Jacksonville Alabama Tornado Oral History Collection Suiko Roper Oral History

Date of Interview: February 25, 2019 Location: Jacksonville, Alabama Length of Interview: 01:15:58

Interviewer: ER – Erin Rider Transcriber: NCC Erin Rider: My name is Erin Rider from Jacksonville State University. We are conducting an oral history project of Jacksonville tornado that occurred on March 19, 2018. Today is February 25th, 2019. We are hearing from Suiko Roper, who will share her experience of the tornado recovery. Our interview is taking place at Houston Cole Library. How are you affected by the tornado?

Suiko Roper: Well, I lost my home. I've had to move away from my children and my grandchildren. We now live in Gadsden, just trying to cope with, like you said, a new normal [laughter], if there is a normal. But yes, something I don't want to live through again. [laughter] Don't wish it upon anybody either.

ER: Where were you when the tornado hit?

SR: I was in the basement of our home. We live over on 5th Avenue. We have a basement. It's like a raised ranch. So, it had three doors to go to the outside, but the front wall was completely underground. So, I was probably about on the third step when I actually heard the siren go off. Then I was on the phone, actually, with my daughter. She had just dropped my grandson off. I'd asked him, I said, "Where's your mom and dad?" He said, "They're at home." I said, "Well, get them on the phone." Because I was going to tell them to come up to our house because I knew the weather was getting bad. She got on the phone. They don't have a basement. So, she got on the phone. She started yelling and screaming, "Mom, what's that noise? What's that noise?" I was yelling at her to get underneath the house, but then I was thinking, "There's no way to get underneath the house." But then I was also thinking, "Oh, what if the house collapses? She's going to be just buried." So, she was screaming, and my granddaughter, whose special needs, was also yelling. Her husband was on the phone with his mom in Oxford. She was telling him what James Spann was reporting. So, while my daughter was screaming and then she went silent. I panicked. I couldn't move. I stood in the hallway. I could look off. There's a bathroom. I could see the windows vibrating. Then I heard something hit, and I just couldn't move. My husband and my grandson actually had run into the very front part of the house that's all underground while I was standing out in the living room area, I guess, or the hallway area. But yes, then my daughter because I was yelling at her, saying, "(Cindy?), what's going on? What's going on?" Then she got back on the phone, and she said, "Mom, don't move." Because I said, "I think we got hit." She said, "Don't go anywhere because there's another one coming." Then right after she said that, we heard it hit again. Instantly, you heard chainsaws, and you could see lights. It was so dark that you couldn't see your hand in front of your face. You had to wait when the lightning would flash. You could see. But you could see out the windows. You could see lights just flashing. I was looking this way. Because from our house, we could actually see JSU and all the lights and heard all the chainsaws and you kept hearing vehicles backing up and stuff. But it was crazy because we're just waiting for lightning to see what was going on. When I finally said, "Well, let me go see what happened," because I have a little chihuahua dog that I was trying to coax him down the stairs when we were going downstairs. He was like, "I'm not going downstairs." I was like, "Oh, no, I need to go check on (Biscuit?)." I think the roof just went when we heard it. So, I opened up the door from downstairs to go up the stairwell and it was like a waterfall. It was just water [laughter] just coming down this stairwell. It was so cold and windy. But like I said, you couldn't hardly see. We've lived in the house for over twenty-three years, so I know my way around it. But when the lightning flashed and stuff

and I saw the little chihuahua was up there, and he's just vibrating. [laughter] I said, "I bet you'll come downstairs now." [laughter] So, he ended up coming down the stairs. I went up there, and it was just so cold. When the lightning flashed, I looked, and I could see it. It hit the side of the house where the dining room was. I could see that the ceiling and everything was down, everything in the dining room. We had double French doors on the upstairs. Those had blown open. So, all the water had come in. There was just leaves and debris everywhere. Then I think I just went back downstairs. While I was on the phone with my daughter, I went down the stairs. I was at the stairs. I went out and I opened up the door because we had double French doors down there too. I have a rabbit out there. So, I opened the door, and I said, "Oh." Because I said, "Maybe I need to bring the rabbit in." My daughter says, "Oh, he'll be all right." I was like, "You'll be all right, (Bun bun?)." I shut the door in the house [laughter]. Then the tornado hit. After seeing the damage upstairs, I went back downstairs. We had a big deck off the whole back of our house. It looked like the whole thing that came down. So, I thought for sure I killed the rabbit. I was upset because I thought he's dead and I should have saved him. My husband was like, "Well, he maybe died instantly." Because we were like, "That's the whole deck down on the rabbit cage." Well, I was still upset about that. But then we end up going back upstairs. My husband started going back up the stairs with me. We had to fight to get the front door open because it had jarred. But once we actually pulled it open, it was like a waterfall. [laughter] Water just came down. Because he was worried about the vehicles because they were parked in the yard. As soon as we opened the door, all you could hear was the cracking of the power lines because the power lines were still hot. The power pole is right in our front yard. I looked when the lightning flashed, I seen the house across the street, and the whole roof was gone. I mean, it was just three sides standing. I was like, "Oh my gosh. I hope that they weren't home. I hope that those guys were okay." I just hope they weren't home because I know they didn't have a basement. My husband, I was yelling at him to call 911 and tell them to get the power shut off because you couldn't see any – all you could see was the – hear the line snapping. So, he called them and told him to get the power shut off. Then as it was lightning, I'd seen this figure coming across the street. It was little boy from the house across the street coming to check on us. I was like, "Check on us? How are you guys?" He said, "We're okay, but we can't find our cats." I was like, "It's okay as long as you got" – I said, "I think I killed my rabbit too, so it's okay." [laughter] But anyway, he had told me that they were getting ready to leave. Because they were cooking dinner and then they thought, "Well, the weather is getting bad. Let's just leave." The mother didn't know that we had a basement, and the ones right next door to her had a basement also. She said when she went to pull the door open on the car, it blew out of her hand. They just went back into the house right away, and they dove up underneath. They had a bar right as you walk in the door. She said all three of them dove underneath there. When it hit, they said it lifted them up. But she said not one bottle of wine was broke [laughter], but the whole roof is just gone. It was crazy. So, we just pretty much just waited and waited until it got daylight. My daughter kept calling because I had hung up the phone when I'd seen the rabbit. I thought the rabbit was dead and I'd seen all the damages, what I could see. I just hung up the phone from her, and then she kept calling. As soon as it got daylight enough, her husband, they walked up to our house. My husband said, "Oh, the rabbit's not out there. The cage is not out there." I was like, "Well, maybe it just got blown up in the air. We're not going to find him." By that time, my son, who lives in North Carolina, had gotten word. Because his mother-in-law lives on 11th Street, and they got hit real bad, too. So, she had actually called my daughter-in-law. Then my son got on the phone with me. So, anyway, he was telling me, "Mom, I'll give you another

