

Retail is debt. Storefronts create the illusion of prosperity. The city's skyline is the visible sliver of a crescent moon, the penumbra of an eclipse; everything else lives in the red. Debt is the molten bedrock atop which all else rests. This is the first principle of business. The question is how you manage it.

But C did manage. The proprietress of a lighting store taught her everything she knew. Use credit cards, she said. The interest rate is upward of 20 percent, but when the shit hits the fan, they can confiscate nothing but your reputation. Avoid banks at all costs.

C confessed: What if she'd already entangled herself? Also, my friend Zo—she invested.

Turned out that the lamp proprietress had also been funded by friends. Most nonessentials are supported by private patronage, which of course carries its own form of interest. How did it feel, she asked, to be someone else's pet project? She sold beautiful lamps, this woman, and a small stock of clocks. Tiffany shades tuliped over oval bulbs, their filaments twin copper seeds. The lamps were always lit. The proprietress tended to them like children. Every morning, she turned each fixture on; every evening, off. Because if you blow a fuse and something sparks? she said, then snapped

her fingers for emphasis. This was but one of many ways the shit could hit the fan. Better prevent it. At other moments, though, she grew conspiratorial, whispering, All the same, some days, don't you just want to watch it burn?

C checked the fine print on her lease, on her insurance. She was responsible for the sidewalk outside, liable for small disasters of all kinds that might spill over into public space, and for this reason the customer was never right. They prefer it this way; they want it like that. No one knows what they need. If someone tries to complain, the lamp proprietress said, you give them hell. It was the only way to stay out of City Hall.

C learned to manage the accounts, reduce overhead, place ads, convince Max that they couldn't hire anyone just yet. We'll trade shifts, she said. During the day, arranging a holiday display, she thought of her friend, the lady of light, in her third-floor showroom, surrounded by hordes of lamps that pulsed pelagically. They looked after one another's shops for a time, whenever one of them took a rare vacation or got sick. Then—the Crash.

The lady of the lamps did not survive. C arrived at the dark-blue door of her building one day, on break, to ring the third-floor buzzer. Her mentor had gone without even saying goodbye. Standing there on the step in front of the PERMANENTLY CLOSED sign, C couldn't help but feel a little shock of superiority, the thrill of survival, quickly washed away by the tides of self-disgust. Then the door swung open and a mover came through, balancing a stack of wide, flat boxes in his arms.

Who are you? C asked.

I'm with the bank, he said.

But my friend doesn't believe in banks, C replied.

The man, it transpired, was no less startled. The two of them fumbled for space in the narrow entryway, and the boxes tipped. Thousands of tiny antique bulbs rolled from the cardboard like so many eggs, a mass birth, a breeding ground, their futures foreclosed upon by the sidewalk on which they shattered.

It was the normalcy of debt—everyone was in it—and her pride in having outlasted the lamp proprietress that lent C her recent overconfidence, made her forget that *what* you owed still mattered—what and to whom, and how much. The problem was, paying interest soon meant forgoing rent and ignoring her mounting medical debts, which, cleverly enough, she'd managed to halve. Hospitals—they really knew how to lend. The trick was to not pay, to not pay and not pay till you answered the call one day and said, I can't afford this, I'm sorry. My life is the only collateral I have. If you'd like to lay claim to that, help yourself.

Okay, try for half, the administrator on the other end capitulated. *Self-pay discount*, her statement read. It's monied patients like Zo who pick up the tab for all of us who can't. They pay both halves, or their insurance does, priced into which is everything C could never afford. It doesn't make sense. "But that's another way she's subsidized me, I guess," C says to her visitor. Meanwhile, the Crash keeps Crashing. "You know, floral arrangements, limousines, and air travel are all down. Art is up—but not art supplies. How do you explain that? All those conceptualists . . . never liked them . . ."

Her visitor's face is slack. Maybe he isn't even listening.

