

# THE RISK OF LOVING

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“It must be soooo great to be your friend,” my husband says, entering our bedroom and handing me a long brown envelope. Emblazoned on the top left corner is the logo of what seems likely to be a fly-by-night insurance provider, Risk-of-Loving Insurance. Seeing the logo again now in broad daylight, with Michael’s judgment and without Soraya’s earnest stare, the scam seems even more obvious and outrageous than when it had first been presented to me. “What did you get insured this time, your goldfish?”

“Ha ha.” I grab the envelope from him and proceed to our walk-in-closet with him hot on my heels. Michael snickers behind me, while I crouch down to where the safe is located. I don’t bother looking through the contents of the envelope, trying to minimize the merciless teasing that I’m sure to receive. *You helped someone who looked like she was in need*, I remind myself as I punch in the combination.

I can still feel his presence behind me, and if I turn to look, I just know he’ll be staring down at me, his arms crossed, with an amused-slash-resigned look on his face.

“It’s my money,” I hiss, stuffing the envelope inside the safe, alongside the various life, health, home, fire, and medical insurance policies that I have accumulated from other meetings with long-lost friends and acquaintances.

“I didn’t say anything.” He raises his hands, trying to affect an innocent look, which really only worked on me in the first year, out of the seventeen years that I’ve known him. But I know what he’s thinking, and it’s that I’m the most gullible idiot on earth.

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“I swear, it’s like you walk around begging to be conned,” Michael had said, back when we were college freshmen and in the early stages of dating. He had stepped away to buy our popcorn and Cokes, and had come back to find me holding five Sweepstakes tickets that a boy not that much younger than I was had approached me with. He was sending himself to

school, the boy had said politely, and I parted easily with the fifty pesos that I had saved that afternoon, thanks to Michael's insistence that the movie was his treat.

Michael stared at me in disbelief. "You do know that the Sweepstakes were replaced by the Lotto, like three years ago?"

"This is legit," I insisted. "He showed me his student ID, and it was laminated and everything."

"Because a laminated student ID can't possibly be faked," he moaned.

"They probably still have *both* Sweepstakes and Lotto. Anyway, it doesn't make a difference because I never expected to win."

He peered at the draw date, which was looking slightly smudged under his scrutiny. "Why don't we watch the draw together at my house this Sunday, then? *Balato* if you win?" That was the first time he poked fun at what he called my unbelievable gullibility.

The following Sunday, I had stared at the huge TV screen blankly when the Lotto draw ended, clutching my counterfeit Sweepstakes tickets.

Michael had thrown a companionable arm around my shoulders as we sat on his mom's expensive couch. "I guess you'll just have to stick with me, kid, or this world will eat you alive."

"So who was it this time?" he asks when I emerge from my shower, handing me my mug of ginger tea. We're only thirty-five years old, but it only apparently takes ten years of marriage to become the couple who enjoys sitting out on the veranda in their matching pajamas, sipping *salabat* to unwind after a long day.

"Soraya," I tell him.

"You always did love that name," he says thoughtfully. "But I didn't know you actually knew anyone who had it."

"I did, didn't I? She was my best friend back in grade school. I haven't seen her in forever."

Then I try to tell him about her, back when she had been spirited and carefree, and not the mildly insane woman who had appeared uninvited on our doorstep the week before.

My mother was always late in picking me up from school. When I grew older I understood that she had no choice because she was a working single mom, but at the time, I had flip-flopped between resenting her and enjoying hours upon hours of exploring the school grounds.

I was in third grade, moping in the rock garden, because even my friends who took the second trip of the school bus had already gone home, and there was nobody left to play with. That was when I heard the whistling, and I looked up to see that the sound came from a thin girl, with straight hair all the way to her waist, jumping from one big rock to another. I couldn't help but stare at her, her hair untied and flapping about her with every jump. Her whistle was impressive too; I had been practicing for a few weeks and all that came out were pathetic airy sounds.

"What are you looking at, little girl?" she asked when she noticed me, and I looked down, immediately embarrassed that she caught me. She went on playing by herself for a little while, still whistling, but I didn't dare look up, instead contenting myself by picking at the grass at my feet.

"You shouldn't pull that out, Manong Tony will think that it's me."

"Okay," I said readily. I stood up, grabbing my backpack. "I should go wait at the pick-up area, my mother might be here any time soon."

She matched my steps. "Why are you still here? I think it must be almost 6:00 PM."

I glanced at her and noticed that her ID had a blue stripe, which meant that she was in fourth grade, a year older than me. I flipped my own ID so that she wouldn't see the pink stripe on mine. I didn't want her to think I was a baby. "My mom works," I said defensively.

"My mom works too," she said brightly, settling down on the steps next to me, maybe deciding that I could be her friend. "I'm Soraya."

"I'm Mia." I noticed that she didn't have her bag with her. It was getting dark by then, and I kept jumping up and mistaking the approaching cars as my Mom's.

