

## Tillie's Way

[Editor's note: When Harriet May Savitz sent this column from her imaginary frog series, I usually read, laugh and file them. But this one was just so apropos for our November Hurricane issue. — Anita Finley]

Are you certain you have the right house?" I asked the truck driver as he deposited the load of hay in my driveway.

"This is your address?" he asked as he showed me the order form. I could not disagree.

As he pulled away from my street, I realized the reason he could leave the hay in my driveway was because there was no car there. As there had been the night before. Instead, I noticed it parked across the street.

I turned to the garage as the mystery deepened. Where once there had been two large doors, there were now two gates that opened and closed. I did not have to wait long for the mystery to be solved.

Tillie appeared from the garage, riding a horse down my driveway to where I stood.

"You can't be serious," I said. Having lived with her for as long as I did, I scarcely knew what she was thinking from moment to moment. Or what she was doing.

"Of course I'm serious," she responded, straightening her yellow cowboy hat. "While you were sleeping I renovated the garage. I brought my horse in last night while you were snoring your head off. Wanted to surprise you."

Tillie could be very industrious when she wanted to, but this time she had gone too far. "I have a surprise for you too, Tillie," I said between clenched teeth. "My car better be just where that

horse is standing when I come back outside."

"Wait a minute," Tillie waved her hat at me. "Please don't yell and get this horse upset. She's the best thing that happened to us. If you treat her right, I'll let you use her when she's available."

The horse and I were staring into each other's eyes as if neither of us could believe our predicament.

"Don't you get it?" Tillie bent down so that she was resting on the horse's eyebrows. I noticed she was wearing the new false eyelashes she had purchased on e-Bay. "Never again will we have to pay for gasoline. We are free at last. Prices go up. And up And up. Will we care? I know a place to get horse grub cheap. All the hay and horse food we need. I got contacts. No more waiting in line at gas stations. No begging. No being dependent. Just the horse and us," Tillie approached me. "Come on. Get up here and let's take a spin around the block."

"The police will never allow it," I told Tillie with all the authority I could muster at the time. "We will be locked up as soon as they see us."

"I checked already. There is no ordinance forbidding a toad to own a horse in this town. Or to use one for transportation." Tillie wore a smirk on her face. "I put the horse in my name. You're off the hook."

I stood there for a long moment staring at my car. It had just cost me \$25 to fill up my gas tank when only a week ago it had been \$15. Not only did I have to worry about terrorism and hurricanes destroying the oil market, I had to be concerned whether I could afford to do my daily errands as I usually did.

Once offering me so much pleasure, now I felt my car a responsibility I could no longer afford. And yet what choice did I have?" Tillie sat there playing her harmonica, offering me another choice.

As if reading my mind, she bent down and swept me up into the saddle. "Ride em cowboy," I shouted as we tore out of the driveway and up the street.

Past every gas station in town.

Harriet May Savitz is the author of 20 books and has taught creative writing courses. Her books include *The Lion-hearted*, *On The Move* and *Run, Don't Walk and Growing Up At 62*, an adult inspirational book. All books can be ordered through [Amazon.com](http://Amazon.com).

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## Another October Surprise?

The market "break" of October 1987 has all today's investors worrying about the risk of holding equities. But the Dow and S&P have not declined much, you say. You should understand that the Dow and S&P 500 indices are comprised of large cap growth stocks and fluctuates in value considerably month to month even if it appears it has not moved year to year.



Howard M. Rosenfield

from offering advice except, as is "incidental" to their brokerage services, seniors who want professional investment advice apparently must now move to Registered Investment Advisors if they want accountability for Financial Planning Services. Then, hopefully they won't need to worry about another October (or November) Surprise.

Howard M. Rosenfield is an attorney specializing in arbitration and mediation for investors who have a dispute with their broker and/or brokerage firm. He is a member of the Public Investors Arbitration Bar Association (PIABA) and can be contacted by calling 1-800-637-3243.

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