Maybe the visitor is less of a visitor and more of a tenant. Maybe he's always been here—or maybe the word is *intruder*. Certainly he wasn't invited. He'd breezed in, unannounced, sans knock, a few weeks before, as though he'd come straight through the wall. C was sitting on her daybed, knitting, when she first observed the little man, noting the distance between his bare feet and the floor, his diaphanous body, his crumpled cravat. In her haste to escape, she upset the coffee table and the modest breakfast laid out on a cheap plate.

She locked herself in the bath and cowered in the tub. She listened for the clink of a struggle with the lock. A sharp pain hit her stomach—fear or something worse, fighting its way out. The sensation consumed her body, and then, confusing boundaries, moved on to the room beyond. She found some relief in the cool enamel of the tub against her spine, her cheek. Still, she went on hiding till she began to feel ashamed. You are what you believe, as Max used to tell her. She rose, cracked open the door, and peered into the room she'd fled. It was empty. Of course it was empty. In particular: of little men. A dream! Overstimulation! The summer heat distorted everything. She started the fan and

collapsed back onto the daybed and into the deep relief of sleep.

And now, well, here she is. Here *they* are.

She sinks into the same sofa where she first received her guest, takes up her knitting from the coffee table again.

The other day, she looked into the bakery through its big front window, where a woman was, naturally enough, setting a white sheet cake on display, and found her—the baker, or the assistant?—already staring. It was the same at the bodega, the florist's, on the train. When her subway car pulled alongside another and C looked across, she always seemed to meet a passenger's hard gaze, as if interrupting a live broadcast already in progress—of herself, that is. And as she pored over her loan adviser's dire calculations at the bank—*The good news is you're approved for refinancing, as long as you find a guarantor*—she felt more than usually . . . surveilled. She told herself it was the season, the heat, the kerfuffle downtown. Or maybe it was only her beginning to look like what she'd become: a woman in serious debt. Financial distress reveals itself ineffably, involuntarily. It's in the way one guards a wallet while choosing a bill. As she proffered a dollar for a buttered roll at a cart, the man thanking her and telling her to *take care now* knew all and was judging her, she thought. But she'd jumped to the wrong conclusion.

In this city, you avert your eyes from the impecunious. When people stare, they stare at the insane.

As she watches the little man hover like a dark charm above the window, hung to catch the light, C regrets her resentment of the halal vendor. But it was an easy mistake to

make, placing the blame on her fellow citizens. Who could blame her? Who else *was* there to blame?

“Unless you have some idea?” she adds.

She is on the daybed on a Sunday evening, a magazine glossing her bare thighs. The output of a car’s souped-up sound system uploads into the room and dissipates on the slipcover. In its wake lies the awareness of her apartment, street, the city’s summer swelter, the sound of her own voice. She talks, wondering if this is a breach of protocol, wondering whether she and her visitor are on speaking terms. What he does instead of answering her questions is point out the window at a flower—a volunteer, a garden getaway—that’s pushed its way through the plinth of the heating pump outside the building across the street.

“What’s that?” he asks.

“A rose. It’s a rose,” she explains. Again.

She turns on the TV. The visitor maintains a steady altitude a few feet above the sill, picking at his toes. Foot comes near nose, rounding him off. She is ready to admit to herself that he looks like one of those garden gnomes in the courtyard below, where the trash goes: the same oversized head and hands, except his gaze, unlike theirs, is curious and expectant, like a pet’s. And while they are plump, he seems undernourished, his neck and limbs wiry, skin loose. No red cap. Instead, he wears a navy-blue three-piece suit. Unkempt cravat, as if he doesn’t know how to tie it. He seems, all in all, rather new to existence. When she flips to the news, he lowers to the carpet and positions himself in front of the nightly broadcast, as if standing guard. She observes in profile his unbridled attention.