bunny. Don't worry about it." Because he raised his rabbits. I was like, "I don't want another bunny. I felt bad about losing this bunny." So, anyway, we were looking around, looking at all the damages and stuff. I looked down the down the hill, and I'd seen the rabbit in his cage [laughter], just look up and around. So, it took us about a good twenty minutes to climb over trees and everything to get down there and get him. There was a big hole in his cage. He could have got out, but he never got out. So, I saved him and renamed him Total. I said, "He's got four lucky feet." [laughter] But it was just crazy, with all the debris and everything. Red Cross was out immediately, too. They started coming through. They brought us cleaning supplies and food. They fed us. I mean, I don't think we've eaten better than that since [laughter] or before. But it was amazing. My husband too came in and he says, "Honey." I said, "What?" He said, "Our shed is gone." I said, "What do you mean our shed is gone?" He said, "I don't know. It's gone." [laughter] The tornado had picked it up. It carried it and dropped it off into the neighbor's lot – empty lots. Like I said, we've lived there for over twenty-three years. The whole twenty-three years, those lots have been empty, and they haven't been maintained. But the tornado dropped the shed there. It was full. It dropped all of our stuff out there. Well, two days afterwards, my son had gotten there by then. Two days afterwards, the neighbor decided to get contractors out to clean up the yard or to clean up his empty lots that he hasn't taken care of in over twenty years. He came over to us and asked us when we're going to get our crap off of his property. Well, that's my thing when I wrote and said it brings out the best and worst in people. My worst came out, but the guy never did – I never talked to him. I just went out there very upset because I had just seen my whole – all my possessions were ruined. My house, I didn't know at that time it was going to be a total loss, but I knew we had major damage. The least that I was worried about was trying to get something off of an empty lot. So, I wasn't very kind. I went out there yelling, screaming, and I have not seen the man to this day. [laughter]

Tanveer Islam: So, what kind of damages you got in your house?

SR: Well, the whole front part of the house at the bottom was underground. It had cinder blocks or blocks, and then it had steel beams that were holding the blocks up. But when the tornado hit, it hit – I guess that's the west corner of the house. It pulled the roof up. We don't have any trees. So, it was evidently debris flying in the air that hit the house. But when it hit it, it charred it. So, it, I don't know, made it so that the house moved. So, it caused structural damages. So, the structural damages, the structural engineer came out and said that it could be fixed. It's just, do you have the money to fix it? The adjuster had started doing the work up on repairs. I think he got to 308,000. He didn't even include my bathrooms. I had a four bedroom, three bath, with two fireplaces, two living areas. But he said that he even touched my kitchen. I didn't have any carpet. I had all wood floors and tile kitchens and bathrooms. So, he said he got up to over \$300,000 in repairs, and that didn't include the bathrooms. My policy wasn't that much. So, the adjuster told us if the damages exceed 50 percent or more of the policy coverage, then it's the total. So, the structural damages total the house. But by the time the insurance company depreciate your house, we had a percentage that we had to pay for deductible. We had to pay for the demolition. All that, by the time that was said and done, we didn't have enough money to rebuild. I think there's a lot of people along those lines too. But I don't know what square footage they had our house listed as. But it wasn't anywhere near 4,200, I know that. [laughter] SoER: What were your thought processes working with the insurance? Could you give us a sense of the timeframe of that, and kind of what decisions had to be made or what things came up?

SR: Yes. That night, it hit about 8:30 p.m. Like I said, it was so dark, so we really lost sense of time. Once it sank in that we got major damages, we were laying. We had a bedroom downstairs. It was dry. So, I was down there, and my daughter is talking back. I talked to my daughter, then I'd hang up, and then I talked to her again. She said, "Mom, I called the insurance company. Maybe you need to call the insurance company." I said, "I think you're right." [laughter] So, about 2:00 a.m., I called the insurance company. They were real nice. They were saying, "Well, do you need to go to a hotel or whatever?" I was like, "We can't because we got dogs, and plus, all of our possessions were in there." So –

TI: So, you stayed in the house?

SR: Yes. We had no way to really secure the house. But we have pets. I mean, I have a 15-year-old dog. I'm an animal lover. My pets are my family, so I couldn't go to hotels.

TI: So, before you moved to Gadsden, you were still living –

SR: Yes. So, the tornado hit the 19th of March. We didn't have anywhere to go until the 8th or the 9th of April. We have a rental house in Weaver. Actually, that Monday morning, the tenants had called us. They want to move their grandchildren in with them, but it's a real small house. We said, "No, you can't do that." We said, "We'd let you out of your lease." So, they said, "Well, we'll be out on the 9th." Well, they said, "Well, we got somebody that can move us on the 8th, so the house would be vacant on the 9th." We said, "That was fine. You just pay the rent up until the 9th." Then that night, that's when the tornado hit. So, we couldn't put them out. We had nowhere to go. But even if we could have taken our pets or even if we didn't have any pets, all the hotel rooms were full in Jacksonville with emergency workers, I guess the storm chasers, or whatever. Alabama Power was out immediately also. I mean, they had power restored to the people that could have power restored to their house in two days. I'm talking about the whole area. There were so many of them. They would just work together and work together and work together. They had power restored. They still have the power pole where our house was. It still has the line. They said, "Well, we'll leave the line just in case." I said, "I can't have any power returned to my house because every light socket or every light fixture had water pouring through it. So, there was just no way to use them." But we had a generator. We had some of those Buddy heaters. We still had water. Like I said, in the one room that we had downstairs, it was still dry. Water wasn't coming in. So, we just stayed there until the 9th, when we could move out. But the other thing too is we had to get the insurance company. We had to get somebody to come and pack up what stuff we could save. My mom and my sister both died in the house. I have a lot of their possessions that they had. So, I didn't want to throw those away. So, I was trying to salvage all that. But we needed time also to decide what we were going to salvage or what we could salvage and try to get in in a place where we could get – it was Brookstone Restoration that had ours. Evidently, they had 14 people in our area, which they were overworked. So, we were trying to save what we could save and put it in a place when they could get there. But it just kept raining and raining and raining, and we could never keep the water out. The night I called the insurance company, and they said, "We need to send tarping,

