

Trucks Under Water: A Narrative from the 2016 Flood

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What does it mean to hear a story told as true and to suspect, as you walk away, that the story was literally too good to be true? Such an idea would seem to suggest, as Bill Ellis observes, that thinking about texts in terms of tradition is in fact to place them under suspicion. In his discussion of the when, what, and why of legend, Ellis notes that a “traditionally based folklorist would infer an event that tradition claims happened in many different places to many different people could not have happened and could never happen” (2001:103). To be fair, Ellis is overstating the case in hopes of provoking further consideration of the ontological status of legends, which folklorists still treat as cases of belief. While belief, and the worldview, or *weltanschauung*, to which it belongs, plays a role in the examination that follows, whether or not the teller of the tale believed his report is not considered: as I have noted elsewhere, recent explorations in cognition have demonstrated that our brains respond to stories in much the same way as they respond to experience (in a process termed mirroring). That is, our brains take stories we find deeply compelling and convert them into our own experiences. Whether or not an event has been experienced or that

Italicize

John Laudun Et his alienum consulatu mediocritatem, eu sale recusabo sensibus vix, vel persius aliquam inimicus eu. Apeirian oportere occurreret vim eu, utinam torquatos concludaturque per id, probo disputando at est. Suas tempor no usu. Assueverit comprehensam ea eum, duo dolore semper adipisci ex. Ea vel recusabo assentior voluptaria, te vis numquam sensibus. Eum ei utinam salutandi repudiare, et eos verear epicuri epicurei.

experience is mirrored, tellers perform them for others for reasons that, ultimately, do not matter: a text has bloomed into existence. Perhaps its audience will mirror it, or perhaps they will simply report it, or it is just as likely that they will find it less than compelling and forget it entirely.

This essay ~~What follows~~ is an exploration of one narrative about an incident that it represents as having occurred during the 2016 flood that struck parts of south Louisiana. Given one other precedent and some of the formal features of the narrative, there is good reason to believe that the narrative is a legend. As part of a treatment of that text and an analysis of the context in which it was embedded, a larger set of discourses that surrounded the 2016 flood is discussed, if only to suggest that larger sets of ideological and psycho-social networks are always in play, even in the most casual of experiences. What follows is an attempt to give a legend about “trucks under water” a place within a larger set of discursive conventions that are themselves situated in, and perhaps a manifestation of, a larger set of ideational concerns. ~~My understanding of this legend is that its~~ text accomplishes a great deal, and it accomplishes it with less than two hundred words. In other recent work on American legends, I have examined the efficacy of legends, which can vary in size and structure considerably, but in the case of this legend, I would like to take up the matter of textual compactness and efficacy more directly, because I think we need to account for it: how does a text this small invoke such a large dramatic and moral universe?

The goal of the discussion that follows is to demonstrate how a small text

Context

On the evening of 11 August 2016, the Thursday the rains began, the residents of Lafayette, Louisiana knew a big storm was coming. Some had learned from the usual sources like local news stations or online weather sites, and others had simply learned from word of mouth, which is not atypical for weather events. When the rain came down in torrents later that night, most assumed the usual flash flood cycle was in effect, but it was less clear when it continued to cascade for the next four, five, six days. There is nothing unusual, in the abstract, about rains lasting so long nor that the amounts of rain and where it rained varied by the hour: you might find yourself in the middle of a downpour, call a friend to report it, only to have your friend report back that it was only drizzling where she was. Residents of Louisiana are used to this localization of rain and are

also used to flash flooding also occurring a number of places. As a rule, residents keep track of where streets are out, and while some streets routinely flood during such times, flooding can also be fairly random. People simply plan their trips according to the mental map they develop, and it should be noted that this might only be partially based on news reports from official outlets, which tend to focus on major arteries. These emergent maps drawn entirely through reference to places that people know in common are, in fact, quite traditional in the region.¹

