

History
of the
U.S. Food and Drug Administration

Interviewee: Marion Ferrante

Interviewer: John P. Swann, Ph.D.

Date: September 11, 2007

**Place: New Orleans District Office
Temporary Relocated to
Nashville, TN**



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Interview with Marion Ferrante
New Orleans District Office
Temporarily Relocated to Nashville
September 11, 2007

TAPE 1, SIDE A

JS: This is September 11th, 2007. This is an interview with Marion Ferrante of the New Orleans District Office, temporarily relocated to Nashville. She is the lead Consumer Safety Technician, and we're here to talk about the agency's response to Hurricane Katrina and the impact of the hurricane on the work and lives of the staff in New Orleans.

So, Marion, let's start with how it is you came to be an FDAer, where you started, maybe even where you were born, to start with, so we know where you're from, and how it is you came to FDA and the New Orleans District Office.

MJF: I was born and raised in New Orleans. I've lived there my whole life, in Louisiana, and when I was in high school, I took the government test. I forgot the name of it.

JS: Was this the Civil Service Exam?

MJF: The Civil Service test.

And, of course, nothing became available.

I went to college in New Orleans for a year and a half. I left college and started working in a local department store, waiting for the government to call me and let me know that there was a vacancy, and they did. In fact, I have a twin sister, and she and I both started with FDA exactly the same time. There were three vacancies open; one she took, one I took, and another lady took the third one. So we have worked for FDA since 1966.

JS: And tell me a little bit about what you did when you got started in the agency.

MJF: When I first started working for Food and Drug, it was a clerical pool. Everybody worked in the pool. We had a supervisor, and the work was all distributed to the staff through the supervisor.

Then what happened was I got an opportunity to go to the U.S. Attorneys Office. I went there for about six months. FDA called back and said, "We're now going to try to start putting support people into the different branches." I came back to FDA and was assigned as a secretary to an Investigations Branch supervisor. Maryann (my twin sister) and I both went to work at the U.S. Attorney's office and later both came back to FDA. We'd been together our whole life. We're very, very, very close. And so FDA said, "Would you like to come back? It's only on a trial basis," and we said, "Sure." So we did, and that's when they started putting secretaries in Investigations Branch, and they assigned a secretary to each supervisor.

I went from that position to secretary to the Director, Investigations Branch (DIB). But in the meantime, I served as backup for the District Director secretary. I also worked on a detail for the Laboratory Director in New Orleans when the secretary had to go on sick leave.

I've worked in Compliance Branch for the compliance officers, and back then we used to do the import entries. I also had to take minutes of the Notice of Hearings when industry came in to talk with the compliance officers. I used my shorthand skills to take the minutes. I've been very, very fortunate to have received training in every branch.

Of course, I pushed some of it myself. I even accompanied the Public Affairs Specialist (PAS) and assisted in handing out FDA material to consumers at a workshop.

JS: This is for the media or . . .

MJF: Consumers. The Public Affairs specialist sets up an FDA booth.

JS: One of the conferences.

MJF: Yes, one of the conferences where we may have an booth. The Public Affairs Specialist needed help and I volunteered to do that. That was very interesting because I got to meet the public. They would ask questions, and I gave them some of the brochures.

So, again, I've been very fortunate. I would definitely recommend that employees get training in every branch. This way you learn how everything comes

together. I've learned so much. The Food and Drug Administration is like a puzzle, the pieces being the various branches -- Compliance Branch, Investigations Branch, Laboratory Branch, Director's office, and Administration Branch. Working in Investigations Branch, you, of course, like anything else, get the opportunity to deal with specific paperwork.

The Investigations Branch Consumer Safety Officers prepared the Collection Reports, but until I worked in the Laboratory Branch, I didn't know what further processing they went through after leaving Investigations Branch. I learned they were classified and the secretary sent out letters stating analytical results. When I worked with the Compliance Branch, I learned how legal actions were processed. I used to help with the seizures and the import work. I prepared Release Notices, notices of detentions, and other import documents. I got to see the whole entire picture. And like I said, I even worked with the Public Affairs Specialist, so I've basically worked in every branch of the agency.

JS: You've got a very broad insight into how work is processed through the District Office. Is that fair to say?

MJF: Yes. And I really, really appreciate that. I've learned a lot.

JS: I bet, I bet. And you've probably worked with some interesting people over the years too.

MJF: Oh, yes. Forty-one years. I've got 41 years with Food and Drug.

JS: You must have enjoyed it.

MJF: Yes.

JS: Now, you're a New Orleans native.

MJF: Yes.

JS: So that we know a little something about the city we're going to be talking so much about, you're a native. New Orleans is a city that is so unique culturally. There's no doubt about that. It's also a city that's lived through storms. Hurricane Katrina wasn't the first storm that came in or close to New Orleans, so it's a city that's kind of been on the edge, meteorologically speaking, for most of its history. I guess you had an appreciation for that, having grown up there.

MJF: John, I've heard this from a lot of people since the hurricane: Why would you want to live in a place that was so vulnerable to hurricanes? But let's face it. No matter where you live, there's going to be something. There's fires and earthquakes in California. Look how many storms and hurricanes hit Florida. There's going to be the

possibility of a disaster no matter where you live. The thing with me and I think a lot of support people is that you don't move around a lot.

My dad was a policeman, so we lived in the city because you had to; that was a requirement. And later, I lived in Saint Bernard Parish, Chalmette. That's where my home was destroyed with Katrina. But you do worry every hurricane season.

My poor mother used to panic every time a hurricane was forecasted to possibly enter the Gulf. I was in Betsy, but I lived in the city. We lived in a shotgun double. It had a porch with four steps. The water got up to the fourth step. It never got in my house. My mother had a twin sister who lived in New Orleans East. My mom and aunt were only five feet tall. My aunt, I'll never forget, had four to five feet of water in her house. She had to stand on a chair and battle snakes and everything else swimming in the water.

JS: Wow!

MJF: So that scared me. I'm very scared of snakes.

But, like I said, it's very scary. We were in the house. It happened at night; it's dark. All you can do is hear the rumbling and the noises outside. After Betsy, people used pirogues and canoes in the streets for weeks until the water went down. But, again, I didn't lose anything because the water it didn't come into the house.

That was forty years ago; it was forty years after Betsy when Katrina hit.

So, yes, you do have to be afraid, but a lot of people, I think, eventually get to a point when they think they'll be okay. The hurricane will turn. Unfortunately, this time Katrina didn't turn.

I only left two or three times. I didn't run every time.

JS: New Orleans has a reputation for being a city that has a real lust for life. Is that fair to say? Is that your experience as a native of New Orleans?

MJF: Absolutely, John. And I really can't talk about anyplace else because I've never lived anyplace else. That's why this is even more difficult for me, because that's the only place I've lived my whole entire life. And the thing is, the people are just so, I guess you'd want to say social and friendly.