*It appears our homegrown terrorists have managed to hack a Ukrainian supercomputer at a former Soviet nuclear facility, the TV says. Stay tuned for the latest on the GoodNite attacks!*

Knit, purl. Knit, purl. A few cookies remain on the coffee table. C nibbles a sugared ridge and examines the gauge of her stitches—as always, too loose.

Her new companion would be adorable if it weren't for his eyes: glabrous, protruding like an insect's, and just as black.

In all areas of life except for her art—anyway, she isn't an artist anymore—C has shown a talent as a hostess. And as any good hotelier knows, hospitality depends less on ready accommodation than on leaving your guests alone.

She recognizes that a different woman—Zo, perhaps—might attempt to intellectualize the present situation, in particular her apparent hallucinations, with references to the brain stem, stress, a general imbalance between the world of the mind and the world of the senses, and visits to the therapist. All these mitigations are available to the general public, online, not only to the specialist. But C has never gone in for abstraction—at least, not historically. WYSIWYG, she says, and what she sees and gets, she tends to accept. For years, she chose thread count, warp, and weft in place of gods, God, ghosts, markets, and other constellations of fanaticism. Her preferred method of sorting data was additive, so who knew how many spurious phenomena had been woven into her experience by now. The loom ran itself, like a program. *Her* program. She sat on the stool and sent the shuttle through. Occasionally, there was a glitch, but rarely anything so serious.

Then, 2008: a twang. In a white room with a view of Queens, a nurse jellied C's belly and applied the ultrasound. The news

was unwelcome. Her uterus was swollen, distorted. We haven't seen one like this, Doc said. There was something almost, well, *sculptural* about this knot she'd made. C fretted over the defunct organ as if it were the child she'd always hoped to have.

Wasn't there anything they could do to save it?

There, there.

They capped her nose and mouth with the small dome of the mask and let the anesthesia flow on the day the market crashed. She went under in a time of relative abundance and woke up in a different era, financially speaking. Everyone was now in debt. Welcome to the new world, Zo said. She was there at C's bedside, checking her phone. Francesca was there too, Zo's girlfriend at the time.

It was awful out there, she said. Awful for *everyone*. (Francesca was not C's favorite of Zo's girlfriends.)

Zo reached for C's hand. It'll work itself out, she said. And in a way, it did. Zo kept her job; C shed her sheen of unseemly health by chucking the prenatal vitamins. They grew apart again. Three years went by, and now the usual order between the two childhood friends has been restored: Zo, beautiful, overworked, rich; C, the lapsed artist, restocking her store. The occasional birthday text. Salubrious relief—or it would be, if it weren't for C's newfound premonitions. Her loans. Her debt. They were growths of their own. By the time the visitor arrived, she'd lost faith that she was still capable of turning things around.

It strikes her at last that the world—or, at least, her world—might be developing according to an irrevocable logic of its own. That is, separately from her. Out of her sight. Not her program at all.

This is to say the little man arrived in August at a nadir. Things must be bottoming out, C thought. Life was wilting: no art, no husband, possibly no store, if current trends were any indication.

Those first few weeks, the visitor's appearance amounted to an eviction. Afraid to go home, C avoided the apartment. It wasn't difficult. C's shop is a one-woman show; she is her sole employee.

The days were long. She woke at six, bleary, and perched at the loom opposite her daybed. Then to the closet to choose clothes, to the sink to brush teeth. Pour a packet of instant coffee and wince at the bitter taste, spit: the correct protocol was coffee, then teeth; packet, then water. But she was feeling out of it. The day after the little man arrived, she raised the grate at the shop with suspicion and looked around. No visitors—at least, not yet. There was only her unsalable stock, art supplies that were increasingly overrun by kitsch—the throwaway bangles, beads, origami paper, and glitter pens that mothers buy to pacify their children. Two tuitional preschools had taken up residence in the neighborhood, and C had done her best to adapt to the new foot traffic. Customers flitted in at lunch to browse the oil sets and ask

the million questions that telegraph an intent to go home and buy online instead. It was enough to make you wonder what was so bad about her visitor. And maybe she did begin to wonder, then.