While the idea of threading one's way through flash floods might strike some as foolish, it is a relatively quotidian experience for area residents. Almost everyone in the area has lived through a named storm that did not completely flood an area or otherwise cause a clear and present danger. On the one hand, most official agencies overstate possible dangers in order to emphasize the need to be safe (and no one wants to be the one who understated a danger). On the other hand, even those storms which have pummeled a region do not do so evenly: most residents take it as a given that it is better to try to turn back than not to try at all, if you need to go to the grocery store or get to work. In fact, many businesses remained open throughout the flood simply because they, and enough employees, were not affected by the unevenly occurring event. Thus it was a fairly common trope of the texts that emerged after the storm to feature individuals driving around and encountering something usual or unusual, depending upon the focus of the text. In non-narrative texts, this was a moment to describe or explain something that had happened. In narrative texts, the usual or unusual would signal, dramatized within the text itself, that either the protagonist did not yet know what was to come or that things were, in fact, coming.

Because heavy rain and flash flooding are not unusual for the region, most residents were not concerned when the rain began to fall Thursday night. Even when unusually intense deluges occurred early Friday morning and the National Weather Service began to issue flash flood watches for certain parishes, most residents were not concerned, having waited out tropical storms like Allison and hurricanes like Lili, Katrina, Rita, Gustave, and Isaac, to name but a few of the recent storms. Over the course of the next three to four days the mesoscale convection system — as it later revealed itself to be — inundated the region with 7.1 trillion gallons of water: more

than three times the rainfall of Katrina. By August 15, ten different rivers were at or near record flood stages, inundating areas that had not flooded in recent memory nor in recorded history. In some areas, the water stayed in houses and homes for days, only receding as river and bayou crests moved slowly away from the soaked parts of the state. Fortunately, only a small number of deaths are attributed to the flood, but over a hundred thousand homes were damaged or completely ruined, often in areas which were already poor and in many cases in areas where few homeowners had flood insurance.²

In the wake of the storm, many in Louisiana criticized the media for ignoring the non-named weather event. Much of the reporting that followed focused on the eastern part of the system, which affected areas east of Baton Rouge. Both in the moment, and in the weeks and months that followed, there was relatively little coverage of the areas in and around Lafayette, an area which was already suffering from the downturn in the oil industry that had led to a large number of layoffs and even closures of some operations.

Asking someone how they did during the flood became a part of most conversations, and in most instances the verb *to do* was used, as in "How'd you do?" with "during the flood" sometimes being appended to the question, and sometimes not. Once the question became well established as a part of contemporary discourse in the weeks that followed the flood, it was generally the case that if someone asked you "How'd you do?" with no other reference, they were in fact referring to your status during the flood.

In most instances, responses came in two forms: "we got water" or "we were lucky." In the case of water, there was usually some discussion of the height of the water and the sequence of events leading up to evacuating one's home and then what transpired in terms of returning and renovating. When an interlocutor had been lucky, most responded with reference to family or friends who were not so lucky. In this way, both a network of people was instantiated but also a more developed map of what happened was created: with each report of someone who had been flooded, interlocutors increased their sense of what happened where. This communally curated map is not unimportant. Official sources remained rather poor at identifying areas affected by flooding, and knowing what was, in the current mind, more likely to flood was an important part of knowing where to buy and where not to buy: it was not always the case that subsequent real estate sales would disclose readily the

fact they had been flooded. Thus, these mentifacts, part of a larger tradition of mapping human landscapes in particular ways, became quite important, and conversations in the years that have followed have drawn upon them.

Text

A little over a month after the storm, on a warm Saturday afternoon in September in one of south Louisiana's many sports parks, parents clustered as they waited, and sometimes watched, their children playing soccer.³ In between two fields, two men sat on a small set of aluminum bleachers, catching up on events in each other's lives, just as other men and women all around them were doing. Their conversation followed the general conventions of most such speech events in North America, with an especial focus on the recent dramatic event, the flooding of the area, acting as a lens through other topics passed. In the middle of what had become the usual course of conversations about the flooding as described above, one of the speakers told a story about vehicles being abandoned in the rising water, principally for the insurance money. The other speaker didn't notice the possible change in genres at first, but then, realizing he had possibly just encountered a legend, paid close attention, and shortly afterwards transcribed it as closely as he could: to be clear, I was the other member of this conversational dyad, and I should note that the speaker and I were catching up, having not seen each other much since the flood which had disrupted so much of life in our corner of the world. After we participated in the basic parts of a flood conversation, we extended the conversation, as was acceptable, by engaging in some longer, more detailed accounts of events surrounding the flood, which was when the speaker began to tell me about a friend of his who had almost lost his truck in the middle of the flood, but then saw something more disturbing:

So my buddy was out. And he went to cross the bridge, and he'd been across it not long before and it was okay, but now he could see it was kind of deep. So he got part way in, and then he decided "nah ah" he didn't want to risk it. But, you know, some trucks were.... My buddy said he saw some nice trucks. Some nice trucks got flooded out. Some guys just drove their trucks in the water. I guess they were already under water with their payments, so they thought why not, you know? Anyway, my

buddy says he saw some trucks and their windows were rolled up. You know if you got stuck, you'd roll your windows down to climb out. But their windows were up. So they were pushed. People got to the edge of the water and then pushed their trucks in. He said he'd seen a bunch of nice trucks with their windows up. You know, I guess people were just doing what they felt they had to do. I'm not saying it's right. But I can understand it.

As noted above, it was not the case that the flooding was well established, let alone that the information about where it was flooding was evenly distributed. Stories about places flooding that do not normally flood were part of the larger set of genres, and they are often framed in terms of driving and coming upon such a place rather suddenly or unexpectedly. So when the story began with an account of his friend, who lives in a nearby town along one of the major waterways in the area, it was not remarkable that he was out driving.

The story itself begins like a number of flood stories: streets, and yes even bridges, which are normally passable are discovered to be impassable. In most narratives of this kind, this opens up the conversation to a discussion about water actually flowing over the bridge and even how deep it was. It is not unusual for such narratives to feature a decision to turn around to emphasize the impassable nature of the route, but what comes next literally turns our heads as the protagonist in the story seemingly looks around him and sees other trucks, like his, that have attempted to pass and have not made it. That the trucks are not immediately in front of the protagonist within the storyworld and that the narrative wobbles a bit here, changing agency a couple of times from the friend, to trucks, to unnamed individuals reveals this narrative to be more than a simple post-flood anecdote but probably a legend.

The matter of trucks in south Louisiana probably deserves some treatment. The region has long been dominated first by agriculture and then by the oil industry, both sectors that require a fair amount of heavy equipment that needs to be hauled from one job to another. Pickup trucks are ubiquitous, and while most will think of trucks the size of a Ford F-150, it is not uncommon to see the likes of 250s and 350s parked in driveways. Most are also extended or crew cabbed, and because both farmers and oil workers tend to work in a variety of environments, most trucks are just a bit more elevated than trucks elsewhere. The overall outcome is that pickup trucks are the coin of

the realm, and where other regions might focus on fancy cars, foreign or domestic, as status symbols, in south Louisiana it is the truck.⁴

These trucks typically priced starting in the low thirties and can rapidly rise into the eighties, with an average price of around sixty to seventy thousand dollars. Because car loans are shorter than most mortgages, many face monthly payments exceeding their mortgages. But farmers have to have them and fold them into the cost of their farm operations, and many workers in the oil field and adjacent industries just regard them as part of what you own and who you are, and when times are good in the oil industry, men can make six-figure salaries that make a \$700 a month note look like a pittance.

But times have not been good in the oil industry of late. As Economy Watch notes, “the Oil Industry is considered ... one of the biggest and one of the most important industries in Louisiana if things like taxes paid amount, impact on Economy and number of people [employed are] taken into consideration.” In the two years leading up to the flood, as gas prices dropped, the oil industry shed 12,000 jobs in southern Louisiana. Many are used to the fluctuations in the commodity, but as prices remained low, not only was the primary sector hit – oil exploration and production – but also all the adjacent sectors: the oilfield service companies, and then, the companies that served the services. Area newspapers slowly switched from hopeful stories about what would happen when oil returned to a price above \$50 a barrel to stories of how workers and their families were adjusting to what was coming to be considered the new normal (see, for example, Truong). It was becoming increasingly clear that a good number of the jobs would never be coming back.