For instance, I had my Chalmette home built in at that time a new subdivision. My next-door neighbors on both sides of my home moved in the very same day. We were the first three houses built on our street in that subdivision. My next-door neighbors to the right of my house became best of friends with my husband and me. We wound up being like sisters. I went into her house and she would come over to my house any time she wanted to. She loved to come over for coffee and just talk. My son is nine months older than their second daughter, and my daughter is nine months younger than their third daughter. So it was really, really almost like family. We just met when we moved in, but we became very close friends. In fact, we were the only ones in the neighborhood who went into each other's house like that. About three years ago we found out we were the talk of the neighborhood because we went in and out each other's houses like they were

our houses. But that's what you do. You're very, very cordial, social, you like to be with people, and so you invite them into your home, they invite you into their home. I would go to their children's parties and they would come to my children's parties. You would think we were related. I think that's just the total culture of New Orleans. It may be like that somewhere else, but I've never been anyplace else. People from New Orleans love to socialize; they just love to be in each other's lives, and it's just really a wonderful, wonderful feeling.

JS: Well, we've kind of set the stage for you here at FDA. You've grown up and spent your whole life in the city.

August 25th or so, there's a storm that moves across Florida, Hurricane Katrina, and it causes some damage there in Florida. And people are thinking that this is a storm that probably looks like it might move up the Panhandle of Florida, but it doesn't. In fact, it not only doesn't, it picks up some strength, and on the 29th it makes landfall close to the Mississippi-Louisiana border, if I remember correctly.

But certainly, as someone who's seen her share of hurricanes and storms, you make the usual preparations, and you've made a decision at some point that you're either going to stay there or you're going to leave. Tell me about this, how you arrived at that decision and what you did as the storm made landfall, or the hours or days before the storm made landfall.

MJF: Of course, you stay tuned to the television. We had our favorite channel, and we listened to the reports. We had pretty much decided that unless the hurricane was a 4 or

5, we wouldn't go anywhere because, again, I'd lived in my house for 29 years. I never had water in my house one time, not once in any of the rains that we had, so I felt comfortable there. So we had decided, if it was going to be a 3 or lower, we would probably stay.

I do have a 27-year-old son who has Spina Bifida. He's in a wheelchair. I had a one-level house, so it's not like you can go up to a second story.

My daughter, son-in-law, and little grandbaby (then two years old) lived about 20 minutes away.

My husband and I had decided that if the hurricane was going to be a 3 or lower, we were just going to go ahead and stay and ride it out. Then when they said it was going to probably be a 5, we pretty much panicked.

But, John, it's unbelievable because what do you do when they tell you to get your stuff ready, that you may not come back, and you've got your whole life in your house? How do you pick and choose what to take? Very, very much I will regret the fact that I had five photo albums of my children, my whole life basically, that I put in garbage bags, double-sealed them, put them in the top of my daughter's locker. I figured we were coming back in three days. I have no pictures. The ones I had on the wall, I also put in bags, so they're all gone. I'll always regret that I didn't take them with me.

You've got a car. You've got so much you can take. My son has a wheelchair, so we put the wheelchair in the car. I have a 15-year-old Lab-golden retriever, and of course he came with me, because I wasn't leaving my dog behind. So what do you pack in the car?

We also really thought we'd be back in a couple of days. You just never want to think that you might not ever be coming back and you might lose everything you have.

I put things on my countertop, thinking, "Okay, worst-case scenario, we'll get maybe three feet of water. We'll be okay." We got 10 to 12 feet of water. I feel like I didn't plan well enough. But, again, how do you decide what you're going to take and what you're not going to take?

When they said it was going to be a 5, we said, "Oh, no, we have to leave. There's no way. If we get a storm of that magnitude, we'll never get out," because, again, we have a one-story home. I could have never gotten my son up into the attic with the wheelchair. Even I we (including my dog) had gotten into the attic, it didn't matter. The water was high enough that we probably wouldn't have gotten out.

My daughter said, "Mom, if you go, we're going to come too." So they came with us too, but in their car.

My son-in-law's mom, little four-year-old baby brother, and family stayed. Luckily, they had a two-story home because they had to evacuate to the second level and wait to be picked up on the roof four days later. His mom said when the water came in, it just took the door down and immediately filled the home's first floor. They just barely got up to the second level in time to remain safe.

You can't run all the time, but thank God we did this time because we would have lost our lives.

JS: That's the bottom line. You have to protect life, and more than anything, that's

the thing. Of course, letters, pictures, things that, had you known, they would have gone with you if you had room, but you probably didn't have room.

MJF: I seem to think -- I had two great big garbage bags, and I think, where would I have put them in the car? But, John, I guess I would have found someplace because they meant so much to me. I used to tell my neighbor all the time that when I retired, I was going to sit down, drink my cup of coffee, and go through my albums. They're gone and it's very hard for me to deal with that. I guess you can consider it would have been a hobby for me, because I had pictures of some relatives that nobody else had. And, of course, my babies are grown up. You take pictures of your baby's first bath, Baptism, my daughter's baby shower, all very important life events. You take all those pictures, and they're gone in the blink of an eye. You don't have them anymore. But it is, it's very difficult.

The New Orleans office had a Toastmasters Club. Sometimes after there was the possibility that a hurricane was coming, but thank God didn't, we would discuss at a meeting how we would have prepared for it if we would have left. You think that you really prepared yourself, but as Hurricane Katrina taught me and many others, we were not prepared.

I had a five-drawer file cabinet that had all of my papers in it. You've got to figure, okay, you know you have to take birth certificates, you know you have to take mortgage papers. But a lot of the stuff you can't take, so it's, "Okay, what do I take and what do I leave?" It's really difficult, a very, very difficult decision to make.

I guess you could preplan, but I don't know, because, again, unless you can actually rent a truck and say, "Okay, I'm going to do this every time in case I don't go back," how do you pick and choose what you leave behind when you've got so much sentimental stuff?

JS: And it sounds like you were pretty organized anyway. I mean, imagine; you had important papers in one place.

MJF: We got those together Saturday night. We didn't leave until Sunday.

JS: Now, I do want to talk about the actual exit, the evacuation. Were you at the office on Friday?

MJF: Friday, it was really crazy. We thought we were safe but then were told that Hurricane Katrina was probably going to hit New Orleans. The government cars were down on the bottom floor of the garage, but the garage had an upper level. I remember being told, "We've got to move the government cars. We have to get them up on the top level of the garage in case we do get water." So several of us got the car keys and moved the cars up to the top level of the garage.

JS: What did you think about this? Not that you don't take these things seriously. Of course you do. But, I mean, you've never been a situation in New Orleans where you start moving cars to a different level.