somebody to tarp." I said, "Yes. I need somebody to come and tarp, I guess." We had a metal roof. It had peeled the whole roof. It peeled all the shingles with it too. Then all the turbines that were on the top, they left those big holes and stuff. When the tornado hit in and it sucked it out, even sucked the water out of the toilet bowl [laughter]. So, the toilet was dry. They showed up and didn't have any tarps. They said, "We'll be back." They didn't come back for a while, so everything just got soaking wet. But then when they did try to tarp it, it wouldn't stay on because it kept raining and the wind and everything got blown. So, we could never keep the water out of the house. Some of the stuff that I ended up saving – I mean, it just kept getting wet and wet and wet and wet. I got the stuff out of storage just before Thanksgiving, so on Thanksgiving break I can unpack. There's still stuff wet. There's still stuff that's just damaged. We're missing things that we don't know what happened. We don't know if we gave them away [laughter] or if we threw them away or if they got put in storage and we just didn't get them back. I don't know. You don't think you know. I was planning to die in that house. I already had told my children it's going to my grandson so that he could take care of his sister with the special needs because he could live upstairs. There's three bedrooms, two baths upstairs, and one bedroom and one bath and the kitchen. It had a kitchen and a dining room, or kitchen and living room, fireplace, and everything downstairs as well. So, this very easily could be a two-family home. The house was built in [19]65. Like I said, it was 4,200 square feet, so it'd been perfect for my grandson to live there if he had a family. My granddaughter could live downstairs, and somebody could take care of her for the rest of her life. So, it's difficult losing that.

ER: You mentioned it was about two weeks or so that was that you were staying there. What activities were you -I mean, can we get the sense of the water coming in and you're trying to salvage things? I mean, the roof was totally off. So, was there a place that -

SR: Well, the whole roof wasn't off. But yes, the bedroom that we stayed in, there was another bedroom above it, and that actually happened to be the room that my sister and my mom passed away in. But it stayed dry for quite a while, almost until just before we moved out. Then finally, the rain just was taking it over. Because there was no power, so everything in the house was wet and damp and getting covered with mildew and stuff. So, we really probably shouldn't have stayed in the house as long as we did. But like I said, we had nowhere to go. Then when the tornado first hit, they had looters come in. That night, there were people looting. Then when people found out that we were hit and they were trying to help us, they couldn't come in because you couldn't come into the area unless you were a contractor or emergency.

TI: There was a curfew.

SR: Yes. There was a curfew. We had to show our license coming back in anytime we left. Because we'd go to get something to eat or whatever we were going to do, whenever we came back, we'd have to show our driver's license, show that we lived in the area. Up at the community center, they had set up for – you could go up there and get food. So, we would go up there. Then they also opened it so we could take hot showers. But even people that had their houses damaged were serving food at the community center. Dr. Meehan was one of them. But it's amazing. Like I said, it brings the best and worst out of people. But Facebook was really used because people were posting, "I need this," or "I need that," or "We need to get somebody back." So, we were donating money. One lady just right up here needed a wet dry vac for her

daughter because the car windows were broke out. I said, "Gary, we got one. Go take it." So, he took it to her. There was somebody who needed to go back to Indiana or something and needed money, and so we donated money so they could get back home. I donated what I could save, like clothes and stuff. I donated them. They were taking them up at the churches and at the hotel. They would let you drop off donations and stuff. So, anything that we had that was salvageable, I would donate or give. We had church groups come up with gift cards and stuff. We ended up just turn around, donating because we were very fortunate. We had insurance. There's a lot of people up there who didn't have insurance. One guy, his choice was to pay for homeowners' insurance or his wife's medicine. So, he didn't have homeowners' insurance. I think his wife ended up passing away anyway after the tornado. So, there's a lot of houses up there still not fixed. Then I think the contractors overwhelmed themselves with people. They're not fixing stuff because they took on too much. Then we've had people came through and rip people off. I mean, they just took money from them and didn't do the work and left. But when you're in that mode and you see the kindness come out of people – and so when somebody comes up to you, take them for their word, and you trust them. So, if you give them the money, you think they're coming back. You're just naive because you just never been through it before. So, it's like this one I'm feeling right now with buying this house and it flooding, I was like, "We just trust it." But it's been so long since we bought a home. We really were in a rush. But the rental house that we were in was just too small for us. We didn't like it living in Weaver either. So, it was like, "What do you do?" Then I said, "I think we jumped too quick," because we're not happy. But right now, we've got so much money in the house. We couldn't sell it for [laughter] what we bought it for. Then, especially now, since the basement is flooding, we're not selling it anyway. But it's crazy. [laughter]

ER: How long did you stay in the rental house and then –

SR: We stayed in - yes.

ER: – the process of buying? What was that timeframe?

SR: We stayed in rental house for six months. So, we bought the house in Gadsden in June, but we had to completely redo it. We really couldn't move in the house. The owners – they built the house. The man, he died eleven years ago. Then the wife got sick, and she died in February. Then the son decided to sell the house. We looked at it. We really didn't want it. But we looked at so many houses, and we couldn't find anything that we liked. But our big priority was it has to have a basement [laughter] after going through the tornado. I wanted space, but we couldn't find a house with any space. But after we lost most of our possessions, we said, "We don't need a house that big [laughter]." The guy lives in Georgia. So, we offered him a price with everything in it, which we should never have done. Because when I say everything was in it, I'm talking everything – clothes, medications. Food was in the refrigerators. The freezer was – actually two freezers, and they were full of food. So, we had a lot of debris and a lot of stuff that we just thought that if we didn't offer him something to take the contents and everything, that he would have to have an estate sale, and that would take longer. We wanted to get out of Weaver because the house that we have is really on the main drag. We bought that house thirty years ago too. That was never going to be a house that we lived in. It was [laughter] always going to be a rental. So, I think we jumped in it too quick. But we had to clean the house up, and then we had

to update it. It had electrical problems. We couldn't actually move into it until September. So -

ER: I mean, that just poses another set of challenges if you think about cleaning the house out.

SR: Yes. It was overwhelming.

ER: Then you said about electrical.

SR: Yes. It was –

ER: You weren't aware of some of the problems?