The legend addresses the current situation for many head on: many people before the flood occurred were already “under water.” The flood was simply a physical manifestation of a less visible economic reality. The rising waters were a concretization of a landscape that was already flooded with despair and possible destitution. The mud-filled waters that crept and then drowned people’s homes and left behind the danger of black mold were simply confirmation that the current situation could not hold. For many more than has been reported, it is said, it was simply the last

straw and they have left their homes behind, much like what we are told happened in Las Vegas when the housing bubble burst in 2007.

The current legend was told in the context of the flood as it occurred in Louisiana, where the homes that were hit hardest were in one of the more newly-developed areas, where many people had moved to be closer to their jobs and to be further from the city.⁵ Youngsville has been one of the fastest, if not the fastest, growing municipalities in Louisiana, trebling in size in the last two decades. Much of the growth has been filling in cane fields along two lane roads that run between it and the neighboring small municipality of Broussard and the larger hub city of Lafayette, which lies north of both. Much of the growth of both can be attributed to the easy access to Route 90, which serves as the oilfield service industry's corridor, to the high value that area residents put on being "out in the country;" and, finally, to white flight, which must also be considered one facet of the larger impulse.

Matters

After encountering the version of the legend presented above, I asked other residents of the area if they have heard anything about vehicles being abandoned during the flood – and that was the extent of the prompt "vehicles abandoned during the flood," with no mention of insurance, though sometimes I substituted "car or trucks" for "vehicles." I received a number of positive responses, many of which cite as evidence for their claim a report seen on a local television station. Inquiries to local news outlets turned up only stories that are basically requests from authorities either urging avoidance of or caution when using local roads due to debris or abandoned vehicles: e.g., "The following areas are still reporting problems with high water in the roadway. The public is asked to avoid these areas until the water subsides and the streets are cleared of abandoned vehicles" (KPEL).

Finding no evidence for actually abandoned cars in the historical record, it made sense to seek out possible verification from the foil in the legend, the insurance industry. A representative of one of the big three insurance companies, who noted that his company probably insured one car in six in the region, responded that, while such cases were not unknown, there were no such cases pending before his company in the months following the flood. He noted that it was important to understand that the industry regularly

distinguishes between clear-cut cases of fraud and insured individuals simply being stupid – the latter, he emphasized, was simply one function of insurance, catching us when we are not at our best. While there had been a few cases of people having driven their vehicles through a flooded area and then claiming that the vehicles had been flooded in place, there were no cases, of which he knew, of people driving cars or trucks into flooded areas and leaving them there.

Moreover, he noted, in those confirmed cases of insurance fraud of this kind, it is rarely the case that the insurance disbursement will pay off what is owed completely. The nature of being upside down, he observed, is that your vehicle is already worth less than what you owe. Even receiving full compensation will leave you with money stilled owed on a loan. In most instances – and it was especially his experience with the flood – people plead to have their vehicles not totaled. In these cases, he said, cars and trucks are usually paid for and the person is not able to afford, or would rather not take on, a monthly loan payment. Unfortunately for him and the insured, insurance companies will not pay more to repair a car or truck than it is worth in terms of resale value.

In terms of veracity, not only is there little evidence to support our legend, but the stories from the other side reveal that far from pushing trucks into the onslaught of flood waters, most individuals were really left “high and dry” when their insurance company declared their vehicle a total loss and simply issued them a check for its current value, which is often far less than the value the vehicle has for them or what it would take to replace it. The fit of the legend here is not simply the topical context of flood discourse but also the larger ideological network, as I have already suggested, of people already drowning metaphorically, such that abandoning an artifact that not only has high utility but also high social status achieves such effective narrative closure.

Another legend very similar to the current one repeats the idea of insurance fraud, but in the case of the versions I heard, none of them as long or as structured as the one about trucks, the text tells of a local business owner, sometimes a store and sometimes another kind of business, who, already on the brink of financial difficulty, decides to open the door to the flood, causing the contents of his business to be lost to the rising water. All of the versions of this variant I heard located the business in the eastern flood zone, an area

east of Baton Rouge in which a number of small towns were flooded. In the case of at least one town, Walker, its mayor, Rich Ramsey, protested that the flooding was the result of the refurbishing of nearby Interstate 10 that runs east-west through Louisiana, and, with its newly raised central divider, actually acted as a weir, preventing the rising waters from flowing, as they normally would have, southwards and towards the wetlands that border the western and northern edges of Lake Pontchartrain. Ramsey argued in the weeks that followed the flooding that: "what they did was effectively created the largest retention pond in the world" (Jones), maintaining that he had requested additional drainage options, especially after similar flooding occurred in 1983.