MJF: It was very scary, John. But, again, I can remember thinking, “It’s not going to come here. This is crazy. And they always turn at the last minute.” I really, really didn’t think it was going to come, and I thought, “We don’t have to move these cars,” but good thing we did. Of course, it didn’t matter because they were damaged anyway with all the debris and so forth. But it’s very scary.

JS: Friday was a day filled with preparations for the event that the storm would be coming into New Orleans.

MJF: Yes. But FDA has to try to get their OEI together. There are certain things that . .

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JS: OEI?

MJF: The Official Establishment Inventory. You have to get your list of the firms printed up just in case something happens. FDA personnel need to know what firms existed in the hurricane-affected areas.

JS: Okay.

MJF: I remember. Yeah, FDA has an Emergency Plan to follow in the event of a disaster. In the Emergency Plan, there is a call-down list. The list states who is

responsible for contacting whom and their telephone numbers. All District personnel will be contacted by someone.

JS: And had you ever done drills or anything for emergencies like this?

MJF: I think they have done the call-down lists. I don't know that I had to do it. I do remember being called at home by my director once for an employee's telephone number. I used to keep my list at home in case I needed it -- not just for a hurricane emergency, but for any kind of emergency.

JS: What was the last you had heard from anyone in the District Office from the time you left work on Friday?

MJF: I don't think . . .

JS: Had you heard from anyone before Sunday?

MJF: No, I don't think so. I can't remember because we were too busy trying to think, are we going to leave, are we going to stay? If we leave, what are we going to take, pretty much that deal. So I don't remember if I had been called or not.

JS: Well, you had other things on your mind.

Now, when you decided to leave on Sunday, you and your daughter, her family . .

MJF: My husband, my son, my dog, and I were in my car, and my son-in-law, my daughter, and the baby were in their car. They came to the house so that we could leave together and follow each other.

JS: And where did you plan on going?

MJF: We came to White House, Tennessee, because I have a younger sister who moved here three years ago to be with her son and grandchild. We all stayed with her and her husband. My twin sister and her husband went to their daughter's house in Knoxville.

JS: And I imagine it's a pretty long drive, a lot of traffic.

MJF: Oh, horrendous, really, really bad, really congested, very, very long ride.

JS: It took you more than a day?

MJF: No. I don't remember how many hours. Normally it takes us about eight to nine, nine and a half hours, and I know it took us a good while longer, but I don't remember how long.

JS: You mentioned this. I'm sorry to ask you this again. Where is your house in New Orleans? Where is it situated?

MJF: It's in a little town called Chalmette, Louisiana, C-h-a-l-m-e-t-t-e. It's in Saint Bernard Parish.

JS: Okay, okay.

So you leave. You don't know. You're expecting that you're going to be back.

MJF: Yes. And I've told you we were very close to my next-door neighbor, so she came over and she was going back and forth. She had taken some pictures of my house, but I don't have them either, and of course we were talking because we're very, very close.

And I can remember standing in the door and starting to cry because I didn't know if we were coming back. And they left too, thank God. They were safe. They had added on to their house, so they took some stuff and put it on the second floor. They were able to save whatever was on the second level.

JS: Did you have many neighbors that decided to stay?

MJF: I don't know. I understand that some of them did stay. My next-door neighbor talked to a fellow who lived in the next block, and he stayed. All he told her was the

water came up so fast and he survived by clinging to a tree. He wound up on his roof and battled snakes all night.

There was a subdivision about three blocks away from my home that had two-story homes. My neighborhood was mostly one-level homes. When we went back to see the damages Katrina had ravished on our community, we saw a dead deer hanging off of one of the balconies and another dead deer hanging off a roof. There was a park about four or five blocks away, oh, a really nice little park that you could walk in, play baseball games, and there were deer and other animals living back there. We didn't see them, of course, because they didn't come out when we were there. But apparently they were there and they wound up dead hanging off of balconies and on roofs. I took a picture of the two deer, the one that was hanging off the balcony and the one that was hanging off the roof. I guess they drowned, and that's where they were deposited. But that's how high the water got. That's very hard for me to imagine water that high in my neighborhood. They said there was a 22-foot tidal surge that came over the canal that's about three blocks away from my home.

JS: So, how high up on your one-story house did the water actually come to?

MJF: They're saying it was 10 to 12 feet.

JS: So, to the roof.

MJF: Yes, because when we went back, the whole entire ceiling in the house was down

on the floor. Everything out the attic was on the floor. The sheetrock was peeling off the wall as if it was cheesecloth. All the kitchen cabinets had fallen off the wall because the sheetrock got wet. Our furniture was scattered all over and, of course, disintegrated. I had a fish tank which wound up somewhere under the desktop computer and desk. But everything actually just disintegrated.

The homes had black, oily mud on the floors that you had to slush through. If you didn't slide your feet, the suction created would pull your boots off. You had to slide your feet, not pick them up. It was really a mess, like I said.

JS: You arrived in White House, Tennessee?

MJF: It was Sunday, the 28th. Yes, White House, Tennessee. We left on Sunday.

JS: Okay. So obviously you were, I assume, paying attention to where the storm was and as it came in.

MJF: Yes.

JS: At what point did you hear anything from or did you call into -- when was your first initial contact with the agency? I don't know who would have contacted you, but when did that happen -- do you recall when that was?

MJF: No, I don't, John. What was really, really difficult, from what I understand, is,

again, you would have thought the officials would have been prepared in New Orleans. Apparently they weren't. And from what I understand is, all of the connections, the communications, were broken off except for New Orleans. So even what we were hearing on television, that's all you were hearing about, was New Orleans. You weren't hearing about any of the other areas. So we really didn't know if the storm had come in to Saint Bernard Parish. We didn't know what was the condition of our homes, so we were frustrated from that point of view.

And then I got really aggravated because I heard one of the reporters say that there was a lot of water and what had happened in Saint Bernard Parish, but that it wasn't a very well-developed parish anyway. That's very wrong. I mean, it well populated. There were many towns in St. Bernard Parish. A lot of people lost their houses and possessions. The reporters apparently thought it might have been marshland or something. I don't know what they thought. But we could not get much information from the reporters, and certainly not accurate information.

And not only that, John, you know what was really bad? The cell phones didn't work. You couldn't even get people via cell phone. My son was getting some information from a friend who's a firefighter in Saint Bernard Parish. They were doing some rescues, so he heard some things from his friend.

I was at my sister's house in Tennessee about a week when I received a phone call. I don't remember who called me. I don't know if it was my supervisor who called me, but somebody called me and told me that FDA was arranging for the staff to stay at the Marriott Residence Inn, here in Nashville. They wanted all of us to report there. But you could tell the concern in the caller's voice. I don't know how many people called

me. Again, I can't remember. But I know that the people were very concerned, and they wanted to hear from everybody as soon as they could to see how many people had survived and where were they. The agency, our fellow workers and our managers were really concerned about the safety of everyone. When I got the telephone call -- I don't remember who called me -- I was told to go to the Marriott Residence Inn, where they had set us up to stay.