"How do you know it's not yours?" I asked after the tenth time that I had to sit back down and some other girl was picked up.

"I just know," she said, before covering her eyes because it was my turn to make her guess which finger I was holding up. The eleventh car was finally Mom's. I waved goodbye to Soraya, who stood up and turned back towards the school building.

"New friend?" Mom asked. I was secretly pleased that I'd made a new friend, but I didn't respond to show her I was sore from having to stay three hours beyond dismissal time. She couldn't even hire a school bus for me, because our house would be empty anyway.

Mom steered the car into a parking slot, which she sometimes did when she had an idea for work that she just had to jot down in her notebook. *Great, they're just going to have to bury me here at school,* I thought darkly, imagining myself turning into a skeleton in the car. After what seemed like forever, she finally put down her pen. As our car rolled forward, past the school gates, I saw Soraya's silhouette, walking with a woman who I assumed was her mother. I leaned forward, sticking my nose against the window to get a glimpse and immediately covered back down, my heart slamming in my chest. I knew who the woman was. She was the witch who sold beverages in our school canteen.

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I avoided Soraya and the rock garden the next few days, hanging out instead at the library.

"Of course she's not a witch," Mom said when I demanded that she please make an effort to pick me up earlier or she might never see me again, because I'd accidentally made friends with the witch's daughter.

"Annie swore Manang Lilia stared at her and she got a sudden fever."

"Mia, this is ridiculous! You can't get sick from someone just looking at you."

"Not a look, a *stare*, like this." I gave her the most murderous glare I could manage. "That's why she missed a whole week of class."

"I'm not saying that Annie didn't get sick, all I'm saying is that your friend's mother, this Manang Lilia had nothing to do with it," Mom said practically.

I felt like she was accusing me of lying, when I heard all this from Annie herself. “How would you know; it’s not like *you* were there.”

Mom shook her head, deciding that she had had enough of my drama for the day. “Well, just hide from your new friend then.”

Soraya found me in the fairy tale section of the library, researching about the witch who lured Hansel and Gretel into her gingerbread house. I had just finished doing my reconnaissance on the vain sorceress with the magic mirror. If I was going to be dealing with a real-life witch, I wanted to know as much about them as I could.

Soraya didn’t say anything at first, just sat beside me on the cool floor of the library, while I subtly closed my book and placed it back on the shelf behind me.

“Did you not want to be friends anymore because you found out that I’m poor?” she asked quietly.

*I don’t want to be friends anymore because your mother might feed me a poisoned apple*, I thought, but her question made me curious. “You’re not poor.” I looked at her, surprised, as I tried to remember what I knew about poor people.

“What makes you say that?” she asked.

“You’re not orphaned, and you’re not wearing rags,” I pointed out.

She laughed, a tinkling sound that made her throw her head back. She was really pretty and I felt proud that I was making an older girl laugh.

“You’re younger,” she said, looking down at my ID, which I had forgotten about.

I blushed. “I never said I wasn’t.”

She thought about this for a second and seemed to decide that I was right and that it didn’t matter. “Mia, you’ll be my little sister from now on. I’ll be a good older sister to you. Come with me, I’ll get you a chocolate drink.”

I nodded and took the hand she offered me, mesmerized by the word *sister*. Wasn’t I always telling Mom how I wanted a sister?

I considered bolting when I realized that Soraya was leading me towards the canteen, towards her mother, but she had my hand in an iron

grip, and was whistling a happy tune. Most of the food stalls were already closed when we got there, and even Soraya's mom was locking up when we arrived. Even if my mother was right, it was too easy to believe Annie's claim that Soraya's mom was a witch. She was stick-thin like Soraya, had a back that was permanently hunched over, and little squinty eyes. Her hair was tied back and netted, but I could see that it was a mix of silver and black.

"Nanay, can I have the chocolate drink you bought me this morning?"

Soraya's mom, Manang Lilia, nodded at a refrigerator with a clear door, and Soraya grabbed a Chocolait.

"Mom gets an employee discount," Soraya said conversationally, punching the straw in and handing the tetra pack to me. It felt awkward to sip when I was the only one with a drink, so I just held it dumbly in my hand.

Suddenly, Soraya's mom grabbed my face. Maybe not grabbed, but held my chin firmly with her hand. "I'm so sorry for your loss," she whispered, turning my face left to right.

I stepped back, confused, and she seemed to snap out of it, and went on with wiping the counter. I glanced at Soraya, who shrugged, but it also looked like she was trying to get a good look at my face to figure out what her mom had seen.

"Later," she mouthed.

"It's your moles," Soraya announced later, when her mom was out of earshot.

I touched my fingers to my face self-consciously. I had so many of them, and it was true that I did feel sorry about them every time I looked in the mirror. "But what does 'sorry for your loss' mean? What did I lose?"

"Hmmm." Soraya touched my chin with the fingers of one hand, just like her mother had. Then she started counting with the other. "One, two, three. Three isn't so bad."