SR: Well, not really, because we bought the house as is. We didn't do an inspection or anything. Like I said, it's been years since we bought a house. We didn't think about it. Actually, we looked at so many houses and houses that we were going to buy, and we want to put in offers. They said, "We got a contract on it." So, the houses that we did like in Jacksonville or even Piedmont, we were looking at, they were like, "They got contracts on them." Then the contract would fall through. Then they'd say, "Oh, it's back on." Then it's back off again. So, it was like, "You know what, we're just going to have to buy it as is and just go" – because when we'd say, "Well, why did the sale fall through?" "Well, they couldn't get financing because it couldn't pass inspection." So, we thought, "Well, we can do a lot of work ourselves." We thought, "Well, it'd be okay." Then my husband was retiring too. So, we want to buy a house. We want to take the insurance money because we still owe the mortgage on this house on 5th Avenue. So, of course, they got paid off immediately. The bank got paid off, and then we got the difference. So, we want to just buy something that we could pay and not have a mortgage payment. But I think we're going to have one because we have to get the foundation fixed [laughter]. Like I said, my husband retired at the end of September also. We're still struggling to get his – pay is still not set, so we're living off my pay here at JSU, which is not good [laughter].

ER: Wow.

SR: But we don't have a mortgage right now, so we're just paying utility. So, it's not too, too bad. It's just him and I. So, we're okay. But like I said, we're a lot better off than a lot of people in this area would.

ER: Yes.

SR: I know I've heard some stories. They're still paying a mortgage. They're still fighting the insurance company. They're still not in their house. But –

ER: What have been your coping strategies? I mean, as I listened to so much devastation, it seems like you still have a positive outlook. What came across, really, is your kindness. I mean, to be able to help other people, even as you're –

SR: Yes.

ER: – struggling with so much and wanting to make sure other people are okay and donating, it sounds like even people that you may not have known.

SR: Yes. Well, I'm military. I've been in the military since 1980. I'm enlisted. So, I know I've got to take care of people for them to take care of me. But I've learned over the years too that you never know the person that you help, they're going to turn around and help you or to help somebody else. But if you've got so much and you've got somebody that's got so little, why not give? I mean, you have to give. I mean, nobody is in this world by themselves. Everybody has somebody that loves them and cares about them. So, you have to help people when you can. If you got it and it was like the wet dry vac, what were we going to do with it? If we needed one that bad, we'll go buy another one. We don't need it that bad. But it's just been sitting there, not being used, so why not help somebody else? Same with money. I mean, as long as we were able to eat, why not help somebody else if it gets them back home or whatever? But like I said, there were just so many people out helping. At times, it was overwhelming with how much people were willing to help. So, you really couldn't sit there and have something, and somebody needed it to not give it to them because you just know how many people were out there helping. You've got it to help. You can't be selfish. But I think you've got to find humor in whatever you can find humor in. It's like when my husband said, "Well, honey, the shed's gone." "Well, where is it? [laughter] What do you mean the shed's gone?" My daughter told me that she and her husband were – he was yelling at her, "You need to calm down. You need to calm down." [laughter] She's like, "You need to calm down. You're telling me to calm down. You need to calm down." [laughter] They were yelling and screaming at each other to calm down. So, they were saying cuss words in it too, but it's just funny because I could just see them. My daughter, she has a shelf with a bunch of blankets on it. She said it was the only interior corner of the basement or their downstairs. It's not really a basement. But she said, "Mom, I just pulled that thing and dumped it over. I shoved (Callie?) under there." Then she jumped on top of Callie, my granddaughter, and then her husband jumped on top of her. So, they were piled up in this corner. My son-in-law is not a little – he's probably 300 pounds. He's a big boy. [laughter] So, my daughter probably weighs about 150. Then my granddaughter, she's probably one hundred, maybe eighty pounds, at the time. But she said, "I pinched Callie so hard that she could just" – she said, "I think I probably bruised her." But my granddaughter, when the sun came up, they were coming outside – because my daughter homeschools. I had a schoolroom set up for them. It was actually my daughter's old room. So, they always call it Nana's school. So, they would come up to our house, and she'd do her school at our house. But Callie, for two weeks, she wouldn't open her eyes when she went outside. She just figured if she keep her eyes closed, she wouldn't have to see it. Then when she said, "Do you want to go to Nana's?" She said, "No." She always wanted to go to Nana's, and she'd say, "No, Nana's house is broke."

ER: Oh.

SR: Then I had my daughter's dog, a chocolate lamb. She's pretty big, probably a hundred pounds. But she stayed up there with us because every time she would get out of the yard, down at my daughter, she'd walk up to our house, and then she wouldn't go home. So, I said, "Well, just leave her with us." But then after the tornado, I couldn't – I had my own dogs. So, I said, "You're going to have to take (Marley?) back." Well, after the house was torn down, my son-in-law said that Marley got out of the yard, and she walked up the hill. He said he watched her.

She stood up. She walked up in the driveway, and she looked around and she looked around [laughter]. Then she just went back down into their yard with her tail hanging low, like Eeyore, like, "What happened to the house?" But just before we tore the house down, she came up there. She come up. We were downstairs. She came in there, and she's like, "Hi. Hey, how are you?" Then she walked upstairs and walked out on what was left of the deck and looked around that she walked back down. Then I was like, "Where's Marley?" Then I guess she had gone home. Then last week, we decided to bring our old dog. He's 15 years old. We decided to bring him up here because we wanted to see what the landscaper had done about planting the grass. The dog, he sat up like, "I'm home. I'm finally home." Because every time we go outside, he wants to get in the car because he wants to go home. So, he stood up and he looked out the window and he looked around and he just flopped back down. Because he knew that's where the house was, but the house isn't there anymore, so he just flopped back down. I feel bad for him because they don't understand. I'm like, "I want to take him home because he's, like I said, 15. I don't know how much longer he's got." My daughter, that was her childhood home. My son, that's the home they lived in the longest. She lived with us when the kids were born. So, the kids, that was their first home. She just won't let me get rid of the property. She said, "You can't get rid of the property."

TI: How long have you been living in this?