But she was safe in the store. The only threats there were her customers and the possibility of a successful GoodNite attack, but those contingencies were infrequent and improbable, respectively. It was the exhausted hours after closing that posed a problem: How to spend them without going home? She visited Zo, whom she hadn't seen much of since the hysterectomy. They were disaster friends, that's what they were, who called only when things went wrong.

She composed a text: *it's been too long!*

She ran errands. She volunteered to read once a week to an elderly woman down the street; now they met on Tuesday and Thursday evenings. C would swing by and read to Yi until she fell asleep, then tuck her in and consider staying the night. Yi's floral love seat looked accommodating, comfortable, spacious enough if C curled up, halved herself.

She turned off the lamp and let herself out, went past the shuttered storefronts, caught the train, and emerged one stop later to spend the night in her shop.

Whenever C did return to her legal abode, the creature was always there, wafting placidly beside the lamp, investigating the electrical wires, reading the paper, slipknotting its cravat. It looked up when she came in. There was always something different about it—it updated, like an algorithm. Its swollen forehead corniced over its horrible eyes, as if to hide them. And it wore a flower now, a little nosegay threaded through a buttonhole. Slipping from the daybed, it drew itself

up to its full height and straightened its cuffs. As if it were trying to court her, she thought.

She joined the community garden. The gym. She took an aerobics class at an upscale studio near her store, the kind frequented by the same mothers who were willing to pay four hundred dollars to enroll their children in C's eight-week painting course, a price she hadn't optimized; she could probably charge more. The mothers worked out in such perfect synchronization that they might have been a single organism. C's own arms struck her as pitiful by contrast, pumping thinly as she stepped on and off her blocks. (She'd already lifted twenty pounds of liquid soap and restocked the highest shelves for free.)

Everywhere, she tried to emulate saner passersby, assimilate her swaying to theirs. She strove to be agreeable, to rhyme anatomically, to blend in so that she forgot about the guest at home that she was so reluctant to host. And so ridiculous a visitation at that! No beautiful guardian angels in the novel of her life. Back in this aerobics class, however, no one would ever suspect her of being the sort to attract such houseguests. Then again, didn't everyone seem a little off? She looked into the mirror in which they were meant to correct themselves. Specious expressions stared back. Nevertheless, she smiled and laughed at what she took to be cues. She went along with the fit women for smoothies, where she was praised for her fine arts programming at the store. Oh, I'd love to send my daughter, one said. C sent her an email—@gothamcapital.com—but the woman never replied. Then C's free trials were up.

But it's impossible to skirt your home indefinitely. Soon, C was forced to admit that, like the roaches, her newest intruder had no plans to vacate. A détente would have to be engineered. She resolved not to speak to it. She reserved the right to remain silent. She wouldn't be one of those spinsters who chattered away to no one—at least, not yet. She planned to spend what years she *did* have left lucid. Meanwhile, it seemed the elevator had gone kaput in her absence. She wouldn't be in the mood to talk after five flights of stairs anyway.

It was in the kitchen when she returned, as it would often be from that day on, peering into the snout of the kettle and lowering itself into the tangle of the philodendron above the sink. It padded barefoot across the floor and considered the loom. Kicked a pedal with its toe. Yelped. Humanized itself. She referred to it, privately, as *he* after that. And he emitted a low hum, C noticed, a subtle frequency tuned to the inner instruments of her own head, so whenever he wasn't immediately visible, she could still detect his presence. She couldn't shake the feeling that he was adapting to her. He liked to look in her jewelry box, too, and watch TV. C wondered how he turned it on when she was out, fairly certain that visitors lacked a working knowledge of remote controls, not to mention of material existence. She wondered if he was there at all when she wasn't home—if he was material himself.

