

The following is an excerpt from

TOTAL LOSS

Non-Fiction

By

Rick Alan Rice

This is the opening chapter in a project that has been suspended. It depicts the events of a house fire and the aftermath of that occurrence, particularly in terms of dealing with a total loss and with the insurance company as we struggled to have our claim honored.

CHAPTER 1

Just before dawn on Friday, February 18, 2005, my wife and I were sleeping in our bedroom just down the hall from the bedroom shared by our two children, then aged seven and nine. It was an unusually late morning for me. Accustomed to getting up at 5:30 a.m., I wasn't scheduled to work that day and had determined to give myself some extra sack time. I had been in bed only about five hours, having stayed up later than usual for a Thursday night, watching David Letterman before going to bed around 1 a.m., in effect starting my weekend a day early. My wife Joanne had the flu and had gone to bed atypically early. A substitute teacher, she hadn't taken an assignment for Friday so she could sleep late in an effort to get over a particularly nasty bug that had worked its way

through the entire family before finally getting to her. Our Friday plan was for me to sleep in an extra hour before getting the kids up and off to school.

Some time just before 6 a.m., I was startled awake by the sound of a smoke detector. We had two, one in the hallway connecting the bedrooms and the master bath, and another in our garage, which had been converted to an office. It was a place packed with computers, printers, electronic equipment used for analog and digital recording, musical instruments, books, photographs documenting our family histories, framed pictures and drawings, posters, antique furnishings, plants, record albums and 45 rpm singles, CDs, videotapes, a turntable and speakers, a CD player, our children's school artwork... It was, in many ways, the shabby center of our existence. Our cat Gary resided there. It was the setting for our creative pursuits, the informal gathering area for our family, where we would play music and sing, play games on the computers, even entertain friends. We jokingly referred to it as our "den of iniquity", though the worst that ever happened there was my wife's cigarette smoking. It was the only room in the house where that was allowed, and it was the only activity that took place there that struck me as anything less than wonderful. Beyond the stench of it, I had often expressed concern that her smoking might lead to our eventual demise; that on one of her late evenings in the garage, where she smoked and read into the wee hours, usually long after the rest of us had retired for the night, that she might unknowingly drop an ember from her cigarette that would smolder in a furniture cushion to eventually burst into flames while we slept. That was part of why I had installed a smoke detector; and had, in fact, recently installed a new one for fear that the first wasn't working. The damned thing never seemed to go off on one of those false alarms that I had known of other detectors to do, and which had provided the odd comfort that at least they were functioning, even if somewhat erratically.

My eyes popped open at the sound of the detector making its weirdly insistent chirping sound. I am a light sleeper, easily startled awake by even subtle sounds, and I jumped out of bed immediately and headed in the direction of the alarm. There was no doubt that it was coming from the detector in the garage.

As I moved in my half-dream state from our bedroom, down the hall, into the dining room and toward the front door, my thought was that the detector had gone off inappropriately and I would simply turn it off and crawl back into bed for a few more minutes before having to start the day.

Our house was oddly designed with large picture windows that looked out into an enclosed breezeway area at the front of the house, and to French doors that opened into the office/garage. I didn't have to go all the way to the office before I realized what was happening. Through a picture window I saw a bright, sickly-yellow glow that I immediately recognized as firelight; not the kind of warm, comforting light you get from a fireplace, but something evil, open, and unleashed. Then I saw a strip of fabric in flames, a tail of fire falling from the ceiling to the floor and I immediately knew that we were in real danger.

I went to the kids' room and yelled "Fire! Fire! Get up!" Then I yelled to my wife, "Joanne! Fire! Get out of the house!"

There was a phone in the hallway and I picked it up and dialed 911. "We have a fire at 400 Yuba Street, cross street Florida!" I said to the emergency operator. I remember annunciating my words, speaking very loudly and as clearly as possible. In retrospect, calling from inside the home was one of the first of the classic mistakes that I was to make that morning. Get out of the house and call from a neighbor's home, that is the standard instruction, but you forget in a panic. You make mistakes.

I recall my daughter, who like me awakes in a start, getting out of bed and moving toward the front door – moving toward the fire! And I recall my wife grabbing up my son.

We had planned as a family for such an event, how we would exit the house and meet out front on the sidewalk. We knew that our biggest problem was exit routes. There were two doorway exits into the garage area, and two door exits from the garage. If those were not available, we would probably need to exit through windows. There was a backdoor off the laundry facility, but it was blocked by the dryer and by other small

furnishings in the room. The only other exits from the house were through the windows, off of which I had recently taken the screens, making those exits more useable. One could push open the sash and be in open air.

I was wearing only my underwear, my typical sleep outfit, and I went into our bedroom certain that Joanne and the kids were out of the house. I then made the second of my classic mistakes of that morning. I rather calmly sat on the bed and pulled on socks and sweat pants that were on a chair next to the bed, and I started pulling on the shoes I had worn the previous night, struggling with the ridiculously long shoelaces that were always difficult for me to tie. I sensed the fire was growing, but my mind was in a strange place. Maybe I was fighting panic, overcompensating against fear. It seemed like I was going numb, moving at a deliberate pace out of synch with the escalating danger, already acting as if I were in a state of denial about what was happening at that very moment. They say that in a fire seconds count. I was just about to learn the absolute truth of that.

