The real story isn’t half as pretty as the one you’ve heard. The real story is, the miller’s daughter with her long golden hair wants to catch a lord, a prince, a rich man’s son, so she goes to the moneylender and borrows for a ring and a necklace and decks herself out for the festival. And she’s beautiful enough, so the lord, the prince, the rich man’s son notices her, and dances with her, and tumbles her in a quiet hayloft when the dancing is over, and afterwards he goes home and marries the rich woman his family has picked out for him. Then the miller’s despoiled daughter tells everyone that the moneylender’s in league with the devil, and the village runs him out or maybe even stones him, so at least she gets to keep the jewels for a dowry, and the blacksmith marries her before that firstborn child comes along a little early.

Because that’s what the story’s really about: getting out of paying your debts. That’s not how they tell it, but I knew. My father was a moneylender, you see.

He wasn’t very good at it. If someone didn’t pay him back on time, he never so much as mentioned it to them. Only if our cupboards were really bare, or our shoes were falling off our feet, and my mother spoke quietly with him after I was in bed, then he’d
go, unhappy, and knock on a few doors, and make it sound like an apology when he asked for some of what they owed. And if there was money in the house and someone asked to borrow, he hated to say no, even if we didn’t really have enough ourselves. So all his money, most of which had been my mother’s money, her dowry, stayed in other people’s houses. And everyone else liked it that way, even though they knew they ought to be ashamed of themselves, so they told the story often, even or especially when I could hear it.

My mother’s father was a moneylender, too, but he was a very good one. He lived in Vysnia, forty miles away by the pitted old trading road that dragged from village to village like a string full of small dirty knots. Mama often took me on visits, when she could afford a few pennies to pay someone to let us ride along at the back of a peddler’s cart or a sledge, five or six changes along the way. Sometimes we caught glimpses of the other road through the trees, the one that belonged to the Staryk, gleaming like the top of the river in winter when the snow had blown clear. “Don’t look, Miryem,” my mother would tell me, but I always kept watching it out of the corner of my eyes, hoping to keep it near, because it meant a quicker journey: whoever was driving the cart would slap the horses and hurry them up until it vanished again.

One time, we heard the hooves behind us as they came off their road, a sound like ice cracking, and the driver beat the horses quick to get the cart behind a tree, and we all huddled there in the well of the wagon among the sacks, my mother’s arm wrapped around my head holding it down so I couldn’t be tempted to take a look. They rode past us and did not stop. It was a poor peddler’s cart, covered in dull tin pots, and Staryk knights only ever came riding for gold. The hooves went jangling past, and a knife-wind blew over us, so when I sat up the end of my thin braid was frosted white, and all of my mother’s sleeve where it wrapped around me, and our backs. But the frost faded, and as soon as it was gone, the
peddler said to my mother, “Well, that’s enough of a rest, isn’t it,” as if he didn’t remember why we had stopped.

“Yes,” my mother said, nodding, as if she didn’t remember either, and he got back up onto the driver’s seat and clucked to the horses and set us going again. I was young enough to remember it afterwards a little, and not old enough to care about the Staryk as much as about the ordinary cold biting through my clothes, and my pinched stomach. I didn’t want to say anything that might make the cart stop again, impatient to get to the city and my grandfather’s house.

My grandmother would always have a new dress for me, plain and dull brown but warm and well made, and each winter a pair of new leather shoes that didn’t pinch my feet and weren’t patched and cracked around the edges. She would feed me to bursting three times every day, and the last night before we left she would always make cheesecake, her cheesecake, which was baked golden on the outside and thick and white and crumbly inside and tasted just a little bit of apples, and she would make decorations with sweet golden raisins on the top. After I had slowly and lingeringly eaten every last bite of a slice wider than the palm of my hand, they would put me to bed upstairs, in the big cozy bedroom where my mother and her sisters had slept as girls, in the same narrow wooden bed carved with doves. My mother would sit next to her mother by the fireplace, and put her head on her shoulder. They wouldn’t speak, but when I was a little older and didn’t fall asleep right away, I would see in the firelight glow that both of them had a little wet track of tears down their faces.