It was an open question, the matter of physical actuality. C spent an evening moving from room to room to check. She entered the alcove to turn on the TV and found him already there. She stuck her head in the fridge, looked up, and he was gone. When he did appear, he was semitransparent,

a projection, an early Vermeer, a painterly trick, but C never saw him arrive. He was always one step ahead. The world filtered through him, around him; you looked right through his skinny, cravatted neck to the television on the other side.

What really troubled her about the visitor, she decided, was his eyes. Globular and lashless and oversized, of a dark so deep it was self-referential, recalling the crude ebony of oil spills—and so she remained suspicious of his solicitations. He often spoke to C now, despite her silence. It had been some time since she'd had someone to talk to when she came home. It corroded her resolve. Yet GoodNite, too, was luring the public into complacency: *A Texas town of fifteen thousand has been cast into the dark*, the television said with uncharacteristic lyricism. It was a pretty tableau: people roaming the streets with candles in the night. Horrible, too, of course, of course. At the local hospital, the generator failed and a ventilator ceased to substitute for lungs. Someone lost a life.

C grabbed the remote and cut the anchor short. The visitor looked at her reproachfully. She ran a bath and locked the door. It was here—underwater, ears submerged—that she felt she could still access solitude and escape the sense that she was being evaluated, researched. She wondered if the gnome was here to judge her for her debt. He was a new kind of collector from the bank, sending back reports about her behavior. He certainly dressed the part.

One night, when she came home from reading to Yi (or rereading the passages Yi missed after she fell asleep—I wasn't asleep, she said, you just read too fast), C found the thing standing on the table on a stack of her mail, looking at the

addresses, or maybe through the envelopes to the statements inside. *Second Attempt.*

She cried, "What are you doing?" then clapped a hand to her mouth, having remembered she'd pleaded the Fifth.

But of course, once you start, it's hard to go back.

These days, when C comes home and collapses onto the daybed, the visitor nods at the loom and asks, "And that?"

"An ancient practice," C says.

He is so unformed, so ignorant of life. But with C's help, he's improving, growing more articulate. Hovering at the window, he observes of passersby, "They sure do waste a lot of time." The television snaps to a commercial, and his large eyes sweep out the arc of a ball and chain. "What's a demolition job?"

"The planned destruction of something," C says. "Usually a building of some kind." He points to the hairdryer, a blender on TV. "For homogeneity," she says. She is pleased with her explanations. She makes labels with Post-its: *Toaster, for toast. (Stale bread made from fresh.)* He is the guest, she reminds herself, and she, the host. Not the other way around. It's the same with the pain in her belly, the thrum dormant in her side.

She brings a stack of newspapers to the bedroom, showers, and readies herself for bed. The visitor floats along the ceiling as she begins to undress. Chivalrous, he turns away. C slides beneath the comforter, knowing he will not look around until she has disappeared. The sheets estrange her from her freshly shaved shins, like a numbing agent applied with silk. How easy it is to slip away from your own body! It is so readily

emancipated—just like that. Perhaps this error, this glitch, will also be an easy fix: she'll just have to numb her mind.

The visitor peeks through his inarticulate hands to see if she is decent. Happily, he begins to bob. C watches from her bed, ensconced in the pillows with her newspapers, duvet pulled taut as a brassiere across her chest. How could she be afraid? His plain contentment—now he hovers one inch above the dresser, investigating her perfume—strikes her as dignified and childlike at once. And yet, when she meets his eyes, a wave of horripilation travels across her skin.

She imagines what Max would say if he could see her now, quailing in her own bedroom thanks to a hallucination. She imagines his alarm. It's almost worth a laugh. No, she does laugh, shaking the frame of the bed. The blue of the streetlight is an eerie luminescence in the sheets. There is something in this composition that strikes her as funny.

The visitor is buoyed by this demonstration of mirth. "What's so funny?" Then he, too, is chuckling, breaking into a round, gentle hoot. Hearing his laughter rise with hers, C stops.