SR: We lived there over twenty-three years. So, she said, "I don't want you to get rid of the land." I was like, "But it's not doing us any good. I don't think we're ever going to rebuild on it." Then the city of Jacksonville is sort of getting – the building inspectors and stuff – they're sort of getting stinky too about I want you to rebuild on there. Even the houses that were damaged, they wanted them to bring up – like I said, our house was built in [19]67, so our house was built to code in [19]67. But in 2019 or 2018, it's not the same code. So, a lot of the building inspectors were saying, "You have to bring your house up to code." Well, if your insurance policy doesn't have that in it, where are you going to come up with the money to bring your house up to code? Like my windows, they said my windows were not up to code. So, even if we would repair the house, we would have to repair all the windows too. You're talking some money. But they said even cost of plywood has gone up a lot. So, it just keeps going up and up. Then like I said, I had a contractor tell me, "If you don't have the money in the bank, I'm not going to waste my time because it takes me time." I understand it takes you time to come up with a price. But I thought, "Well, now I won't use you even if I had the money in the bank, no."

TI: So, aren't they supposed to collect the money from insurance? Why are they asking –

SR: When you're rebuilding, at least with ours, the insurance company gave us the difference from – they gave us a check to pay off the mortgage, but the checks made out to us and the mortgage company. So, we just sign off on it, and then the difference they put in our bank account. So, if we had it rebuilt, then we would have been paying a builder out of ours. But some of them, they said that I think if you're doing repairs and stuff, like my daughter, the checks that the mortgage company gives you or the insurance company gives you comes in both names, the mortgage company and the owners. So, the insurance company sent all the money, even their personal, because there's like different – in your homeowners, you've got coverage to cover your personal property like your – the insurance agent told me, "If you were to turn your house

upside down and shake it, everything that falls out is covered under your personal property." She said, "Then you got your dwelling, the house itself, that's another policy. Then you got your outside stuff, so you're talking three deductibles, plus then they depreciate." Even my house was depreciated. I'm like, "Obviously, it depreciated because it's destroyed." Then like I said, you got to pay for demolition and clean up and everything else. In the meantime, you're still paying full taxes on it too. So, my taxes won't go down until – because I had to pay – 2018, I had to pay full taxes. Then 2019, I'll just pay them because I got three lots. I'll just pay the lot without the house. Then you talk about your vehicles. Each vehicle has a deductible. So, just deductible after deductible. So, the insurance company gets over on you. What choice do you have? You have to have insurance. So –

ER: Yes. At the time, going through that process -I mean, as you were saying, like the personal property, the dwelling - are you relearning that information?

SR: No. I was overwhelmed. They had called me and said, "Can we come out, or do you have a list for me of your personal items?" And I said, "No, I don't. We lived there twenty-three years." But I've been married thirty, almost forty years, so I don't know what I have. I had my sister stuff and my mom stuff. I had my kids' stuff. I don't know what I have. I don't take inventory. So, the adjuster did come out to our house. She spent about seven, eight hours with me. She did go through everything. By that time, we had a lot of the stuff that was just destroyed, like our mattresses and our furniture and everything. We had pushed it out to the road because I was thinking if we can maybe get everything out and save – because I had all wood floors – the floors and save the inside, whatever. I don't even think we were really thinking. Does it sound logical now that I'm saying it? Why would I be worried about that if it was going to be replaced? But we had moved everything out. So, the insurance adjuster had taken pictures of the pile. Then she was like, "Oh, there's this, there's that, there's this." I mean, just little things like your appliances. Your microwave, your coffee pot – I mean, you don't think about it because you use them every day. But you don't think about them when they're gone. So, it's like, "Oh, yes, I had that. I had this." Then looking in the debris of the shed, because all the shed stuff, the contents, was covered under our personal items. It's like, "Oh, there's this, there's that. Oh, yes, I had this and that in there. Then we had a swimming pool." I think that was covered on the outside stuff. But pool toys, pool chemicals, and all that. So, she brought up a lot of that stuff. They want to know how many pillowcases you had, how many sheets you had. If you claimed your dishes, if you had dishes that got broken, how are those claimed? She wasn't real, real picky. But then you're also thinking, when she's naming off – because I think I have, I don't know, maybe twenty something pages of items itemized. But when somebody comes through and they're like, "Well, how many pillowcases did you have?" You don't know. So, let's just say you had twenty. I mean, you just don't know. Then I had area rugs because, like I said, wood floors. It's like, "I don't know." How many toilet seat covers did you have? I don't know. But then you're at the point where when you realize that you've lost it and it's gone, you're like, "I don't care. I don't want it." With me, I was like, "Forget it. I don't care if you write that down or not." But now, I'm thinking, I should have had it – because Christmastime, I had our Christmas trees out in the shed. So, Christmas time, I didn't have another. I didn't claim them. I don't have a Christmas tree, so I had to go out and buy them. I have replacement coverage on my personal items, but that means that – so say they gave me \$300 for my sofa. I go out and buy one, and I pay \$1,000. I send them the difference. I send them the receipt. They'll give me the \$700. I had

a player piano. I don't know how much it's worth. I think they only gave me \$300, but it had over two hundred rolls. I know I bought rolls of music for it. It was \$20 a roll. So, I didn't get the value that I should have. But you're at the point where it's gone, and I just want this to be over with. So, you're like, "I'm going to just take what you can give me." Then now, you got to go back and try to fight with them. But I don't know if I'm going to fight that battle. I think I'm just going to lose it. Because it's like you have to relive everything. It's like trying to pull my sister, my mom's stuff, so I had to go through it. When they died, I had to go through it. Then trying to save it, I had to go through it. Then when it goes into storage and it comes out of storage, I have to go through it. Saturday, I was cleaning up water in the basement. Here, what do I find? A letter from my sister that's deceased. So, it's continually going over and over and over again. You're like, "I don't want to go through it anymore." I don't know. I talked to a guy that – he lost his home in a tornado when it hit the Goshen area. He came to help. He said, "I think I had it easier than you." I said, "What do you mean it's easier? Because I can't start over. I'm not 30 years younger. I just can't start over. I don't have thirty more years to work. I can't do it." He said it was easier because I lost everything. I didn't have to go through nothing. So, I'm thinking that may have been better just to lose everything. But then again, I don't know because you're sitting there and you think about, "Well, I lost this. I lost that." But I'm still doing that anyway, even though I have some of my stuff. So, I don't know. I don't know what's better to lose it all [laughter] or to –

ER: I can sense your pain through that. [inaudible 00:47:13].

SR: Yes. It's like, what do you do?