We could have stayed. There was room in my grandfather’s house, and welcome for us. But we always went home, because we loved my father. He was terrible with money, but he was endlessly warm and gentle, and he tried to make up for his failings: he spent nearly all of every day out in the cold woods hunting for food and firewood, and when he was indoors there was nothing he wouldn’t
do to help my mother. No talk of woman’s work in my house, and when we did go hungry, he went hungriest, and snuck food from his plate to ours. When he sat by the fire in the evenings, his hands were always working, whittling some new little toy for me or something for my mother, a decoration on a chair or a wooden spoon.

But winter was always long and bitter, and every year I was old enough to remember was worse than the one before. Our town was unwalled and half nameless; some people said it was called Pakel, for being near the road, and those who didn’t like that, because it reminded them of being near the Staryk road, would shout them down and say it was called Pavys, for being near the river, but no one bothered to put it on a map, so no decision was ever made. When we spoke, we all only called it town. It was welcome to travelers, a third of the way between Vysnia and Minask, and a small river crossed the road running from east to west. Many farmers brought their goods by boat, so our market day was busy. But that was the limit of our importance. No lord concerned himself very much with us, and the tsar in Koron not at all. I could not have told you who the tax collector worked for until one visit to my grandfather’s house I learned accidentally that the Duke of Vysnia was angry because the receipts from our town had been creeping steadily down year-to-year. The cold kept stealing out of the woods earlier and earlier, eating at our crops.

And the year I turned sixteen, the Staryk came, too, during what should have been the last week of autumn, before the late barley was all the way in. They had always come raiding for gold, once in a while; people told stories of half-remembered glimpses, and the dead they left behind. But over the last seven years, as the winters worsened, they had grown more rapacious. There were still a few leaves clinging to the trees when they rode off their road and onto ours, and they went only ten miles past our village to the
rich monastery down the road, and there they killed a dozen of the monks and stole the golden candlesticks, and the golden cup, and all the icons painted in gilt, and carried away that golden treasure to whatever kingdom lay at the end of their own road.

The ground froze solid that night with their passing, and every day after that a sharp steady wind blew out of the forest carrying whirls of stinging snow. Our own little house stood apart and at the very end of town, without other walls nearby to share in breaking the wind, and we grew ever more thin and hungry and shivering. My father kept making his excuses, avoiding the work he couldn’t bear to do. But even when my mother finally pressed him and he tried, he only came back with a scant handful of coins, and said in apology for them, “It’s a bad winter. A hard winter for everyone,” when I didn’t believe they’d even bothered to make him that much of an excuse. I walked through town the next day to take our loaf to the baker, and I heard women who owed us money talking of the feasts they planned to cook, the treats they would buy in the market. It was coming on midwinter. They all wanted to have something good on the table; something special for the festival, their festival.

So they had sent my father away empty-handed, and their lights shone out on the snow and the smell of roasting meat slipped out of the cracks while I walked slowly back to the baker, to give him a worn penny in return for a coarse half-burned loaf that hadn’t been the loaf I’d made at all. He’d given a good loaf to one of his other customers, and kept a ruined one for us. At home my mother was making thin cabbage soup and scrounging together used cooking oil to light the lamp for the third night of our own celebration, coughing as she worked: another deep chill had rolled in from the woods, and it crept through every crack and eave of our run-down little house. We only had the flames lit for a few minutes before a gust of it came in and blew them out, and my father said, “Well, perhaps that means it’s time for bed,”
instead of relighting them, because we were almost out of oil.

By the eighth day, my mother was too tired from coughing to get out of bed at all. “She’ll be all right soon,” my father said, avoiding my eyes. “This cold will break soon. It’s been so long already.” He was whittling candles out of wood, little narrow sticks to burn, because we’d used the last drops of oil the night before. There wasn’t going to be any miracle of light in our house.

He went out to scrounge under the snow for some more firewood. Our box was getting low, too. “Miryem,” my mother said, hoarsely, after he left. I took her a cup of weak tea with a scraping of honey, all I had to comfort her. She sipped a little and lay back on the pillows and said, “When the winter breaks, I want you to go to my father’s house. He’ll take you to my father’s house.”