JS: Just so I have a sense of geography here. How far is White House from Nashville?

MJF: White House is about a 45-minute drive. It's not that far, it's really not that far.

JS: Okay. So you arrive . . .

MJF: I was in Tennessee anyway.

JS: Yes, true.

So you're back. You're at the Nashville branch, the sort of new temporary place for the New Orleans District Office, probably within a week to two weeks of the storm. And, of course, your husband I'm sure has concerns with what he left in New Orleans too. But when you get back here and come to Nashville, what's it like? You're sitting down, they had set up computer stations. It actually sounds like the agency manages . . . As we were talking about earlier with Tyler Thornburg, things usually don't move very

fast in the government. But in this case, they actually got stations set up for the evacuated personnel from New Orleans here in Nashville fairly quickly.

So you have a setup to do work, but it must have been kind of hard to concentrate on what you were doing here.

MJF: It was extremely hard to concentrate. It still is.

TAPE 1, SIDE B

MJF: We didn't know what was happening. We had our workstations set up in one room with four computers to a table. It was set up like a training room. The tables were lined up behind each other. We didn't have our passwords to get into our programs. You didn't have any of your material from New Orleans with you. You had to try to do your work the best you could. You couldn't do much more than read your e-mails. I'm also a registration monitor. I handle all the registrations for FDA: the food, the biologics, the drugs, the tissue. And you can't get anything. You don't have access to your paperwork. A lot of fellow agency people didn't even know where to send our mail. Mail was still going to the New Orleans office.

Basically, you could do your e-mails, but you had to also try to take care of your personal business with your insurance, utility, and credit companies. It was extremely, extremely difficult trying to get your cable turned off, your electricity turned off, and getting in contact with all the different companies you did business with on a monthly basis. It was really, really difficult to try to get your bills paid. And like I said, basically,

you have to remember, in the beginning, all we pretty much could do were e-mails because we didn't have our work here in Nashville. We didn't have access to anything other than a computer. We had to do our work through e-mails.

JS: Well, even your pay. Were the banks operating in New Orleans so that you could at least have access to funds? Presumably they were.

MJF: The bank that I deal with also has branches in Tennessee. We had an issue, yes, with car insurance because our agent was there. We had to find a place here to make payments, because we were afraid if we didn't make our payment, our insurance would be cancelled. I went to a State Farm office here and said, "Hey, look, what are we supposed to do? I need to get my insurance paid." The bank back home was taking payments out of my check automatically every month, but that branch office was destroyed. It was really hard. You had to try to figure out how you were going to manage all of that and what you were going to do.

JS: I know one of the things that the agency did around this time is they arranged for the Employee Assistance Program to come in and offer counseling service, which is what they're primarily all about. I want to ask about that, but I think they also were there to help with some of the logistics of helping the employees iron out insurance problems and so on. Did you have any contact with the EAP, or were they of any help?

MJF: Yes, I did, and they were a lot of help. One of our New Orleans investigators

manages the Quality Worklife program. She's a compliance officer, a really wonderful, caring person and an active representative. She kept sending e-mails to us: "We know you need to deal with this issue. EAP is available. Please call EAP if you need to and get help through them."

We're so close. We had a wonderful, wonderful group of people in the New Orleans office. It's the only place I had ever worked in for FDA before Hurricane Katrina. I think and have heard this from other people too -- like in Nashville, FDA people are really good, close-knit people. We talk to each other. You communicate a lot, and so a lot of the things we learned were from each other. Somebody would contact somebody and say, "Hey, look I found out this is what you've got to do." We learned a lot from each other.

I would definitely advise people to use the Employee Assistance Program if you feel you need to. I unfortunately kept thinking, "Oh, I can handle this; it'll be okay," and got to a point where I did go see an Employee Assistance counselor, and thought everything was okay but it's not. I'm going to have to get some more assistance to deal with the stress. The Employee Assistance Program is a great program that's available to everyone, but the close-knit connection that we had with each other really helped a lot, too.

Not only that, John, it was the great generosity of people everywhere. We had people sending clothes here, because we only had the clothes we came with. We had no clothes, we had nothing. An area was set up in our Nashville office where the clothes were put in sections according to size and type (children's wear, women's wear, and men's wear). People were sending clothes in from everywhere. They were also sending

money donations. We got some certificates to Lowe's or Home Depot, wherever we wanted to go. We also received a little extra money to get other things we needed. The generosity of people everywhere in FDA is very heartwarming.

We have never been in this type of position, thank God, to have personally been the recipients of such generosity. I mean, there's no way we could thank them enough other than just say thank you and hope that they realize how much we appreciate all they did for us and just ask God to bless them, because it really was the FDA family, the whole family over the whole nation, that really, really helped. They sent cards and letters. We had a board set up to display the cards that people sent. This really helped lift my spirits many times. All of that support just meant so much. It wasn't just the monetary issue; it was the caring. The caring people donated whatever they could donate, and I know that their prayers were also with us. It was just wonderful to know that they cared, people you didn't even know and had never even met and probably won't meet. It was wonderful. I want those people to know how much that meant to all of us. Thanking them just doesn't seem to be enough.

JS: That's one of the reasons why somebody spends 40 years in an agency.

MJF: Oh, it's family.

JS: It's that sort of place.

Eventually, things here in Nashville -- the work of the District Office -- has to continue somehow, eventually. Farmlands and companies have to be inspected. The work has to go on.

You're here, I assume, pretty much doing the same job, with the proviso of other duties as assigned, as we all have, but pretty much doing the same thing that you were doing in New Orleans prior to August 29th. At what point do you sort of get to the point where your focus starts to get back. Obviously, you're always thinking about what's happened back home, and I don't know, I'd want to find out, too, when you go back for the first time to the house. But how long does it take to get to a point where you can start to refocus on your work in the agency? Not that you weren't before, but it's a huge distraction.

MJF: It is. It's a very huge distraction, and, of course, it still is because I'm not settled.

I guess you just have to try to do the best you can. Whenever someone experiences a personal crisis, hopefully never as bad as this one, it's very hard to stay focused. Every crisis, no matter how big or small, is important and life-altering. There is absolutely no way to express how it feels to lose your house, just about everything you own and have accumulated your whole life.

But I guess the biggest thing with me is my father always taught me that whatever you do, do it to the best of your ability, and I tried to remember that. It's very, very difficult to concentrate. It still is now. I take nerve medicine because I'm just so nervous and I can't sleep. There are days I come to work and it's very, very difficult to concentrate. But I know that I have to do this. This is my job. I'm getting paid for it,

and a lot of people are counting on me. I want to do the best job I can possibly do, and so I do that. Not to say that you don't think about what's going on, because sometimes you still do have to deal with that. My husband and I still have to deal with trying to find somewhere to live.