The abstract "they" is significant here. Similar complaints about large construction projects have been made by Louisiana residents elsewhere, and it is part of a larger network of ideas that bureaucracies, both governmental and corporate, are at the very least indifferent to local inhabitants if not hostile to them and dismissive of their knowledge. There are a variety of narratives that circulate that focus on the revelation that if an official of one type or another had simply listened, he or she would have learned that: that land has always flooded, that no one has ever grown anything there, that you can't use that tool that way (even though the manufacturer says you can). In some ways, it is the quintessential American folk idea of "book learning" versus "common sense," with the common here being knowledge hard-won by years of living and/or working in a particular place. Barry Ancelet has documented similar kinds of narratives that followed after the 2005 hurricanes, concluding that those from outside the community ignore local knowledge at their own peril, and that those who respect such knowledge, almost always represented as officials from inside the community, succeed (2007).

In keeping with the idea of outsiders not understanding, it should come as no surprise that one genre of anecdotes that circulated after the floods were those that targeted Red Cross meals with derision and disgust, with at least two different Facebook posts substantiating their claims with photos and with captions that offered up despair or disgust:

Well today I'm in Baton Rouge helping a friend clean a house out. Well we stoped by the Red Cross van on way to

house at about the time for lunch. So we stopped and got a few plates. Look at picture and I will say no more.

This was served to the people in Springfield La tonight by the Red Cross!! Disgusting! And the govt pays Red Cross \$8 per meal they serve!! Really. Why don't our governor run them out of the state.

Both photos feature partitioned styrofoam meal containers opened to reveal their meager or inappropriate contents. The containers themselves are the kind often used by local lunch houses that specialize in generous portions of the kind of rice and gravy cuisine for which the area is known. The containers are also quite often used by churches and schools for fundraising, when Sunday dinners are bought by the ticket. The containers themselves, then, come with a fair amount of semantic weight, and, while the Red Cross is generally well received, its conflation with government bureaucracies, which here not only are not doing what they are supposed to do (provide a decent meal) but are doing so corruptly (getting more money than was spent on food).

In raising the matter of veracity, I do so not to dismiss the legend as some fanciful third-person account passed on from one interlocutor to another, but to establish the living nature of the legend. The legend, like the posts on Facebook above and other rumors, anecdotes, and legends that circulated in the weeks that followed, highlights how in the midst of a natural disaster, what many face is an institutional disaster. The lack of insurance, the lack of necessary infrastructure, the dependence on, or sometimes the betrayal by, organizations and individuals more powerful than them highlights the helplessness many feel in being unable to be self-sufficient, something which is highly prized in south Louisiana, where many homes not only have two cars in the garage but a boat in the back yard, and fathers are as likely to brag on the shooting prowess of their daughters in a deer stand as they are about their shooting prowess on the soccer field.

In his consideration of legends that circulated within communities affected by Hurricanes Katrina and Rita, Carl Lindahl noted that "Disaster legends may not report the facts, but they are an essential vernacular tool for expressing how the tellers feel about the prevailing social order and for helping their communities seek explanations that square with their convictions" (2012:143). Lindahl describes these kinds of stories as "the right to be wrong:" that they

should not be judged by referential veracity but by their sensitivity to larger systems that for most are more often felt than understood. Legends allow their tellers to articulate, through decisive dramatic action, the dynamics at work within their world, and to bring those dynamics into some kind of dynamic with their worldview. Thus, while the legend here does not condone insurance fraud, it asks its audience to understand what lies behind the desperate actions that led to the trucks under water.

The text offers something which is perhaps a function of the larger set of legends, and that is ontological plurality. By offering a version of the things as they should be—if things felt were made manifest—the narrative is in fact offering an alternative world. As Hilary Dannenberg notes in her discussion of multiple temporal dimensions in novels, the effect of creating an alternative possible world is to intensify, or sometimes frustrate, the narrative force of texts by offering more than one possible version of events (2018). I think it is fairly safe to say that the force of this legend is that it not only inherits the general traits of the actual world, as most mimetic narratives do, but that it also inherits traits of a particular set of narrative genres whose expectations had been established in the preceding month.