ER: Yes. I mean, as you were describing it, how exhausting it was during that time, or make a list of everything. Would that be reminding you of what you have and then –

SR: Yes. You have to relive what you – yes. Then –

ER: – the trauma of that and then the trauma of having lost family members –

SR: Yes.

ER: – or the symbolism of their items?

SR: Yes. Every item you pick up, you have to relive the memory with it. So, how many times can you relive that same letter over and over again? Because every time, you got a different feeling with it. It's overwhelming. You just can't do anything. It's like with my kids' toys. Now, I have grandchildren. I'm thinking, "Well, some of their toys got ruined they had when they were babies, newborn babies, and they had them. I can't pass them on to their children because they're gone." I think about it. I'll say, "Oh, yes, I have that. I want your daughter or son to have it," and then you can't find it. Everybody says, "Well, it's just material." But while you're here on this earth, that's all you have is material. It's just possessions. I know when I die, I'm not taking them with me, but that's what you work for, is possessions. You work your whole life to live the American dream and have a home. It's nobody's fault. It's a natural disaster. Like I said, I don't think you ever fully recover because how do you recover from something you did

thirty, forty years ago? Like I said, with the house that we have in Gadsden, my family members that are dead are never going to walk those floors. They're never going to eat a meal in that house with me. After my sister passed and my mom passed in the house and I'd get upset missing them, I could always go back in that room, and I could still sense them. Those walls are forever gone. Even if I was to rebuild the house, the walls would be gone, but at least it would still be in the same place. But it just still wouldn't be the same. I don't know. I don't know if it's better to rebuild or rather to move on. I don't know.

ER: As you described it, that they aren't just basic objects. They have so much meaning –

SR: They do.

ER: – and symbolism.

SR: They do.

ER: That your sense of place has so much meaning there.

SR: That is your life.

ER: (There's tons of?) process, how you describe it.

SR: Yes. That is your life. People say, "Well, at least you have your life." Yes, I have my physical life. But my emotional life and my past life, it's really like you died. It's really like walking around, you're dead because your life, as you knew it, is gone. So, it's gone, but everything around you still goes on, and everybody still goes on. I mean, it's like I'm not – I don't know how to explain. I'm happy for my neighbors that can rebuild. But at the same time, I'm angry because they can rebuild, and I can't. But I'm not angry at them, just angry at the situation. I'm happy for them. Because I talked to my neighbors, and they were like, "You're going to rebuild, aren't you? You're going to rebuild." I'm like, "We don't have the money to rebuild." Also, I'm not young enough to rebuild. I just don't have it in me to rebuild. Because then I got to relive that over and over again. I've also learned, when you pay a contractor, you're paying them. But if you're not there on top of them, you get what they want, not what you want. So, if you get what they want, what is your choice to make them fix it? All right. You make them rip it out. You feel guilty because you're not going to pay them to correct what they should have done right in the first place. But then you're out that much longer. So, what do you do? Because the house in Gadsden, like I said, before we moved in, we had to have stuff done. So, we had to have floors put in. I said, "It may seem little, but it's big to me. I wanted a certain color grout in the tile." I'm talking expensive tiles. It wasn't the most expensive, but it was what I wanted because it reminded me of my home that I had. So, you give me the wrong color grout. Well, now what do I do? I make you pull it out. I have to wait that much longer because it already took me months to get you in here. Now, we're taking months to have you rip it out and redo it. But what do you do? You sit on top of them, or you go to work? Because you got to pay for it [laughter]. So, what do you do? It's like, here, JSU, "You need to come back to work. You need to come back to work. You need to come back to work." But I'm struggling. I don't have a house. I mean, I had – because now I do certification for students here. They were

saying, "You got to come back." I know the students want to graduate. I fully understand. They've worked hard and they want to graduate. But things happened, and I can't come in. I'm living in a house with no electricity. I'm living with generators. I can't shower because I don't have a hot shower. I can't find my stuff. Somebody here, they were like, "Well, Suiko, what size do you wear? Because my mom's got clothes." So, then you feel bad that you like, "I don't want your mother's clothes." But then you're like, "It's so kind of them to think about that." But on the same hand, you're like, "I just can't think about going to work. I've got my family I'm worried about." But I'm like, "No, I've got clothes. I just can't find a way. Somebody's going to have to pick up for me." They did, but we got no administration leave or nothing from JSU. I used up all my annual days, my sick days, and everything, just to try to recover. Like I said, I'm never going to fully recover. But it's nobody's fault. It's a natural disaster. But you sort of get bitter in a way. But what do you do? That's just what you got dealt, so you have to deal – like I said, you have two choices. You can either kill yourself or you can just keep on going. I just can't do that. I can't take my own life because I know what it feels like when somebody passes. I can't leave my grandchildren like that. I can't leave. You just keep on going. You look around at people that got worse off than you. They're going, so why can't you? We just make the best of it.

ER: Yes.

SR: But it's not something that you want to wish upon anybody for sure [laughter]. I don't want to see anybody going through it.

ER: I think it's normal to have those feelings.

SR: Yes.

ER: As you're describing it, you're coping with these forced conditions, just trying to –

SR: Yes.

ER: - make it -

SR: Yes.

ER: – keep going.

SR: You just got to. You got to keep on going. A lot of people count on you. But sometimes you're like, "I can't even count on myself. I wouldn't count on me." [laughter] But then that does help too. Sometimes when they're telling you to come back into work, well, it gives me a reason to keep – now, I got to keep going because I got to help somebody else. So, you were asking about how do you just help somebody else's, it's because that keeps you going too because then you feel like you got a purpose. When you can't do something for yourself, if you can help somebody else, it helps.

ER: Thinking about that, what were some of the ways that you were able to cope with those

heavy emotions?

SR: I don't know. I think I put too much on my kids. I rely heavily on them.

ER: Yes. I mean, it sounds like you had your family you could –

SR: Yes.

ER: – (you could use as coping?). You were there for each other.

SR: Yes.

ER: I mean, even just the story you said where they were all piled on top of each other, it's like you could feel that sense of closeness. They were there for each other.