The last time we had visited my grandfather, one night my mother’s sisters had come to dinner with their husbands and their children. They all wore dresses made of thick wool, and they left fur cloaks in the entryway, and had gold rings on their hands, and gold bracelets. They laughed and sang and the whole room was warm, though it had been deep in winter, and we ate fresh bread and roast chicken and hot golden soup full of flavor and salt, steam rising into my face. When my mother spoke, I inhaled all the warmth of that memory with her words, and longed for it with my cold hands curled into painful knots. I thought of going there to stay, a beggar girl, leaving my father alone and my mother’s gold forever in our neighbors’ houses.

I pressed my lips together hard, and then I kissed her forehead and told her to rest, and after she fell fitfully asleep, I went to the box next to the fireplace where my father kept his big ledger-book. I took it out and I took his worn pen out of its holder, and I mixed ink out of the ashes in the fireplace and I made a list. A moneylender’s daughter, even a bad moneylender, learns her numbers. I wrote and figured and wrote and figured, interest and time broken up by all the little haphazard scattered payments.
father had every one carefully written down, as scrupulous with all of them as no one else ever was with him. And when I had my list finished, I took all the knitting out of my bag, put my shawl on, and went out into the cold morning.

I went to every house that owed us, and I banged on their doors. It was early, very early, still dark, because my mother’s coughing had woken us in the night. Everyone was still at home. So the men opened the doors and stared at me in surprise, and I looked them in their faces and said, cold and hard, “I’ve come to settle your account.”

They tried to put me off, of course; some of them laughed at me. Oleg the carter with his big hands closed them into fists and put them on his hips and stared at me while his small squirrelish wife kept her head down over the fire, darting eyes towards me. Kajus, who had borrowed two gold pieces the year before I was born, and did a good custom in the krupnik he brewed in the big copper kettles he’d bought with the money, smiled at me and asked me to come inside and warm myself up, have a hot drink. I refused. I didn’t want to be warmed. I stood on their doorsteps, and I brought out my list, and I told them how much they had borrowed, and what little they had paid, and how much interest they owed besides.

They spluttered and argued and some of them shouted. No one had ever shouted at me in my life: my mother with her quiet voice, my gentle father. But I found something bitter inside myself, something of that winter blown into my heart: the sound of my mother coughing, and the memory of the story the way they’d told it in the village square so many times, about a girl who made herself a queen with someone else’s gold, and never paid her debts. I stayed in their doorways, and I didn’t move. My numbers were true, and they and I knew it, and when they’d shouted themselves out, I said, “Do you have the money?”

They thought it was an opening. They said no, of course not;
they didn’t have such a sum.

“Then you’ll pay me a little now, and again every week, until your debt is cleared,” I said, “and pay interest on what you haven’t paid, if you don’t want me to send to my grandfather to bring the law into it.”

None of them traveled very much. They knew my mother’s father was rich, and lived in a great house in Vysnia, and had loaned money to knights and even, rumor had it, to a lord. So they gave me a little, grudgingly; only a few pennies in some houses, but every one of them gave me something. I let them give me goods, too: twelve yards of warm woolen cloth in deep red, a jar of oil, two dozen good tall candles of white beeswax, a new kitchen knife from the blacksmith. I gave them all a fair value—the price they would have charged someone else, not me, buying in the market—and I wrote down the numbers in front of them, and told them I would see them next week.

On my way home, I stopped in at Lyudmila’s house. She didn’t borrow money; she could have lent it herself, but she couldn’t have charged interest, and anyway no one in our town would have been foolish enough to borrow from anyone but my father, who would let them pay as they liked or didn’t. She opened the door with her practiced smile on: she took in travelers overnight. It came off when she saw me. “Well?” she said sharply. She thought I had come to beg.

“My mother is sick, Panova,” I said, politely, so she’d keep thinking it just a little longer, and then be relieved when I went on to say, “I’ve come to buy some food. How much for soup?”

I asked her the price of eggs after, and bread, as though I were trying to fit them to a narrow purse, and because she didn’t know otherwise, she just brusquely told me the prices instead of inflating them twice over. Then she was annoyed when I finally counted out six pennies for a pot of hot soup with half a chicken in it, and three fresh eggs, and a soft loaf, and a bowl of honeycomb cov-
ered with a napkin. But she gave them to me grudgingly, and I carried them down the long lane to our house.