Outside, my daughter Gillian had been the first out. She was in pajamas and she was barefoot. Her first instinct was to get away from the house. She ran up the sidewalk toward the front of our next-door neighbor's house, then didn't know what to do and came back toward ours. Joanne emerged through the front door with our son Griffin and joined Gillian on the sidewalk out front. Flames were pouring outside from above the metal garage door. The sounds of the fire – the crackling of the flames, the crashing sound of breaking glass – were apparent now.

Inside, I finished dressing then moved toward the front of the house, toward the fire. Somewhere in my mind I registered something I had barely heard from the emergency operator. "Is there a car in the driveway?" she had asked. "If there is, pull the car away from the house," she had directed.

Though I don't remember doing it, I must have grabbed the key ring that was always kept in the lock on the door that opened to the garage area.

I pulled open the door and was suddenly hit by a rush of thick black smoke that completely blinded me and shut down my ability to breathe. That knocked me out of my

calm denial and panic set in for real as I made my third classic, nearly fatal mistake. Get below the smoke, that's the instruction that every school kid is taught and that everyone knows, but in that moment when I realized that I was in trouble it completely left my mind. Reaching out like a blind man, I moved into the smoke, trying to touch anything that would tell me where I was, to follow a wall or anything that would lead me toward the outside door of the house, but I could not touch or see a thing. At this point, the ceiling above me was a sheet of flames, though I could not see it.

Outside, Joanne and the kids were starting to worry. "Where's Daddy?" they were asking. Thick black smoke poured from the house. The front door was open and they could see that the deadly, toxic cloud, fed by burning wood and fiberglass, had descended to about waist level. Visually, everything beneath that cloud was clear – they could see into the house – but from three feet up it was opaque darkness.

Inside, as I staggered through the smoke I could feel myself growing more disoriented and starting to lose consciousness. It hit me that I was in real trouble and I felt myself muster a strong resolve that I would not let this be the end for me, that I would beat this and survive. Just then I broke through that cloud and found myself standing on our front steps. A moment later, our cat followed me out, running around the house to the back yard, where she hid under a bush.

I climbed into our car and pulled it out into the street in front of our house, and all four of us got inside. A light rain was falling and as we sat there in stunned disbelief, watching our house burn, I know that we were hoping without hope that somehow the rain would snuff the flames.

There was an odd peach color that rose up over our home as we sat there. At first, Joanne thought that the back of the structure had become consumed, but it was the colors of sunrise radiantly rising above our line of sight over the roof, lending an odd, surreal, Maxfield Parrish quality to the horror before us.

“Where are they?” Joanne cried. It seemed like it was taking forever for the fire trucks to arrive. We heard the sound of exploding glass inside the house and knew the fire had moved beyond the garage and into the main part of the home.

In our traumatized state, we committed additional oversights. Our Jeep was parked on the street in front of our house, and we didn’t think to move it so it too would be out of the way of the firefighters. Worse than that, it didn’t occur to us to warn the neighbors next door. We lived at the end of a dead end street and had neighbors on only one side, and the fire was away from them on the far side of our house, but still. You don’t necessarily think clearly in such an event. We just sat in our car and wondered aloud where the fire department was, though it was becoming apparent that it was already too late to save the home.

We were looking at a total loss.

* * * * *

When the firemen arrived I was taken by how exhausted they looked. Perhaps they had just come from another disaster. They pulled their fire engine to a stop in front of the house, and then went about the task of unrolling hoses, donning equipment, and finally beginning to fight the blaze.

We just sat stunned in our car, pulled caddywongkas into the middle of the street, viewing events through our windshield like a family at a drive-in movie, except everything we were watching was really happening to real people, primarily to us. My wife shivered in the passenger seat, reclining her head against the passenger-side window, sick with the flu. The kids, in only their pajamas, were shivering in the backseat, though I kept the car running with the heater turned on. I noticed my reflection in the rear view mirror. My lips and nostrils were black

It didn’t occur to us to talk to the fire fighters, or to do anything other than just sit there and watch dumbstruck. After the firemen had been in the house for a few minutes, the fire fighter in charge, a sturdy Norwegian-looking woman, maybe in her mid-30s, came over to our car. She asked if we were the residents and if there was anyone else in

the house. It hit me that by not meeting them with information, we sent these guys into a raging fire not knowing if there was anyone inside to rescue. “Everyone is out,” we told her. “How about pets?” she asked. “No, we saw our cat run out the front door.” She asked if we needed medical assistance, which we did not, then she returned to fighting the fire.