My husband and son both lost their jobs because the places where they worked were destroyed. My husband's working now, but he's trying to get a job back in Louisiana.

So in the very, very beginning, yes, you're totally consumed with, what am I going to do, where am I going to go, how am I going to pay my bills, how do I take care of getting my insurance taken care of? And then, of course, being so far away makes it extremely difficult to handle your affairs. Had we been able to keep the office in Louisiana, at least we would have been in the same state. A lot of things required you to physically go to the different agencies. It's really hard to handle some things over the telephone, and almost impossible to handle them when you're nine and a half hours away by car. You just have to make that long trip back home. So you don't have the close proximity to the needed agencies in the same state that you can deal with the issues. My State Farm agent was located in the parish, and he lost his office too. You're dealing with things from a state that's a couple of states away. It's really, really difficult. You're really, really concerned with your personal life, and it's very difficult to concentrate.

Then, like I said, you just know you have an obligation to do your work and you try to do the best you can. You just try to focus as much as you can. But it's still difficult; it is really difficult to do that even for people who have settled, because you've still got family and friends back home; you've still got a life, and that's the only life you

knew. For people who travel, like a lot of the management staff and some of the investigators, they're used to moving for their career advancement. They're used to moving and living in a different state. Most of us have never, ever, ever been away from home.

I came to Tennessee to visit my sister. Other than that, I had never been anyplace else. I never lived anyplace else; I never would have. I was okay. I had everything back home. So if you're used to moving and you're used to being away from your family, you adjust to that. But when you've got that closeness and -- like now, my grandchild and my daughter are in Alabama; I don't even get to see them hardly anymore. My twin is back in Louisiana. My best friend is back in Louisiana. It's total separation. You not only lost almost all of your personal possessions, but you've also lost that close-knit contact with your loved ones, your family and your friends. I loved my church. I'm Catholic, and I had a beautiful Catholic church I'd go to every week for Mass. I loved my church. I just felt really comfortable where I was.

I lived in a great location, and it's just so difficult to have totally, totally lost everything. If we had been able to work in the New Orleans office where we had some familiarity to the life we had pre-Katrina, worked with the same people we had been working with and then had to go to a different home or apartment, I think it would have been a little more bearable to deal with. We didn't even have that. We lost our homes plus we lost our workplace and our connection with family and friends. It's like taking you and dropping you into a strange place with new people, and it's just, you can't explain it. It's not that you've lost a piece of your previous life; you've lost it all. It's

very scary, very, very scary. You feel lost. The fear is just overwhelming, because I've never had to do this, never been someplace else and had to start my life over.

JS: Well, there are two sites now in New Orleans, well, in the area, the posts in Metairie and Mandeville, right?

MJF: Yes.

JS: Are there positions there for people that were transplanted here to Nashville?

MJF: I don't think there are anymore, John. We had a secretary -- I say secretary, but we're called Consumer Safety Technicians -- who just left Nashville about three weeks ago to work back in Louisiana in one of the offices. We have two offices in Louisiana, one in Metairie and one in Mandeville. What FDA managers tried to do is set up the offices where people were close to their homes. Some employees live in New Orleans and Metairie, and some live in Slidell, Covington, and Mandeville. A big issue I'm facing now is I don't think there will be a position for me in Louisiana. I'm the DIB secretary, and the DIB now lives and works in Nashville. So for me to leave here and go back home, I will have to retire from FDA. As far as right now, there isn't a position for me in Louisiana.

JS: And obviously you don't want to retire.

MJF: No, I don't want to retire, but I am eligible. I would like to work a couple more years. Not only that, John, my husband and I now have to start over with a brand-new house note that will probably be about three times higher than our previous note. Our finances are really going to be different, so I need to work. I know my job, and I like it. I don't like change, so all this has been very difficult for me. And for me to think about now having to retire, and not in a positive way but being forced to retire and forced to be in the situation that I'm in financially which is much different than I was before Hurricane Katrina, it's not a joyful time. It's different than choosing to retire and carrying on with your life.

JS: Right.

MJF: You make plans. They tell you to plan for retirement. You really can't plan for anything like this.

JS: But this is something that's forcing your hand, and that's not the way you envisioned it. That's not the way you envisioned having your career come to a conclusion at your choosing.

MJF: Right. And then I'm going to have to find another job when I return to Louisiana. I can't live on my retirement from a secretarial salary.

I really love the agency and I love the people I work with. I would work for FDA as long as I remained in good health, probably until I'm 65. I don't care about the fact that you get to a point when your retirement allotment stops increasing. It doesn't matter to me. You're still getting a full paycheck, and I'm not a person that's going to be able to sit around and do nothing anyway. I'd just as soon work.

And not only that, what really helped my family, John, is I am the one who has provided medical coverage. My husband has changed jobs many times. He doesn't have a retirement plan at all. All he'll get is Social Security. I wanted to be a stay-at-home mom, but when my son was born with Spina Bifida, of course, I had no choice. I really couldn't stop working because I had to carry the medical insurance. Well, pretty much that's the way it's been here in Nashville. I'm the only one that had a job after Hurricane Katrina. My son and husband both lost their jobs. They worked in the same parish in which we lived, and both places of employment were destroyed. Thank God for Food and Drug, for the federal agency and all the things they did for us. I had a job and medical insurance. Now I'll retire with medical coverage for my husband and me. I wish I didn't have to look for another job.

JS: What's it been like in Nashville?

[tape recorder turned off and on]

JS: Okay, we're back. And we're going to talk a little bit now about what the experience was like, and maybe how that's changed, if it's changed, from the time you arrived in Nashville; what it's been like working in the Nashville Branch, what kind of

experience that's been for you, and also what the experience of living in a very different kind of setting has been.

MJF: Again, it's very difficult because I have only lived in Louisiana my whole entire life, so I'm not familiar with different geographical areas and people and their culture. The food is much different, but the people are fantastic.

I knew some of the people in the Nashville Branch because I had worked with them a little since they were part of New Orleans District, but only over the telephone. Now, since I'm here, I've had the opportunity to work with them as I did with the people in New Orleans, so you get that social togetherness -- not social really because, you know, that caring feeling that they really care about you when they ask you how you're doing. They're very, very friendly people, very nice people to work with. So the people are great.

Tennessee is great. As I said, it's just very different because I've never lived anyplace else, and, of course, I'm not used to the seasons, mainly the cold weather. We mostly get hot weather in Louisiana. I do enjoy the seasons; the trees are so beautiful when they change colors. Sometimes it gets a little bit extra cold. But Nashville is a wonderful place to live. It's a nice place to be. Before Hurricane Katrina, I never would have even considered moving anyplace else. I was contented with being in Louisiana, as my family and friends are there. But it's been great. The people have been very understanding and very caring.

