



# OUT OF THE SADDLE

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## Kentucky's Thousand-Year Flood

Gone in a Flash

**"T**amela, get up! Tamela!" A flashlight blinds me. "Josh?" I sit up. What's the director of the Appalachian Writers Workshop doing in my room at 2:30 in the morning?

"What's wrong?"

"Your bike might already be washed away. You might save it if you leave now."

*Save my bike? My brand-new bike!*

For three days, our mobile phones had buzzed with severe thunderstorm and flood warnings in southeastern Kentucky. The aptly named Troublesome Creek, which runs alongside the campus of Hindman Settlement School, had risen daily as we writers trekked from our dorms high on the mountain-side to the classrooms below, where we studied poetry and perfected our prose. We even joked about preventing rain by carrying umbrellas.

The daily deluge had petered out hours earlier while we were in our evening program. Nevertheless, Josh had reminded us during end-of-day announcements to move our vehicles away from Troublesome in light of forecasted overnight rain. When I described where I had parked my three-month-old F 900 XR, Josh confirmed that the creek had never risen to that

height. Satisfied, I trudged up the mountainside to my dorm and turned in without a care in the world.

The flashlight disappears and I hear Josh knock on the door across the hall. God's bowling alley thunders overhead as a burst of wind rattles the windows. I jump out of bed. *How can this be happening?*

I turn on the phone's flashlight to find my clothes, key, and helmet. My fellow dorm-mates poke their heads out of their doors as I dash into the hallway and head for the front door. The emergency lighting casts eerie shadows on their worried faces. "Be safe."

Now I'm headed down the mountain. Fast-moving water runs three inches deep along the only paved path from dorm to holler. My Gore-Tex boots will keep me dry if the water stays below my calves.

Seventy-some steps later, I'm at the Gathering Place building when I realize that runoff from the dorm's path has met the rising tide of Troublesome Creek, and I'll be swept away in chest-high water if I proceed. I turn and sprint to the high end of the building where there's a set of stairs to the parking lot below. I hope Josh is already there. He said he would come down to help me.

Gripping the stair rail with my left hand, I shine my phone light to prevent a misstep as I descend. Relieved when I reach the sidewalk that runs along the back side of the Gathering Place, I strain to see my brand-new bike. It has to be there. It's only another 100 yards away.

I shout into the dark void, "Josh?" No answer; with the thunderstorm and rushing water, he probably can't hear me until we're side by side.

From the base of the stairs I rush down the sloping sidewalk as water creeps over the curb. In a couple dozen steps, it laps at the foundation of the building. "Josh? You here?"

I press on as the water continues to rise. As I near my bike I see that the sidewalk is underwater. My light reflects off the stickers on my topcase when I get within six feet. *Whew, it's still here.*

Josh is nowhere to be seen. I hope he's safe. Safe, and on his way.

*Can I really afford to wait for help? I might have to move it by myself.*

That's when I remember the handlebars are locked. I can at least unlock them while I wait for Josh...but, I'll have to step into the water.

I point my light downward to gauge the water's height. It's over the curb and well up the bike's frame. My stomach falls. I hesitate.

*I can't just let my new bike drown! If I'm gonna do something, I gotta do it now! The water is only going up!*

Tentatively, I leave my right foot on the sidewalk and step down into the

water with my left. It gushes over the top of my boot, cold and fast. Phone outstretched, I lean toward the bike, lifting my right foot off the sidewalk to get closer and assess how I can maneuver to the far side to unlock the handlebars. My gut tells me not to take another step. I tilt my head toward the angry heavens. "Is anyone out here? Can you hear me?"

My brand new bike is six feet away and I'm too weak to save it. *Why didn't I make sure I had help before coming down here?*

I step back onto the sidewalk, ashamed of my hesitation and the opportunity it cost me.

*Don't give up. I've got to keep trying.*

I pull up Josh's phone number. Voicemail. Try again. Voicemail.

Into the night I shout once more, "Help! Is anyone here?"

I redial; Josh answers. "Josh, where are you?"

Lots of static. "Josh?"

Out of the corner of my eye, a flash. It's lightning reflecting off the windshield of my bike as it floats toward me and bumps up against Nancy's blue Subaru. *How did it rise that fast?*

The bike bobs against the Subaru's rear quarter panel. Even if it comes up beside me like a pony, I can't ride it out. Too much water rising too fast.

Crestfallen, I save myself instead.

### The morning after, and after that

The next morning, everyone is packing up. There is no potable water, no electricity, and anyone who can't help with the cleanup needs to get out of the way.

I am not the only one who lost a vehicle in the flood, but it's common knowledge that a motorcycle is special. Friends try to assuage my sadness with reminders that a bike can be replaced while I can't. Of course they're right. I have insurance. (The joke's on me as you'll soon see).

One of the workshop faculty lives relatively close to my home in North Carolina and I accept a ride. We make small talk as we are rerouted around washed-out roads and closed gas stations. Instead of crying, I numb out when I see people still stranded on rooftops, neighborhoods under water, and the hundred deadly beautiful mountain waterfalls that let loose where the soil liquified. My mind pictures the coming months, when everything dries out and hundreds of rock slides will devastate residents once again.

I am still not myself nearly three weeks after getting home. I tell a friend about my tendency to stare for hours and how much more I'm sleeping. She says I should look up PTSD—I might have similar symptoms. Turns

out I do, especially survivor's guilt. I can barely look at the news of people who've lost not only all their earthly possessions but also pets and family members. Though I lost my bike, after an inconvenient car ride home I was able to take a hot shower and sleep in my own bed. How unfair is that?

Insurance? Oh, that's a mess. After 40 years with the same company, it has decided to limit coverage on all parts and accessories not installed by BMW in Germany to \$1,000 as "additional equipment." They refuse to pay dealer prep or dealer fees for handling documentation.

In summary, they are offering me \$15,663, even though I have documentation from my dealership showing that it will cost me nearly \$18,000 to replace the bike and its "additional equipment." That's an enormous loss on a three-month-old motorcycle. I have escalated my appeal and expect a higher number in the end.

Please talk to a licensed agent about what your insurance policy covers and how a total loss will be calculated. Each state regulates insurance, so your options will vary.

Yes, I'll pull through this. Of course I will. I only lost a motorcycle plus a couple thousand bucks.

Kentucky, you're in my heart.



Photo by Chelyen Davis