Discourse

How do texts such as this achieve narrative force? Is it, as Dannenberg and others suggest, somewhat keeping with the modernist tradition of the importance of ambiguity, a function of keeping the audience in a state of “ontological flux”, awaiting the (literally) authoritative version that is “one of many competing possibilities” (Dannenberg 2008:46)? A closer look at the current text reveals some interesting features that escaped my notice when I experienced it as a live performance. It was, perhaps, these features that worked on my mind and pushed me to the realization that what I had encountered was no anecdote but in fact a legend. This confusion—or, perhaps better, simply fusion—is built into the opening frame of the text, which transitions from a local character anecdote, which abounded in the moment, to the legend. If we break the text into a series of clauses, the first six are narrated from the perspective of “my buddy” who goes out, attempts to cross a bridge, and then decides not to:⁶

So my buddy was out.

And he went to cross the bridge,
 and he'd been across it not long before and it was okay,
 but now he could see it was kind of deep.
 So he got part way in,
 and then he decided "nah ah" he didn't want to risk it.

The narration here is steady: a point of view is introduced and it is the subject of the speech, distinct from the speaking subject of the narrator. "My buddy" is introduced, becomes "he," and *he* does things. The final clause here gives us a bit of internal speech, which, as we will see, is part of how this legend works: it offers us interior views of others who engage in questionable behavior to which we will, in the end, be empathetic.

In the next four clauses, the subject of the text wobbles, shifting from "my buddy" to trucks to "some guys" – who are, through the repetition of "some" paired with "nice trucks" producing a kind of rhyme, "nice guys." The shift in point-of-view and the discursive fusing offers a kind of moral buffer against the actions "some guys" are represented as pursuing:

But, you know, *some* trucks were. . .

My buddy said he saw *some* nice trucks.

Some nice trucks got flooded out.

Some guys just drove their trucks in the water.

It is possible that the wobble signals the transition to legend: first the conjunction *but*, followed by the discourse marker *you know*, and a sentence with no conclusion all contribute to the sense that something is happening or about to happen in the text. In this passage is the first of several clauses with a slightly awkward passive voice that hints at the moral ambiguity at the heart of the text, the clearest example of which is "Some nice trucks got flooded out." In some ways the assonance between *nice* and *guys* – which is followed by the assonance of *trucks* and *just* – plays out in the overall moral of the story: some nice guys did a potentially unjust thing.

At the halfway point, the text gives us its own interpretation of events rather baldly, insuring that the parallelism between the common metaphor of being under water and the actuality of being under water, is not missed:

I guess they were already under water with their payments,
 so they thought why not, you know?

The collision between the metaphorical and the literal is immediately followed by a shift into what will eventually be several interior perspectives: “[some guys] thought why not.”

With the moral force of the legend laid out, the text proceeds to give us the methods used, with a trio of lines that focus on the windows as a sign of what truly had happened: windows were up; they should be down, but they were up. This up-down-up movement leads to the logical conclusion provided in a short clause for emphasis: “So they were pushed.”

What follows is a very effective re-instating of another popular metaphor, of people being on the edge, but here it is again concretized in reference to the water and its meaning doubled in the process: “People got to the edge of the water and then pushed their trucks in.” The text then moves back to its opening frame, bringing back the original subject of the story, *my buddy*, who glimpses “a bunch of nice trucks with their windows up.” This line effectively wraps up the story by repeating the two visual elements, nice trucks with their windows up, that can only add up to one conclusion.

While that is an effective dramatic stopping point for the text, it also offers a coda, a double coda really. First, there is a proffered conclusion: “[people] did what they felt they had to do” that effects a moral distancing: the doubling of *they* in “they felt they had to” makes it clear we are no longer inside the minds of the secondary protagonists, but outside looking in. This emotional distancing is completed with a second, closing pair of clauses that offer a short, heavily metered accommodation: “I’m not saying it’s right. But I can understand it.”

