I'll watch the wind carryin off the best parts of the old man then talk to the railroad men and tell em Lord I'll tell em.

INSURANCE

Last week some man drove his Cadillac into the side of my grandfather's house where it ended up in the basement severing the water pipes, shorting out the electricity and demolishing the basement refrigerator.

It was late at night and my grandfather was sound asleep with the dog in his lap in front of the 11 o'clock news.

Abruptly awakened during a chewing gum commercial he called up my father to come have a look and together they found the Cadillac in the basement, its driver unhurt and claiming he had no idea what happened and that, yes, he had insurance but it had run out that afternoon.

Everyone agreed that the Cadillac had no business there in the basement and that the refrigerator was a write off, that some things are unexplainable and defined as acts of God even by the insurance people who must have known about the vehicle's attraction for basement walls and the rising costs of masonry repairs.