INSURANCE

I’m a traveling notary, up and down the freeways of Southern California day and night, weekends too. I can’t count all the collisions I’ve seen, all the near misses. I dream about accidents instead of sleeping.

Two years ago, I was on the 405, coming home from Culver City when I glanced over and saw my dead ex-brother-in-law, Ernesto, sitting in my passenger seat. I veered out of my lane and nearly sideswiped the Mini-Cooper next to me, afraid I was having a stroke.

“How the hell did you get in my car?” I asked which was a stupid question. It didn’t make any difference how Ernesto got in my car because he was dead. I had been to his funeral the day before. His holy card was still in my purse. I’d seen the ammo boxes containing his ashes lined up on the altar. One for his daughter, our niece, Lisa, and one for each of his three ex-wives: Consuela, the one with a tiny mole next to her mouth, Leticia, with all the tattoos, and Babs, my husband’s sister, who is the most beautiful. They all got up and eulogized Ernesto, sobbing in their tight black dresses, ignoring the chubby red head in the front row who was giving them the stink eye. Ernesto’s new girlfriend, who really didn’t seem his type. So, it really made no sense for Ernesto to be sitting in my car, putting his feet up on the dashboard.

“Calm down,” he said.

Dead or not, he looked the same--Cheech mustache, arms too long for his torso, fingers crippled from busting tires most of his life. Ernesto was a short wide man who could eat. That was the main story people told at his funeral, how high he could pile his plate.

“I’m your guardian angel,” he said.

“No, you’re not,” I told him. “We never even liked each other.”

“I just need you to do me a few favors.”

“I only went to your funeral because of Lisa. Who looked good, by the way. I’m glad she’s finally clean.”

“I’d keep away from that Albertson’s truck if I were you. The tires are starting to shred.”

“What kind of favors?” I asked.

“I have a list.” He got out a notebook and put on a pair of glasses. “Number one, adopt my cat.”

“I’m allergic.”

“There’s no one else who will take him. He’s old anyway. He won’t last long.”

“Give him to your new girlfriend then. That redhead?”

“She’s number two on the list. Make sure that bitch doesn’t get my truck. Lisa needs it so she can go back to school.”

“Lisa’s never been able to stick to anything. What’s the point of her going to school?”

“She’s your problem now. Number three on my list. It’s only community college. You guys can afford it. GET OVER! NOW!”

That’s when the Albertson’s truck jackknifed towards the center divider. I cut my wheels to the right and swerved around the back end of the truck, close enough to read the phone number on the “How’s my Driving?” decal. In my rear-view mirror, cars smashed and piled into each other as my heart pummeled my ribcage. I slowed down to the speed limit.

“What’s the cat’s name?” I asked once I found my breath again. There was no answer of course. The passenger seat was empty.

Lisa’s getting her AA degree this weekend from Irvine Valley College. I keep Ernesto’s holy card on my dashboard, just in case. It can’t hurt.