Conclusion

At the end of his survey of *America in Legend*, Richard Dorson observed that “In every period bodies of folklore have reflected the currents of change, the new values, the new ethics, the new road to happiness” (1973:310). In the case of the current text, perhaps what we have is what happens when the road to happiness ends in despair. Arguably, legends, with their seemingly limitless ability to enact our concerns, are one of the more vibrant bodies of folklore. Whether our concern is about a particular politician’s proclivities or about the possibility that a nearby bridge is haunted, legends enable us to articulate our concerns in a way that is separate from any direct statement about belief or truth with a simple *this happened*.

Quite often, it should be noted *what has happened*, either within the legend or in the world without, is extraordinary and not so simple. In a world where the sheer complexity of it all threatens our very ability to process *what's happened*, legends offer us a way to process, or begin to process, a large *what* into smaller, cognizable chunks of what. Thus, a large, complex human-made disaster like 9/11 could be re-cast as one group laughing at another, as Janet Langlois observes in her examination of legends about "celebrating Arabs" (2005). To add to the complexity, in Lafayette, Louisiana, home to long-standing Arab American community, which includes among its ranks prominent local merchants and politicians, the legend represented the experience of a Pepsi delivery driver walking into a Chinese restaurant. (The Chinese are a more recent immigrant group and not as powerful.) So, if not simple stories of heroism or villainy, then at least simpler structures, either discursive or cognitive (with the two often intertwined).

As was chronicled in a special issue of the journal and elsewhere, a number of legends arose in the wake of the 2005 hurricanes. Dramatized in those legends is the role that human institutions now play in our understanding of natural disasters: agency lies not with the storms but with the foibles or strengths of individuals facing the modern social structures that surround us each and every waking moment and reveal themselves, in most cases, to be not up to the task. Given the preference the American imaginary has for rugged individualism, this should come as no surprise.

The possible legend examined here follows this larger pattern of an individual enmeshed in ordinary life confronting an extraordinary event and seizing the moment. In this case, the event is flooding of August 2016 and the moment would seem to be insurance fraud. The legend works through a kind of frame tale acting as a buffer: the performer tells the story of a friend who stumbles upon trucks under water and then through a series of interpretive gestures not only surmises how they got there but why they got there. The why in this telling is important, since it reveals that the storms are, in fact, allied with larger human-made structures, in this case the financial twins of loans and insurance, that ensnare and threaten ordinary people as much as any natural disaster.

Notes

¹ This kind of folk cartography, for lack of a better term, has been explored in a variety of ways by folklorists and anthropologists. Gerald Pocius' treatment in *A Place to Belong* is one of the more comprehensive, and Michael Jackson's *At Home in the World* is one of the more hermeneutical. I take up the matter in terms of unseen topographies and histories of land by Louisiana farmers in *The Amazing Crawfish Boat*.

² It's also the case that many individual only hold flood insurance because it was a requirement of their mortgage. Many who owned their homes outright no longer held or had never had a flood insurance policy. Normal homeowner's insurance does not cover damage caused by rising waters. (The irony of storms in Louisiana is that if a tree crashes on your roof and the rain pours in, you are covered, but if the water comes up the yard, you are not.)

³ The exact date is September 17.

⁴ With the rise of the medical industry in the region and the seeming preference of doctors for more traditional forms of status vehicles, this trend seems to be changing somewhat and Lafayette now has its fair share of very expensive SUVs and German sports cars.

⁵ The other area to be hit by the flood was east of Baton Rouge, an area also enjoying some development as a result of urban flight, but also one with a more pronounced local identity: Denham Springs and Walker are outside the French triangle but not yet in African American timber country, they are an incursion of highland Southerners from the rest of the South. Many identify as rednecks, and the kind of class inequalities that lurk below the surface in many urban-rural dynamics can be glimpsed in various events in the area.

⁶ Breaking a text into clauses is a regular feature of discourse analysis, whose goal is often to understand the relationship between clauses that must remain in sequence, narrative clauses, and those that could conceivably be moved around, free clauses. The foundational work in this regard is Labov and Waletzky's examination of personal narratives. Subsequent work by linguists, historians, and folklorists have extended the possibilities to understanding how narrators manage time (Laudun 2001).

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