So, basically, it's taught me that you can go someplace else and adjust to a degree. It's different when you make that choice than when it's made for you. It's also different

when you have nothing to bring with you; you've lost everything. So, from that perspective, and, again, because I'm under so much stress and I still don't know where I'm going to live, it's very, very difficult. But other than that, it's been a good experience.

What was very hard for me, John, and made me really angry at first because I wouldn't have expected . . . When I worked for the agency a long time ago, in the very, very beginning, I know that the push was, if you want to get ahead, you have to move to other areas so that you can get that expertise and have that behind you. As a secretary, as a support person, you're not expected to move like that. You wouldn't even think that you would one day be told you were going to have to move someplace else.

The remaining employees from New Orleans affected by Hurricane Katrina had a meeting with the District Director and were asked, "What are your plans?" I said, "Well, I really don't know what I'm going to do yet," because I can't go back to Louisiana unless my husband has a job. He has no retirement and no definite job. We don't know where we are going to live. When asked, "Well, what are you going to do?" I simply said, "I don't know." I'm still just debating whether I'm going to rebuild where I lived or get another house in a different area. If I remember correctly, my meeting with the District Director was in mid-December 2005. A few days later, I had an e-mail saying that my permanent job was here in Nashville. I was very surprised and shocked that the decision had been made to relocate my job to Nashville. I had to recently buy another car because we lost one of our cars in Katrina. We left it home. It was an older car. I now have one car with a Louisiana license plate and one car with a Tennessee license plate. We still have our Louisiana driver's license. I never changed any of that. If it wasn't for

the fact that my twin and I have never been separated in our whole life, and I have my friends back there, I guess I could probably live here. But it would be difficult because, again, I've never been anyplace else in my life.

I am Catholic, and they don't have a lot of Catholic churches here like they do back home in Louisiana. You can find a church almost anywhere you go back home. There are churches here. It's not that I can't find one. They are just fewer and further apart. This is one thing that's very different for me. It's a different culture.

JS: Do you get back? I mean, how often have you been back to Louisiana to visit your family and friends since you . . .

MJF: Every time we go back, it's basically because we have to deal with things. Like my husband's trying to get a job, so he's going for an interview. He's going to go back next week because he's got to go back for a physical to try to get this job. We've gone back to handle insurance issues; attend meetings with Road Home Program personnel and salvage as much of our belongings from our destroyed home as we could. You don't have much time to do a lot of socializing. We tried to deal with a Louisiana contractor to build a new home. We thought we had everything set up. We were dealing with him for about nine months. We've been going back I'd say maybe once every two months. We've been trying to go back for a week at a time to deal with whatever we need to deal with. Well, the house thing fell through, so now we've got to start all over. We are trying to find something that's already built because the prices are too high to try to build. The contractors don't want to deal with you.

And, again, it's very difficult to try to even find a place to live. If you're in Tennessee and you're trying to find somewhere to live in Louisiana, it's almost impossible.

So every time we go, it's been with a lot of stress. It's not, "Hey, I can enjoy visiting," because you can't. You're busy running here, running there, trying to get things taken care of. So a lot of the time is just spent still dealing with ongoing issues. We're going to go back next week. We went back about, I'd say maybe six weeks ago, maybe a little bit longer than that. My husband is currently working three weeks and off one week. So we can only go back home the week when he's not working.

And then of course, in the beginning, we were not allowed back into the parish to check on our homes until the water had subsided and it was safe. We have returned twice to our home to see what we could salvage. So it's really not been joyful, joyful trips to go back.

JS: By the way, when was that? How long after the storm did you go back? You said they let you. I mean, the city was allowing people . . .

MJF: We were not allowed to go into the parish. It was closed off for a good while, because where I live there are two oil refineries. One of them, Murphy Oil, had a leak in one of their tanks which caused contamination to the surrounding property. They did extend the affected area past my house, but we were more like in the outer range. So we were now dealing with oil contamination as well as flooding. They wouldn't let us go into our houses until they could deem the area was safe (not a health risk).

And then when you did go back, you had to show your driver's license or you couldn't get into the parish.

It was -- I'm not good at time, and sometimes I think we try to block things out, but it was probably . . . I'm trying to think of when we went back. I know the hurricane was August 29th. I honestly can't remember but it seems like months.

JS: Months, not weeks.

MJF: Oh, no, I believe it was four or five weeks, but it seemed like months before we could get back into the parish. The water stayed in our homes for two weeks before it drained out. They were also worried about the contamination from the oil. It seemed to me like it was months because I wanted so badly to find out how much damage there was to my house and my possessions. Somebody else, like Tim, will be able to tell you better than me. He is better with timing than I am. It just seemed like it was forever.

Until we decide exactly what we're going to do, like I said, if my husband gets a job in Louisiana, then we're probably going to have to live in an apartment until we can find a house. It is very difficult for me to now have to look for another house at my age. I was born and raised in Louisiana, but I didn't move very much when I was young. My parents, two sisters, and I moved into a house when I was six years old. I stayed with my parents till I got married at 28. My husband and I got an apartment, and then moved into our home, which was destroyed. That was it, my whole life I lived in four homes. Since Katrina, I have lived in three places -- my sister's home in Tennessee, a hotel, and then an

apartment. We've lived in the apartment for a year and a half. Apartment rent is expensive.

JS: How long did it take to work things out with the insurance company to settle the loss of your home?

MJF: For me, it took, I would say, gosh, it took a long time because I had a different issue with my situation too. I was trying to fight State Farm because I had increased my insurance two weeks before the hurricane. My agent didn't review my policies and keep in touch with me like my former agent did. My former agent retired, and this one met with us one time and that was it.

Well, I went into my agent's office to arrange for my car insurance to be automatically taken out of my paycheck. I nonchalantly asked if my homeowner's and flood insurance were adequate. The girl said, "The computers are down. I'll call you back." She did, and she told me that my homeowner's insurance was okay but my flood insurance was nowhere near where it should have been, so I increased my flood insurance. But it was hurricane season, so there's a 30-day waiting period before it becomes effective. Well, Katrina hit two weeks after I increased my policy. State Farm said they couldn't give me the additional premium amount that I had signed up for because it was two weeks instead of four weeks (30 days). I tried everything I could think of to get the additional premium -- I wrote the commissioner of insurance; I wrote my congressman; I wrote everybody asking if they could help, but they couldn't help me.

I received about half of what I would have gotten if I could have received the additional coverage. There was so much to do it was overwhelming.