My father had come back home before me; he was feeding the fire, and he looked up worried when I shouldered my way in. He stared at my arms full of food and red wool. I put my load all down and I put the rest of the pennies and the one silver kopek into the jar next to our hearth, where there were only a couple of pennies left otherwise, and I gave him the list with the payments written on it, and then I turned to making my mother comfortable.

After that, I was the moneylender in our town. And I was a good moneylender, and a lot of people owed us money, so very soon the straw of our floor was smooth boards of golden wood, and the cracks in our fireplace were chinked with good clay and our roof was thatched fresh, and my mother had a fur cloak to sleep under or to wear, to keep her chest warm. She didn’t like it at all, and neither did my father, who went outside and wept quietly to himself the day I brought the cloak home. Odeta, the baker’s wife, had offered it to me as payment in full of her family’s debt. It was beautiful, dark and light browns; she’d brought it with her when she married, made of ermines her father had hunted in the boyar’s woods.

That part of the old story turned out to be true: you have to be cruel to be a good moneylender. But I was ready to be as merciless with our neighbors as they’d been with my father. I didn’t take firstborn children exactly, but one week late in the spring, when the roads were finally clear again, I walked out to one of the peasant farmers in the far fields, and he had nothing to pay me with, not even a spare loaf of bread. Gorek had borrowed six silver
kopeks, a sum he’d never repay if he made a crop every year of the rest of his life; I didn’t believe he’d ever had more than five pennies in his hand at once. He tried to curse me out of the house at first casually, as many of them did, but when I held my ground and told him the law would come for him, real desperation came into his voice. “I have four mouths to feed!” he said. “You can’t suck blood from a stone.”

I should have felt sorry for him, I suppose. My father would have, and my mother, but wrapped in my coldness, I only felt the danger of the moment. If I forgave him, took his excuses, next week everyone would have an excuse; I saw everything unraveling again from there.

Then his tall daughter came staggering in, a kerchief over her long yellow braids and a heavy yoke across her shoulders, carrying two buckets of water, twice as much as I could manage when I went for water to the well myself. I said, “Then your daughter will come work in my house to pay off the debt, for half a penny every day,” and I walked home pleased as a cat, and even danced a few steps to myself in the road, alone under the trees.

Her name was Wanda. She came silently to the house at dawn the next morning, worked like an ox until dinner, and left silently after; she kept her head down the entire time. She was very strong, and she took almost all the burden of the housework even in just that half day. She carried water and chopped wood, and tended the small flock of hens we now had scratching in our yard, and scrubbed the floors and our hearth and all our pots, and I was well satisfied with my solution.

After she left, for the first time in my life my mother spoke to my father in anger, in blame, as she hadn’t even when she was most cold and sick. “And you don’t care for what it does to her?” I heard her crying out to him, her voice still hoarse, as I knocked the mud from my boot heels at the gate; without the morning work to do, I had borrowed a donkey and gone all the way to the
farthest villages to collect money from people who’d probably thought they’d never see anyone ever come for it again. The winter rye was in, and I had two full sacks of grain, another two of wool, and a big bag of my mother’s favorite hazelnuts that had been kept fresh all winter out in the cold, along with an old but good nutcracker made of iron, so we wouldn’t have to shell them with the hammer anymore.

“What shall I say to her?” he cried back. “What shall I say? No, you shall starve; no, you shall go cold and you will wear rags?”

“If you had the coldness to do it yourself, you could be cold enough to let her do it,” my mother said. “Our daughter, Josef!”

That night, my father tried to say something to me quietly, stumbling over the words: I’d done enough, it wasn’t my work, tomorrow I’d stay home. I didn’t look up from shelling the hazelnuts, and I didn’t answer him, holding the cold knotted under my ribs. I thought of my mother’s hoarse voice, and not the words she’d said. After a little while he trailed off. The coldness in me met him and drove him back, just as it had when he’d met it in the village, asking for what he was owed.
Da would often say he was going to the moneylender. He would get money for a new plow, or to buy some pigs, or a milch cow. I did not really know what money was. Our cottage was far from town and we paid tax in sacks of grain. Da made it sound like magic, but Mama made it sound dangerous. “Don’t go, Gorek,” she would say. “There’s always trouble where there’s money owed, sooner or later.” Then Da would shout at her to mind her own business and slap her, but he wouldn’t go.