As she left the driver’s side of the car, I noticed people in the street and recognized the faces of neighbors from our block. There was a knock on the passenger-side window, and there was our neighbor from across the street. Suddenly friends of ours from across town were there. They had come with blankets and coffee, Danish rolls for the kids. One even brought a stuffed animal named Buddy, a cuddly brown dog with which we would all come to find comfort. Mostly, they just came to see if we were alright and to offer their embraces and concern. It was the beginning of an avalanche of community outpouring that would, in itself, take on an overwhelming nature, a life of its own that would add significantly to the experience of total loss and subsequent gain. There would be a yin-yang effect, as always. We were going to be stripped to the bone psychologically as well as materially, and we were going to embark on an adventure through the looking glass of our own humility, willpower, and grace.

* * * *

At some point the firefighting supervisor came back to our car and squatted down next to the open window on the driver’s side of the car. A light rain was falling. She had a tablet of yellow paper and she wanted information for her fire report: our names, children’s ages, what we saw, how we got out of the house, and other basic reportage. She would write a few words, and then her paper would become so wet that the ink would smudge, and then she would flip that page over, write a few more words before that page became unusable, and then she’d flip that over and repeat the process. I asked if she wanted to get in the car and out of the rain. “You don’t want me in your car,” she said. Her slick yellow fire coat was covered in black, as was her face. She was pleasant but all business, a bearing that completely and no doubt purposely neutralized her natural attractiveness. She was the only female among the fire crew, and she was the boss. The words she wrote on those soiled pages became the basis for the report that we would read

in the Vallejo Times-Herald newspaper the next day under the headline “Family Escapes Burning Home”.

For an hour and a half the four of us sat there in our car, watching the fire diminish from raging flames of yellow and billowing black smoke, to steamy-looking clouds of grey, to a slow smolder, like a dowsed campfire. The firemen tore the metal panels off the garage door and starting tossing items from within the garage outside onto the driveway, where a scorched pile of material grew. Some of it was unrecognizable, but worse was that much of it was. Our musical instruments, our studio equipment, books, and computers were piled there like blackened artifacts of an earlier civilization. Looking at them there, the remnants of a life that suddenly seemed a lifetime ago, it seemed impossible to imagine that only a few hours earlier these pieces had been at the very center of all of our existences. Our home had been a literal extension of who we were as a family, a nearly organic outgrowth of our personalities: a place of children’s artwork; of posterized personal photographs; of one of a kind drawings rendered to illustrate written works, now reduced to ashes in filing cabinets that held most of our most precious and important personal documents, and the output of decades of work and creativity; of antique furnishings, family heirlooms, and treasures of international craft.

At some point, the fire fighters asked if there was anything we needed to get from inside of the house. We were allowed to go in under their supervision. Joanne had no shoes, so a firefighter went inside and found a pair of my slippers outside the closet that I shared with my daughter, which was in her room. There was broken glass everywhere, but Joanne wanted to retrieve her jewelry chest.

The inside of the house was unimaginable. The smoke had been so black and thick that it painted every horizontal and vertical surface in the house with a thick obsidian coat that gave a nightmarish look to everything. Our once mundanely familiar personal living space was now a foreign, ominous, profoundly evil and dangerous looking shell. The stench was a vomitous blend of burned wood and noxious chemicals, a horrible, unnaturally formulated stew of contaminants.

The heat had been intense and items within the house simply melted. Paneling peeled from the walls, laminates curled from furnishings.

The firefighters had smashed all the glass out of the windows to let the smoke out of the house and everything was ransacked. I miraculously found my wallet where I typically kept it overnight in a bowl on the dining room table. The leather smelled terrible, but everything inside – the credit cards, the personal identifications – was mercifully unburned.

I poked around the kid's room for a moment, hoping to find anything that might have survived that I could give them as little symbols of hope. My daughter's Mini I-Pod was nowhere to be found among the rubble. I was able to locate her Tomagachi, a sort of palm-sized electrical pet, which was blackened, but I snatched it up so she would at least have something. There were precious few options, everything was destroyed.

Around 8 a.m., Joanne and the kids left in our car to go to her mother's house. They showed up on the doorstep without warning, like wretched refugees, and she took them in, warmed and comforted them.

I stayed behind, standing in the rain wearing only a t-shirt, sweatpants, socks and shoes. At some point it occurred to me to go look for the cat, which I found shivering soaking wet beneath a shrubbery in the back yard. Gary, our female cat, was nearly 19 years old at the time, senile and incontinent. I squatted down at the edge of the shrub and urged her to come to me, but she just huddled there and shivered. She didn't appear to be burned, just soaked. After a few minutes of talking reassuringly to her, she came out from under the bush but instead of coming to me she started walking slowly away across the yard, seemingly headed nowhere. I picked her up and held her, massaging her in my arms, then carried her around to the front of the house. A fire fighter saw me holding the cat and offered a cloth towel, which I wrapped the cat.

The cat and I stood on the sidewalk in front of the house for another hour or so while the fire fighters went on about their business. I finally got in our Jeep, still parked

in front of the house, and took the cat over to my mother-in-law's house where she was reunited with my wife and kids, and then I went back to the house.