedly twirling locks of her hair into little knots that sit atop her head like knobs on a robot. I like living with Gretchen, and the condo by the sea ain't bad, either.

Gretchen says she wants a new bed. Ours is a Queen, she wants a King. I take up a lot of the bed, and she wants more space at night. I tell her it's too expensive, or the room is too small, or we'll get a pillow-top when we move to a bigger place when we have a family, and I'm able to put off the conversation for a few months. Truth is, I like keeping her close.

One day, I was blindly tearing open my mail on the kitchen's L-shaped counter. I ripped open coupon packets and a telephone bill when I opened and unfolded some financial statement. I looked at the totals at the bottom and they seemed off. Way off.

I turned back to the cover page and looked at the name of the company. It wasn't my investment account. I assumed it was Gretchen's. I stuffed it back into the torn envelope. Through the glass window on the envelope I saw the name in the address field. Hector Morales. Hector? I was stunned.

I thought about what I knew about Hector.

The sweet guy on a fixed income that helped me on that one horrible night. The stench of his body odor from not being able to afford air conditioning. The fact that Hector lived practically mortgage and tax free.

But how much did I actually know about Hector? I'd never had a full conversation with him, just a few words exchanged in the hallway. He was clearly a simple man in poor health. But was he really on a fixed income? Was he really unable to work? Was he really poor?

If he weren't poor, why wouldn't he run his air conditioner? Perhaps for the same reason that my grandpa collected sugar packets until the day he died then bequeathed

$100,000 to Israel. Perhaps for the same reason that I didn't take the money *Marketplace* gave me for a rental place and use it to actually rent a place. Some of us are just wired that way.

I thought back to the way Silvia protected Hector, by allowing him to not pay his assessment, by always cutting corners on contractors and permitting, by hiring a lawyer to force other people in the condo to pay their monthly maintenance fees. But was she really protecting Hector? Or was that just a story I had made up to explain her behavior? Perhaps that what I wanted to believe, because I needed some explanation for the decisions she was making and the way she was treating me. She certainly didn't seem protective of her family during condo board meetings. She seemed bullying. She was a dictator, a despot, a queen. Only the queen had no clothes.

I got some scotch tape and taped the envelope shut. I then left it on the bottom step of the hallway, for the mail carrier to put in Hector's mailbox. Until now, I had never told anyone about having mistakenly read his financial statement. And I will never tell anyone what it said.

One Thursday morning, about a year after we'd moved back into the apartment, I was woken up by the sound of loud thumps. Thump thump. It didn't sound like the clank and slam of the squeaky door at the Hebrew Academy. Thump. Or the chug of the mowers cutting the grass. Thump. Or the wheeze of the truck taking out the trash. Thump thump thump. The sound seemed to be inside the room, surrounding me.

Once Oscar had complained that I made too much noise. *Él camina como un caballo,* he said to Silvia. He walks like a horse. Sometimes I made a point of clomping

around my apartment, running from bedroom to living room when walking would have done just fine, throwing around my weight, reveling in the limitations of the soundproofing I'd so amply documented. I liked the thought of him fuming. Small victories, I know.

Now the horse seemed to be walking above me. I got out of bed, walked out of my apartment in boxers and a t-shirt, walked onto the cracked tile patio and the front yard without the skinny pine, and looked up once again at my roof above my bedroom. There were two guys up there.

"What are you doing?" I said.

"*¿Cómo*?" It was Louie, the guy who had tarred the section of the roof above Victor's bedroom for the third and final time. He looked down at me from the roof.

"Louie, what are you doing up there? It's 7 o'clock in the morning."

"We are replacing the roof."

"What do you mean, replacing it?"

"Removing the old covering and putting a new surface on it."

"I understand that. But why?"

"There are leaks."

Of course there are leaks.

I waved to Louie and went back to the apartment. I was happy to see the roof being replaced. It should have been done the first go around. Just as the condo board had come around and hired a public adjustor—their public adjustor—to help with the supplemental insurance claim that most likely was helping pay for this new roof.

I wrote this letter to Silvia: “I was distressed to be woken up at 7:30 a.m. this morning by the sound of workers on the roof above my bedroom. I went outside and was told by the foreman, Louie, that they were replacing the entire roof. I was given no notice that this major construction was underway. No meeting was held to discuss why it was necessary. Didn’t we just have a major section of the roof replaced by Latimer Associates less than two years ago? How much will this current roof repair cost? How will it be paid for?”

I cited Florida statute and the condo documents that required the condo board to hold regular meetings, to disclose financial documentation and to give residents notice of planned projects. I told her to get me her answers in writing.

I knew I wouldn’t get those answers. Since moving back into the apartment, I’d written her letters about the constant roof leaks, about a rat in the building (Gretchen had nicknamed it Nicodemus from *Mrs. Frisby and The Rats of NIMH*), about the illegal wiring in the condo’s electrical box rigged by a previous tenant. Silvia hadn’t responded to any of those letters, either.

But it felt good to write it down. It had been more than seven months since I’d written Silvia a letter. It was a bit like Gretchen, who I only wrote carefully crafted letters on special occasions. Silvia and I had gotten used to one another. We’d found our routine.

I deposited the letter under Oscar’s door later that morning on my way to work.