He went when I was eleven. Another baby had come and gone in the night and Mama was sick. We hadn’t needed another baby. We already had Sergey and Stepon and the four dead ones in the ground by the white tree. Da always buried the babies there even though the ground was hard to dig, because he didn’t want to spare planting ground. He could not plant anything too close to the white tree anyway. It would eat up anything around it. The rye seedlings would sprout and then one cold morning they would all be withered and the white tree would have some more white leaves on it. And he could not cut it down. It was all white, so it belonged to the Staryk. If he cut it down, they would come and kill him. So all we could plant there was the dead babies.
After Da came back in angry and sweating from burying the new dead baby, he said loudly, “Your mother needs medicine. I am going to the moneylender.” We looked at each other, me and Sergey and Stepon. They were only little, too scared to say anything, and Mama was too sick to say anything. I didn’t say anything either. Mama was still lying in the bed and there was blood and she was hot and red. She did not say anything when I talked to her. She only coughed. I wanted Da to bring back magic and make her get out of bed and be well again.

So he went. He drank up two kopeks in town and lost two gambling before he came home with the doctor. The doctor took the last two kopeks and gave me some powder to mix with hot water and give to Mama. It didn’t stop the fever. Three days later I was trying to give her some water to drink. She was coughing again. “Mama, I have some water,” I said. She did not open her eyes. She put her big hand on my head, strange and loose and heavy, and then she died. I sat with her the rest of the day until Da came home from the fields. He looked down at her silently, and then he told me, “Change the straw.” He took her body over his shoulder like potatoes and carried her out to the white tree and buried her next to the dead babies.

The moneylender came a few months after that and asked for the money back. I let him in when he came. I knew he was a servant of the devil but I wasn’t afraid of him. He was very narrow, hands and body and face. Mama had an icon nailed to the wall that was carved out of a skinny branch. He looked like that. His voice was quiet. I gave him a cup of tea and a piece of bread because I remembered Mama always gave people something to eat if they came to the house.

When Da came home he shouted the moneylender out of the house. Then he beat me five big wallops with his belt for letting him in at all, much less giving him food. “What business has he got coming here? You can’t get blood from a stone,” he said, put-
ting his belt back on. I kept my face in my mother’s apron until I stopped crying.

He said the same thing when the tax collector came to our house, but he only said it under his breath. The tax collector always came the day we brought in the last of the grain harvest, winter and spring. I didn’t know how he always knew, but he knew. After he left, the tax was paid. Whatever he did not take, that was for us to live on. There was never very much. In winter, Mama used to say to Da, “We will eat that in November, and that in December,” and point to this and that until everything was divided up until spring. But Mama was not there anymore. So Da took one of the kid goats away to town. That night he came back very late and drunk. We were sleeping in the house next to the oven and he tripped over Stepon when he came in. Stepon cried and then Da got angry and took off his belt and hit us all until we ran out of the house. That mama goat stopped giving milk, and we ran out of food at the end of winter. We had to dig under the snow for old acorns until spring.

But the next winter when the tax collector came, Da took a sack of grain to town anyway. We all went to sleep in the shed with the goats. Sergey and Stepon were all right, but Da beat me the next day anyway when he was sober, because his dinner was not ready when he came home. So the next year I waited in the house until I saw Da coming down the road. Da had a lantern with him that was swaying in big circles because he was so drunk. I put the hot food in a bowl on the table and ran out. It was already dark but I did not take a candle because I did not want Da to see me leaving.

I meant to go to the shed, but I kept looking behind me to see if Da was coming after me. His lantern was swinging inside the house making eyes of the windows looking for me. But then it stopped moving, so he had put it onto the table. Then I thought I was safe. I started to look where I was walking, but I could not see
in the dark, because I had been looking at the bright windows, and I was not on the path to the shed. I was in the deep snow. There was no sound of the goats or even the pigs. It was a dark night.

I thought I had to come to the fence or the road sooner or later. I kept walking with my hands held out to catch the fence but I didn’t come to it. It was dark and first I was afraid, and then I was only cold, and then I was also getting sleepy. My toes were numb. Snow was getting into the cracks between the woven bark of my shoes.