You had to wait for the adjusters to set up the appointment to come to the house to look at everything and determine the amount of damage. You didn't have to be there with the adjusters, but you did have phone calls to make. I had to make phone calls to get the cars picked up. I had a car and my father-in-law's car. He died about two years ago. I had to make arrangements to get his car picked up. It took about six weeks to get my flood insurance settlement from State Farm. It took a long time to get everything settled. I was always on my cell phone. It was so scary because I had people calling me that I didn't know who they really were. I had to just trust who they said they were. They asked all kinds of personal questions. I got scared one time because I got a call from somebody, and I gave him very personal information (like my Social Security number, for one). After I hung up the phone, I was afraid I had given my personal information to the wrong person. You can't begin to imagine the stress. You've got people calling you from everywhere. It's a great opportunity for identity theft. They had to pull in agents from everywhere. So you had people calling you saying, "I'm from State Farm," "I'm from here," "I'm from there. Give me the story," and you don't know who you're talking to. It's very scary. It would be much better, like I said, had we been in Louisiana and could have gone to the different places like State Farm and the bank to talk to someone in person instead of over the phone. I didn't always speak to the same person when called by FEMA, Small Business Administration, or Road Home Program. When you're dealing with people over the telephone, you don't know who you're really talking to. You don't get to see their identification.

JS: No, you don't.

MJF: It's very scary.

JS: We're just slightly over two years now removed from this, and there's still no District Office in New Orleans. Whether or not there will be a District Office in New Orleans proper is still very much up in the air. When you look back at this two years later – and I guess you have a little more perspective, although you've said on more than one occasion here, it's still something that's such a weight on your mind – but as you look back, from the standpoint of the . . .

TAPE 2, SIDE A

JS: Okay, let me continue.

As you look back at this two years later, you've mentioned that the people, the employees, your fellow employees in FDA were just an enormous help to you -- the others who were affected by the storm. Have you given any thought to what maybe some of the things that the agency could have done better as far as your position here in the agency is concerned? Is there anything they could have done that would have made things easier? Obviously, having a District Office in New Orleans, a real District Office, finding another place for it, probably would have been a huge step in that direction. But do you have any ideas on what the agency might have done a little bit better?

MJF: No. The only thing that, again, I have a lot of trouble dealing with is just the fact that I feel a lot of the -- I don't want to say management, but a lot of the people who made the decisions are used to moving. They don't understand your perspective when you've never lived anywhere else your whole entire life and how that puts you in a fear that they can't possibly imagine. I was caught up in a situation where I felt trapped. I had to live in a place I didn't know, and I didn't plan on living. It was all new and different. It's a lot to face at one time.

People from Atlanta came to Nashville to meet with us, find out how each of us were affected by the storm and what progress we had made in rebuilding our lives. At one point, I don't remember what I said, but it was something about going back to Louisiana. As far as I knew, FDA was still talking about what they were going to do with our positions. One of the gentleman from Atlanta said, "Well, do you have a home to go to?" and I said, "No." He said something to the effect that my job is in Nashville. I was very hurt and angry. I felt this was very insensitive of him; but, remember, people in his position are used to moving. I am not. I remember thinking this person doesn't know the impact of telling somebody that the decision has been made to relocate their position and they have no choice in the matter.

Now, granted, I very much appreciate that I had a job. FDA made a place for me, let me keep my job, paid me my salary, and gave me a place to stay. I really appreciate that. But I think that a lot of them feel it's okay. Why can't you adjust to this? Your new station is in Tennessee. Start your life over. Accept it. But it's not easy to do when you've never, ever done that in your entire life. I don't think anybody could possibly

understand why you're having so much difficulty adjusting to such a drastic change. But just imagine it. You're in a different state far from home, away from family and friends, and have lost your home and all your life's possessions, including all your family pictures.

JS: Perhaps the person who said that was someone who had moved around a lot in the agency.

MJF: I'm sure he probably has moved around a lot, because if he thinks why can't you start back over again and why can't you just accept the fact that you're here and just make a life here, then he just doesn't understand.

And like I said, I'm fortunate that I had the job, because my husband and my son lost theirs. I had the medical insurance. My twin sister's husband got relocated to Baton Rouge, Louisiana, so thank God FDA was able to move her back there with him. But in some people's situation, it wasn't easy finding a position with FDA in another district. We have a supervisor whose husband and children have been living in Texas. She just left Nashville to move to Texas. She was away from her family for about one year. She went back and forth to visit them. My husband lost his job, so he could stay with me.

JS: But the nature of your job is such that you, in order to do this job, you need to be with . . .

MJF: Right, the Director of Investigations.

JS: With the Director's office.

MJF: Right.

JS: Right.

Now, speaking of the job itself, I also want to find out, you register regulated products, right?

MJF: I handle the FDA registrations for industry.

JS: Right.

How did that change? When did things sort of get back to normal doing that kind of work? Because regulated industry was in disarray; it must have been after an event like this. Right?

MJF: Right. Again, I handle the registrations for all four states in our district (Louisiana, Alabama, Mississippi, and Tennessee). But all my papers were back in Louisiana. An employee was able to get some of my paperwork when she returned to the district office, , but before that, I didn't have access to the files kept in Louisiana. When Headquarters found out where I was, they started sending me the registrations here in Nashville. In some cases it really was difficult. If an investigator wanted to see a copy of

the firm's current registration or if the firm called to ask about their registration, I couldn't help them because I didn't have access to the records.

JS: Well, would you call the firm? Is that what you mean?

MJF: I call the firm whenever I get a registration in and there's something that's different from their information in FDA's FACTS database. If the registration form indicates that the firm is out of business, has moved, or has changed names, and FDA's FACTS database is different, I always call whoever the contact person is on the registration to verify that the information on the registration is correct. If it is, I update the firm's information in FDA's database (FACTS).

JS: Okay. I would guess that there were a lot of calls that were placed that had no answers.

MJF: We still have a lot of registrations that, yes, you can't get in touch with anybody at the firm because the offices aren't there anymore.

In fact, I called someone last week whose registration indicated the firm had moved to Pennsylvania, but FACTS showed it was still in Louisiana. The firm contact person confirmed that the firm just recently moved to Pennsylvania. People don't realize, when reports say New Orleans is coming back, it's only the heart of the city. As far as the rest of the devastated areas in Louisiana, they're really doing nothing.

My next-door neighbor in Louisiana and her husband have been trying to rebuild their house since Hurricane Katrina. They're still living in a trailer on their lot. She told me that some houses have been torn down and some are actually just falling down. They have people that have never been back to their homes. Most of the other areas that were devastated by Hurricane Katrina are still as bad as they were two years ago.

It's been two years now since Hurricane Katrina and I have my records so that I can do my job as I did prior to Katrina. I have all the DIB files that they brought back from the New Orleans office.

