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ONE BLOCK, ONE STORM, MANY FEARS

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DATELINE: PUNTA GORDA

Most families on Areca Street awoke Friday the 13th fearing little for either their lives or their homes. Hurricane Charley was something they planned to watch on TV.

The hurricane was about to destroy their street, to leave a scene of wreckage almost unparalleled in all of Punta Gorda. But even in the final hours before it arrived, the 13 families of Areca Street thought the storm was someone else's problem, or perhaps no problem at all.

The forecast put Punta Gorda in the path of a major hurricane. But all that day, the families on Areca Street heard television newscasters talk about a minor Category 2 storm, about Tampa Bay and Sarasota and Sanibel.

Roy and Karen Parson fastened their storm shutters that day, pretty much the only ones on their block to do so, and rehearsed a safety plan they did not expect to use.

THE PLAN

"When we yell 'hallway,' we mean now, no questions, get in there," Karen Parson told her children. There was a second command, "mattress," in case things got really bad.

They gathered in the living room, then, and watched the storm on TV.

The Parsons live at the south end of Areca, a one-block street behind an RV storage yard in the center of Punta Gorda. Their address is on Leach Drive, the cross street.

Next door at 3513 Areca, Bill Morgan, 61, a high school custodian, sat in a white lawn chair with his dogs, Rusty and Coco, watching the storm on his television.

And so on, down the block: Joe "Rusty" Hipp and wife Vicki in 3319, Philip Simco and Carol Pike in 3301, Gil and Carmen Irizarry in 3522, all monitoring the storm on TV in homes unprotected against the storm.

Victor and Alberta Sherwood, in 3311, planned to ride the storm out, too. But their son telephoned again and again, begging the septuagenarians to leave. He called one last time, around 3 p.m., and he did not mince words: "Get your ass out of there."

The Sherwoods left. They climbed into Victor's pickup truck and took off down Route 17 toward their son's orange groves in Arcadia. They may have been the last ones out.

"Things were getting darker," Victor Sherwood recalled. "You could see it coming."

Those who remained watched the storm strengthen and wobble and stall, and all in a moment, it seemed, it had swelled into a monster and was marching straight for Punta Gorda.

Bill Morgan said to himself, "OK. You've got 10 minutes. What are you gonna do?"

There was nothing to do.

"It changed so fast, the speed and direction; it was too dangerous to get out on the road," Karen Parson said. "So we had no choice. We weren't going to risk that with the kids."

The wind built. Around 4 p.m., the power went out. Around 4:30 p.m., the core of Charley reached town.

The Parsons huddled in their living room until the storm shutter on the south window tore away, sucking air pressure from the home.

"It was like somebody put a champagne bottle up to your ear," Karen Parson recalled, "and popped the cork."

The parents leapt up, yelling, "hallway, hallway, hallway." They herded the children and the dog into a windowless safe spot.

FRIGHTENED CHILD

Caitlyn, age 9, ran to her room to grab her stuffed animals and her backpack. She retreated to the corner and clutched them to her body. Cameron, 16, embraced her. And there she huddled, sandwiched between her brother and her dog, crying softly.

The parents propped a mattress against the nearest door and took turns holding it against the wind with the entire weight of their bodies.

"I have never heard wind howl so loud and so fast," Karen Parson recalled. "I have never seen things fly like that."

Bill Morgan, next door, sitting in the white lawn chair, watched through the window as a palm tree cracked across his roof.

"And when it fell, I knew I was done," he recalled.

He retreated into a back room with Rusty and Coco, the dogs.

"You could hear all the smashing and the crashing and the wind whipping," he recalled. "I didn't come out until it was over. I knew better."

Down the street, Rusty and Vicki Hipp watched a 60-foot Norfolk pine go down in the neighbor's yard. It was time to move.

'GET OUT OF THERE'

Vicki Hipp ran into the laundry room. Rusty Hipp yelled, "Get out of there."

He shut a pair of flailing double doors and held them closed with all his might so she could get past him into the master bedroom, their safe room. As she ran, the roof lifted off of their home.

They dove under a mattress.

"And we lay there and lay there," Vicki Hipp recalled. "You could hear the creaking, and the wood just peeling away."

Near 4:45 p.m., the wind suddenly lifted.

Rusty Hipp yelled to his wife, "Baby, this is the eye."

The edge of the eye wall passed over Areca Street. The wind stalled, then shifted directions with renewed force. Then, slowly, it weakened.

Sometime after 5 p.m., Rusty Hipp turned to his wife and said, "Honey, it's over."

One by one, families emerged from their homes.

Charley had peeled away Bill Morgan's 2,800-square-foot dwelling to its core. The Florida room, the \$6,000 spa, the stereo - everything but one bedroom had toppled to earth.

The Parson house was in one piece. But it was soaked.

"We have a new wall design," Karen Parson said. "It's called plastered leaves and glass."

The Hipps had lost their roof. The front wall now tilted forward at a 45-degree angle.

By a conservative estimate, three houses on Areca Street were completely destroyed, including the Hipp home and Bill Morgan's. Seven others were profoundly damaged.

Victor Sherwood returned Saturday to the ruins of the home he'd owned for 28 years. The windows were blown out. Most of the roof was missing. His wife's paintings were wet and streaked with grime.

He spray-painted onto the front wall, "Praise God we are alive."

Other absent families began to trickle back.

Johnnie and Shareen Molnar returned to 3345, a gray concrete-block dwelling they built in 1972. Its roof and windows had blown away. They'd spent the night at Charlotte Community Mental Health, where Shareen tended to 16 elderly psychiatric patients.

Shareen Molnar telephoned Richard and Betty Hoaglin, at 3335, whose frame house lay in splinters. The snowbirds from Lincoln, Ill., have wintered on Areca Street since 1959.

"I said, 'I can sit here and look in your kitchen,' " she recalled.

Most families found somewhere else to stay in the days after the storm. A few remained.

At the end of the block, Bill Morgan and the Parsons pooled their supplies: food from Bill Morgan's kitchen cooked on the Parsons' grill and served beneath Bill Morgan's shade tent.

There wasn't much else to do.

AFTERMATH

On a street with scant children, there were few survivors more bewildered than little Caitlyn Parson. Her blond hair clumped and stringy, her skin preternaturally red, what could she possibly make of this new world without television or air conditioning or toilets that flushed?

"I think everybody's going to move away," she said, squinting in the sun, speaking with the logic of a frightened child. "Because there could be another hurricane coming."

Down the street a bit, Coco the dog trotted nervously amid the debris of a neighbor's home, sniffing, searching, looking plaintively back toward her owner.