Then ahead of me there was a light. I went towards it. I was near the white tree. Its branches were narrow and all the white leaves were still on it even though it was winter. The wind blew them and they made a noise like someone whispering too quiet to hear. On the other side of the tree there was a broad road, very smooth like ice and shining. I knew it was the Staryk road. But it was so beautiful, and I still felt very strange and cold and sleepy. I did not remember to be afraid. I went to walk onto it.

The graves were in a row under the tree. There was one flat stone at the top of each one. Mama had gotten them out of the river for the others. I had gotten one for her, and the last baby. Theirs were smaller than the others because I could not carry as big a stone as Mama yet. When I stepped over the row of stones to go to the road, a branch of the tree hit me on my shoulders. I fell down hard. All my breath was knocked out. The wind blew the white leaves and I heard them say, Run home, Wanda! Then I was not sleepy anymore, and I was so afraid I got up and I ran all the way back to the house. I could see it a long way off because the lantern was still in the windows. Da was already snoring on his bed.
A year later old Jakob our neighbor came to the house and asked Da for me. He wanted Da to give him a goat, too, so Da threw him out of the house, saying, “A virgin, healthy, a strong back, and he wants a goat from me!”

I worked very hard after that. I took as much of Da’s work as I could. I didn’t want to make a row of dead babies and die. But I got tall and my hair was yellow and long and my breasts grew. Two more men asked for me over the next two years. The last one I didn’t know at all. He came from the other side of town, six miles away. He even offered a bride price of one pig. But my hard work had made Da greedy by then, and he said three pigs. The man spat on the floor and walked out of the house.

But the harvests were going very bad. The snow melted later every year in spring and came sooner in the fall. After the tax collector took his share, there was not much left for drinking. I had learned to hide food in places so we did not run out so badly in winter as the first year, but Sergey and Stepon and me were all getting bigger. The year I was sixteen, after the spring harvest, Da came back from town only half drunk and sour. He didn’t beat me, but he looked at me like I was one of the pigs, weighing me in his head. “You’ll come to market with me next week,” he told me.

The next day I went out to the white tree. I had stayed away from it ever since that night I saw the Staryk road, but that day I waited until the sun was up high. Then I said I was going for water, but I went to the tree instead. I knelt down under the branches and said, “Help me, Mama.”

Two days later, the moneylender’s daughter came to the house. She was like her father, a skinny branch with dark brown hair and
thin cheeks. She was not as high as Da’s shoulder, but she stood in front of the door and threw a long shadow into the house and said she would have the law on him if he did not pay her back the money. He shouted at her, but she was not afraid. When he was done telling her there wasn’t blood to be had from a stone, and showing her the empty cupboard, she said, “Your daughter will come and work for me, then, in payment of your debt.”

When she was gone, I went back to the white tree and said, “Thank you, Mama,” and between the roots I buried an apple, a whole apple, though I was so hungry I could have eaten it with all the seeds. Above my head, the tree put out a very small white flower.

I went to the moneylender’s house the next morning. I was afraid to go to town, alone, but it was better than going to the market with Da. I didn’t really have to go into town anyway: their house was the first out of the forest. It was big, with two rooms and a floor of smooth fresh-smelling wood boards. The moneylender’s wife was in bed in the back room. She was sick and coughing. It made my shoulders tight and hard to hear it.

The moneylender’s daughter was named Miryem. That morning she put on a pot of soup, steam filling the cottage with a smell that made my empty stomach tighten like a knot. Then she took the dough rising in the corner with her and went out. She came back in the late afternoon with a hard face and dusty shoes and a loaf of dark brown bread fresh from the baker’s ovens, a pail of milk and a dish of butter, and a sack over her shoulders full of apples. She put out plates on the table, and laid one for me, which I didn’t expect. The moneylender said a magic spell over the bread when we sat down, but I ate it anyway. It tasted good.

I tried to do as much as I could, so they would want me to come back. Before I left the house, the moneylender’s wife said to me in her cough-hoarsened voice, “Will you tell me your name?” After a moment I told her. She said, “Thank you, Wanda. You
have been a great help.” After I left the house, I heard her saying I had done so much work, surely the debt would be paid soon. I stopped to listen outside the window.

Miryem said, “He borrowed six kopeks! At half a penny a day she’ll be four years paying it off. Don’t try to tell me that’s not a fair wage when she gets her dinner with us.”

Four years! My heart was glad as birds.