SR: Yes. It's hard to ask your kids to help you. My kids are adults. They've got families of their own. They're in their thirties. You got to take your leave time to come and help us. It's hard. I was with my mom. I took care of my mom for the last, probably twelve years of her life. The last two years of her life, she didn't even know me. She was in a diaper, and I took care of her. I didn't mind because that's your mother. It's difficult to watch her to go from such a strong woman to being totally helpless and you having to change her diaper and feed her. But I don't regret doing that. So, I know my kids don't mind helping me. But I know how difficult it was to take care of my mother, and I don't want to do that to my kids. But I don't know. You just don't have a choice. Sometimes it's hard to let go. It's hard to ask somebody for help when you're so used to doing things for yourself. It's hard to ask for help. I know you have to ask for help. I know it's hard. My sister used to work here at JSU too. She went to Iraq, and she got sick. She came back and she passed away. She worked over in maintenance. Of course, JSU all said, "What can we do to help?" I said, "There's nothing that you do, just prayer." Well, George Lord had said to me, he said, "Suiko, a lot of people are grieving. It's not just you. You have to let them help because it helps them cope." I didn't think about that. So, sometimes you have to let people help you because that helps them. It's just like us helping others. It does help us to help others. But it's hard to let people help you when you always want to be the one that helps somebody else. But it's hard to take help.

ER: Right. Especially –

SR: But you just have to.

ER: Especially in your role – I mean, you were saying – as a parent.

SR: Yes.

ER: But I think you highlighted that you were there for your mother and –

SR: Yes.

ER: – kind of to think of that, that your kids could be there for you.

SR: Yes.

ER: Yes. That's still hard.

SR: Yes. If I get sick like that, they better not take care of me. [laughter] I know my son-in-law. He's not changing my diapers. [laughter] I'll haunt him when I do pass. [laughter]

ER: Yes. What will you carry forward from this experience?

SR: Oh, I don't know. I guess just make sure you have good insurance. [laughter] When I got insurance on this house in Gadsden, I called them. I said, "I've got the best of everything. I got gold running all them faucets because I can't go through this again." Nobody is promised tomorrow. But when you're going through it, you don't really – I wasn't thinking about dying. Even when my daughter was yelling and saying, "There's another one coming," I wasn't thinking really that it was going to hit. I'm still in denial that the house is actually gone. But you see it. You can drive around and see it because I grew up with tornadoes all around us and stuff. Even here, all these years we lived here, we've seen tornadoes hit everywhere. We always thought we'd be all right. So, it's still unreal that even though you live through it, it's still unreal. You still don't think that it's going to happen again or it's going to – you almost think it still didn't happen to me. But I don't really know. I mean, somewhat after losing my sister, you just take it sometimes second by second, day by day. Nobody's promised tomorrow, but you just keep going. But I don't know. I don't know what to [inaudible]. [laughter]

ER: Yes. I get that. What advice would you give others about how to deal with an event like a tornado?

SR: Like what I said, you got to let people help you. It's difficult to do that, but you've got to let them help you. You've got to laugh at yourself and laugh at the situation. Because if you're not, you're going to be crying the whole time. Take heed to the tornado warnings or whatever when they say that because my son-in-law's mother was saying that James Spann was just saying, "No, I don't know." Because they can't really predict a tornado. It wasn't until he said, "If you know anybody in Jacksonville, get them on the phone now." We've been on a landline. It wouldn't have done any good. So, it's good we have cell phones nowadays. But she said that he was saying, "Oh, I don't like the looks of that over JSU. I don't like the looks of that over JSU." James Spann said, "It's coming again." They'll get on the phone back with them again. That's what she was doing. But I don't know. If you got tornado watches or definitely warnings, I mean, it hits you in a second. You hear all kinds of sounds. The wind, they say it sounds like a freight train. But you really can't prepare for it. You can't go tie your house down because it's going to be taken out. Had this tornado been an EF5, I'm sure there would have been a lot of deaths. Probably we would have died too because our house probably would have collapsed on us. I know my daughter would have died and my granddaughter and her husband would have died because it would have wiped out the house. Do you see the videos of the buildings and stuff?

ER: [affirmative]

SR: Well, at spring commencement, they played the sound. I'd only seen it without, but I couldn't even stay. I had to leave because I couldn't take the sound. Because that sound is just overwhelming too. So -

ER: I mean, you're reliving the -

SR: Yes.

ER: I mean, you're reliving the trauma and –

SR: Yes.

ER: – tough to be exposed to it again.

SR: Yes. You've got to have insurance. I mean, you can't pay such a high premium that you pay \$1,000 a month for insurance, and they're going to only turn around and give you \$2 of that if something does happen. But you have to have it. But I don't know how much coverage to get. Because reality is, even if the insurance company gave me \$10 million, it wouldn't replace – I can't rebuild my house. I can't rebuild those memories. They're not coming back. But it helps, but still, I don't –

ER: Yes.

SR: But I was talking to somebody, and they said – so for the upgrades, some companies – I want to say they're with Alpha, but I'm not sure. Some companies, you have to tell the insurance company that you need more coverage. They don't automatically give you more coverage. Then there's some insurance company, just automatically give you the coverage. I have USAA. We had Allstate Insurance. We had a tree fall in the corner of the house and take out the power pole. We had a metal roof. The insurance company said they didn't cover the metal roof. They ended up not paying anything, but then they turned around and doubled my premiums. So then I decided to go with USAA. Then when I called USAA, I said, "I just need coverage just to pay the house off. If it's total loss, it's a total loss." But like total loss, yes, right. So, I said, "I just need coverage just to pay the mortgage company off [laughter]." They said, "No. You have to have rebuild cost. You have to have rebuild cost." I was like, "But I can't sell my house for that much – how much the rebuild costs are." So, I'm pretty upset at the insurance company because back years ago, when I went with them and I said, "I don't need that." But then I told them, "I've got two living areas. They're not totally separate. But I have a big house. I have four bedrooms, three baths. I've got a big house." They said, "Okay." That's the coverage they gave me for rebuild. But then when it comes down to it, they didn't give me enough to rebuild. Like I said, then they depreciate. So, as far as insurance, I don't know what you tell them. You take the chance. You spend tens of thousands of dollars on insurance, and then you never use it. It's aggravating too. You're just stuck there.

ER: Yes. How difficult it is to make sense of all, what policy coverage you need, and -

SR: Yes. I don't know.

ER: – just what covers what. You mentioned earlier about the person that had to make the decision about paying for his wife's medication –

SR: Medicine, yes.

ER: - versus something about the -

SR: Yes, homeowners' insurance.

ER: Yes. Or paying the most premiums that that may not even be an option for any.