But it's business as usual now other than the fact that I've got the stress and I still have to deal with it. Until I get my life straightened out with my family closer together, a home again, and some similarity to the life I had prior to Katrina, I will continue to have a problem dealing with my extremely high stress level. Even my fellow New Orleans co-workers who have settled in other states still have to deal with the separation from family and friends back home and the loss of their homes and personal belongings, some of which were keepsakes from their parents and children.

JS: I suppose it might be a little help in coping with this, having a shared experience with some of the other people in the office. I'm sure there are other New Orleans natives as well who have lost things, and I guess just being able to share things with them must help a little bit.

MJF: Oh, that has helped tremendously because, as I said, when you're all dealing with the same issues (separation of family and friends, loss of your homes and personal

belongings, and for some, even death of relatives, friends, neighbors, and pets), you're all sharing the same emotions and stress that other people cannot possibly understand. Yes, thank God, other people have feelings and do care, but it's really difficult for those affected by any disaster. You hear about all of the tragedies affecting different areas (hurricanes in Florida, fires in California, tornadoes, earthquakes, etc.) and your heart goes out to those affected, but then you go back to your daily operations, your daily life, your home, and I don't want to say you forget about it, but it kind of goes in the back of your mind and you don't think about it as much anymore. However, when it actually affects your life and it's a permanent thing you have to deal with for the rest of your life, it helps tremendously to talk to others who share the same feelings you do because they too are dealing with the effects of the same disaster.

JS: Is there anything you can think of that we haven't covered that we should?

MJF: No. Like I said, the big thing is I think people, especially the managers, who make these life-altering decisions have to realize and think about what an emotional stress this puts on the employee who is told, after losing their home and almost everything they owned, that their job has been relocated to another state far from family and friends. They also need to remember how they felt the first time they moved away from their home.

My twin lived two blocks from me. My mom lived three blocks from me. She's dead now. My nephew and his wife bought my mom's house. That's kind of what we did in New Orleans. Families like to live as close to each other as possible.

I am also having a problem with myself because, unfortunately, I feel weak and ashamed that I am having so much trouble dealing with my emotions. I guess I shouldn't be. I've always thought I was a strong person. But the fear is overwhelming. It stays with me no matter how hard I try to replace it with hope. It doesn't leave. It's very fearful when I don't know where I'm going. I feel like I'm lost.

I told somebody the other day, I feel like the man without a country because I don't have a home, I don't know where I'm going yet, and I haven't gotten my life established again.

I'm a person who likes to plan. I like to know what I'm doing, where I'm going, and I like to be organized. Now, since Hurricane Katrina, that's one thing that has changed drastically for me and many others. Maybe it's because of all the stress, I hear people saying, "I'm not organized anymore."

Well, back home I had a five-drawer file cabinet in which I kept all my personal files arranged in alphabetical order. Now all my paperwork is scattered all over the apartment. I think stress is the reason I am so unorganized. I just can't seem to stay focused or get organized. Everything's scattered all over. I want to get everything back into some kind of order, but how do I do that when my life is so much out of order? I am also not a person who can live one day at a time. I need to have some kind of plan for the future.

I feel trapped because there are so many decisions that have to be made. The Road Home Program is supposed to help us by granting money to rebuild our damaged homes or buy them from us. The Small Business Administration said that they would help us out with a loan. The dollar amount they will loan us depends on how much

insurance we got and the market value of our home pre-Katrina. I count on that loan because the interest rate is very low. Well, first they told me that I have a deadline of October to begin rebuilding my damaged home or buy another home. Then they extended the deadline to January. They then cancelled my loan. It's now been reactivated and the new deadline date is March 2008, but if I don't hurry up and find something, I'm going to lose the SBA loan. Well, if I had been in Louisiana, I probably would already have a house. I'm hoping that they'll be understanding enough to give me a little more time because, if not, then I've lost that help, that financial help that I'll get in finding another house.

JS: So this would supplement the insurance coverage.

MJF: Yes. They're supposed to supplement it. SBA will loan you the pre-Katrina market value of your home minus insurance received. Someone is sent to your home to determine what it would have sold for prior to Katrina. They don't understand this either. They're evaluating your property prior to Katrina, but letting the contractors and those selling building materials to charge you three and four times more post-Katrina.

SBA is going to subtract what insurance and other monies you got. Then they will loan you a certain amount of money at, I think it's like 2.7 percent. So now I'm losing this if I don't hurry up and get moving. It's not like I have a lot of time to decide where I want to live. SBA has set a deadline date, and they have extended it twice. Time constraints add a lot more stress. It's very difficult to try to find a home when you live so

far away from where you need to be. Everything has to be done by telephone if you can't make a trip down there to try to work things out in person.

So the fear of just being lost (where do I live, what do I do about my job relocation, do I stay in Tennessee or go back to Louisiana, and many other decisions to be made). I feel trapped. It's just really difficult to stay focused and handle the stress. Some people make decisions a lot faster than other people do. And then you've got other elements to deal with.

My son is handicapped and he says, "Mom, you taught me the value of friendship. My friends are back home." That's where I want to be. My son is in a wheelchair, but his friends have treated him no different from someone not in a wheelchair. They picked him up or he drove my car to go places. He graduated from college in 2005. He just wants to go back to where his friends are.

My daughter, son-in-law, and grandson live in Alabama. My second grandson is due in March. I'm just hoping and praying that they're going to get back to Louisiana someday soon. My husband and I are looking forward to playing an active role in their lives and spoiling them, of course.

But overall, like I said, I'm very fortunate that I was able to keep my job, that FDA did find a place for us to stay, they did set us up in the hotel. We didn't have to worry, thank God, about money or where we were going to live those couple of months that they had put us up there. It's also difficult to find places that allow pets. That was a tremendous help, especially, like I said, I only had one income. Not having to worry about finding a place to stay that we could afford and would accept our dog relieved a lot of stress. So it really worked.

It really was very, very helpful, and the people were absolutely fantastic. I've never worked anywhere else other than in department stores, but I've heard stories, even about other places where the people aren't as caring. And I can say the people in Nashville have been absolutely wonderful -- not only the people here in the agency, but the people that I have dealt with in the department stores, doctors' offices, pharmacies, medical testing facilities, and car dealerships, only to mention a few, have been very, very nice. So thank God the people in Tennessee are very caring.

But the people here have been wonderful. The agency has been good except for their decision to permanently relocate my job in Nashville. It's been very hard for me to deal with the fact that this is now where my job is. So, do I want to stay in Tennessee or retire from FDA?

JS: Well, one of the things I hope will come out of this series of interviews with you and with the others is that people who make decisions like this that have such a huge impact on people's lives will understand what that impact is, and hearing the story that you've told certainly brings that out.

So I really appreciate your taking the time to sit down and talk about this experience.

MJF: I appreciate the agency caring, John. I really, really do. I appreciate that.

END OF INTERVIEW