SR: Yes, yes, I don't know. I don't know. I mean, same with car insurance. I mean, we have six vehicles. We only had full coverage on two of them. So, our other vehicles are damaged. They're still drivable. But I mean, what do you do? Then we were talking about that the other day too about – well, just yesterday we're like, all of our stuff, just from moving, is damaged. My husband was saying, "Did you see that big dent and scratch in the Jeep?" I was like, "What's that from?" He said, "Probably from us moving." But even some of our stuff got destroyed while it was in storage. They delivered them still with the insurance or still with them. I haven't heard anything. I sent him the sites where – because I had a wailing print. He does the wailing walls and stuff. I sent them the cost to replace that, just the print. I haven't heard anything. Then when they were delivering this stuff, they damaged our boat, and I haven't heard anything. It's tens of thousands of dollars to fix it. But I'm like, you want to say it was an accident, I understand. But then you're like, "No. It was our stuff. We didn't damage it. You should have been more careful." [laughter] It's like, "You do have to pay." But you get to the point where you're tired of fighting with them too. You're just like, "Forget it." I think that's what I'm going through with the insurance company right now. I need more money to fix the lots. I need more money to fix the house. Because I talked to another lady that sells insurance and she said, "Well, you were under insured." She said, "If your house had wood floors, they have to pay for you to upgrade your new house to wood floors. That's what replacement is for." But it's like, "Oh, no, I got an estimate just to paint the house that we were in. They wanted \$34,000." I said, "That's crazy." But nobody should work for free either. But the insurance company isn't going to pay for that.

ER: Yes.

SR: Like I said, you're at their mercy too. You're at the mercy of the tornado. [laughter] You're at the mercy of the insurance companies when it gets done to it. [laughter]

ER: Caught in between.

SR: FEMA – if you have insurance [laughter], you're not going to get FEMA. But where does FEMA get their money from? They get them from our federal tax dollars. So, there's only so much money [laughter]. Then like I said, you don't want to ask for help because what you get

may be taken away from somebody else's less than you or needs it more than you. So, you just don't –

ER: Tricky.

SR: Yes.

ER: Tricky to think through all that.

SR: You just don't know. You don't really want to take if somebody else could use it more than you. But I don't know. I don't even know what state there is that doesn't have tornadoes. They may have less. Because we've thought about moving, but moving means we move away from our grandchildren. I've been at JSU over twenty-five years. You have to move away from your coworkers. So, it's not that easy just to move because people need people. So, it's hard to move away from everybody too. Then when they say, "Well, you need to start over," you don't really start over. Because to me, starting over – I still have my youth and everything else. [laughter] I don't have that anymore. I don't have another thirty years to work. So, that's it.

ER: Yes. I think earlier you mentioned the American dream, but this is the part of life where you've worked all that to be stable. You had mentioned your husband – was he set to retire in September? Is that when he –

SR: Well, he had talked about retiring because he did twenty years out of the depot. He did twenty-two years active duty, military retired. Then he worked for the federal government another twenty. So, he said he was going to retire. Then I was like, "No, you need to stay until I can retire." Then after the tornado, I was like, "No, you need to retire." So, he did. But then we were teasing. I said, "It looks like you're going back to work [laughter] because we need to fix the flooding issue." You work for your home. You work for a house for you to raise your family. Combined, we have over eighty years of work. So, when it's taken away in a second, it's hard not to be bitter. You have nobody to be bitter at but yourself because then you think, "Well, why did I even bother?" That's like this right now with the flooding that we have out there at our lake lots. I'm like, "Well, we're just going to have another lot, so I don't care." I don't care at this point. With that, I worry if I tell my husband – last night, I said, "I'm not worried about you and I." I said, "I'm worried about my children, my grandchildren, because they still got" – we're not old, by no means. I mean, we were able to live and have stuff. We know what it feels like to have it taken away. I don't want my kids to have to go through that. It's material, but that's life. That's what people would say, "Money is not everything." But you have to have money nowadays to live. You have to have money to buy food. Even back in the day, when people farmed their own land and stuff, they were building for that. That was their life. Their life was their farm, their food. That's food and everything. So, it's not just material. When you got something that your deceased family member gave you when you were little and you're still holding on to it and it's gone, it's not easy to just say, "Oh, well, it was just material." It's more than materials, (like I said?). Then you can't put a value on it. Even if it goes missing, then what do you tell the insurance company? It's invaluable. But you really –

ER: Right. (Like your place and what it symbolizes?).

SR: Yes. I have flowers that, my niece when I left to join the military, that she was putting in the mailbox for the mailman to bring to me because she missed me so much. They're gone. That's thirty, forty years that I've had those, carrying that stuff around. So, it's not just material. Like I said, everything you pick up, it has a memory attached to it. You have your memories, but it's still better if you have the physical thing too. [laughter]

ER: Yes. The sense of it or –

SR: Yes. You have the physical thing to go to. Yes. You can always keep your memories until you get Alzheimer's [laughter], then you forget. But [laughter] –

ER: Well, it sounds like you have many beautiful memories and –

SR: Yes. We'll make new memories, but it's just not the same. My grandkids were running around in this house. When we were trying to empty it out, they were running around, running around [laughter], running around. I'm sure that I'll remember that, "Remember the tornado when we were at Nana's house. We ran around and ran around and ran around." [laughter] I was like, "Hey, just be careful. You don't hurt yourself." But now they can't run around because I got it filled with some stuff. [laughter] So, I don't know. [laughter]

ER: Yes. Well, we appreciate you sharing your experience and your stories.

SR: Thank you.

ER: Is there anything else you want to add or –

SR: No. Like I wrote to you, you have to find humor. You have to find laughter and stuff. It does make you feel better if you can laugh at yourself or just laugh at the situation you're in because you can't do nothing [laughter] about it, especially with the tornado. There's no way to stop it. You got to laugh at it. I hope it doesn't happen again. But –

ER: Well, you're a strong person, and so –

SR: [laughter] Not really.

ER: The things that you've done have been so kind, and the wisdom that you've been able to share, I think, to be able to share your story. I know that it's been difficult to share your story.

SR: Yes.

ER: But to be able to help other people, I mean –

SR: Well, I hope so. I hope it does.

ER: – we're really grateful for that aspect. I think –

SR: Yes. I appreciate you guys doing this. I'm glad I seen it.

ER: - so many people will connect with you and your story and be able to learn stuff from your experience and -

SR: Yes. To move to another state [laughter] where there's no tornadoes. [laughter]

ER: That was scary. Well, thank you.

SR: Thank you.

[end of transcript]