"Are you blind? I don't have just three moles. I counted up to twenty when I was in kindergarten and haven't attempted it again since."

"It's three that your tears pass through, silly." She touched three spots, forming a triangle close to each other, on my left cheek. "It's called Mourner's Moles. It means three people that you love best in all the world will die before you do."

This scared me and I pushed her away.

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The next day, she found me in my new hiding place, by the large tree behind the gym. “Did I scare you?” she asked.

I don’t want to be sisters anymore, if it means you’re going to die,” I wailed.

Soraya laughed, that tinkling laugh, and hugged me close. “I’m a good witch,” she whispered in my ear. “And you’re my little sister. I’ll protect you.”

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Soraya and I hung out every day after class, waiting for our mothers. When Mom was late, Soraya and her mom would wait with me, and we’d give them a ride to the tricycle terminal that would take them directly home. Soraya and I changed pastimes regularly in over three years that we were best friends—from jackstones, to reading Archie comics, to listening to songs on my Walkman. We outgrew them one by one, but not each other. I learned eventually that she studied in our school for free, since Manang Lilia was an employee. I shared my toys, and she shared her stories.

She would regularly update me on her witch—er, *healer*—training, which by the time I was in sixth grade and she was in seventh, I had taken as a pastime she didn’t outgrow but which I had. I thought I didn’t believe her at all, until Mom got sick and was hospitalized, and I asked her what I would do if Mom was one of my Mourner’s Moles, one of the three people that I loved who would die before me. Could she use her powers to save Mom for me?

Soraya wiped the tears off my cheeks, and told me that the Mourner’s Moles didn’t apply to parents because it was normal for them to pass away before their children, and that her powers didn’t work that way. It was such a ridiculous thing to say while consoling someone outside her mother’s hospital room, that my tears dried up immediately and I laughed. Mom was discharged the following day.

The next time I would see Soraya after her surprise visit to my house to sell me insurance was five years later, at the columbarium, on my first visit to Michael. No one had been there for his memorial service. I had begged his mother, who was sixty-five years old, not to go. Michael was only forty years old and had been dead for a week, but I had to test negative before I was allowed out of our house, where I had been in home quarantine for a mild case of Covid-19. I showed up at the hospital the day after I dropped him off to get tested as well, was found positive for the virus, and was ordered to go home since other than a mild case of the sniffles, I was otherwise okay.

Michael's case had started out mild too, but worsened quickly because of his hypertension. He had walked into the hospital alone that March to be tested, wearing a makeshift mask out of an old red handkerchief, insisting that I only drop him off so that I wouldn't get sick. This had been in the early days of the pandemic and the community quarantine, and though we devoured the news, we felt as helpless and as afraid as everyone else. I went home to an empty house, save for our helper, and was updated about Michael's condition only through calls. He had tested positive, he started to have trouble breathing, he had pneumonia, he was in a respirator, and then he was dead. All in the span of a week.

And that was it for our love story. When I brought him to the hospital, Michael had waved me away in his usual brusque manner, as though he would see me in an hour when I came to pick him up. But I never saw him again, not even his body, which was now just ashes in an urn before me. We had always said that we wanted to be cremated, but I was angry—am angry—that I didn't have a choice in any of it.

"I guess you won after all," I tell him. We had a morbid contest about who would die first, as we were well aware that it was tougher to be the one left behind.

*I want to die too, I think to myself.*

This is when Soraya creeps up behind me. She's not wearing a mask, but I don't really care. First she puts a hand on my shoulder, then she hugs



me close, and I feel a warmth spread out from within me. It's only then that I realize how cold I had been since receiving the news. She doesn't really say anything much.

Just this: "The insurance payout will arrive at your house tomorrow around three." And then she fades away.

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It's 3:00 AM when a light turns on somewhere. My eyes have always been sensitive to light, and it wakes me up immediately even though I had just finally fallen asleep a few minutes before. For a moment, I'm confused, thinking that it's Michael, gone to the bathroom in the middle of the night.

I close my eyes as soon as I realize my mistake, and try to recapture the moment when I was so sure he was still alive, but all I have are my nightmarish imaginings of him attached to the respirator in a hospital room all alone, and I can't breathe so I get up to vomit. I do so without fanfare, so used by now to the anxiety.

I open the tap and reach for my anti-anxiety pills, which I had been taking even before this week. I couldn't contact my psychiatrist, so I upped the dose from half a pill before office meetings, to one pill whenever I felt like I needed it.

"Too lazy to even go downstairs to get water from the dispenser?" an all-too-familiar chiding voice says behind me.

I start, and there behind me is Michael. I must still be dreaming, and like earlier, I don't want to wake up. "One gulp from the faucet isn't going to kill me. Only spoiled kids who never ate street food growing up would have such a weak stomach," I joke back, poking a finger at his tummy. This banter is familiar, dating back to the days when we ate fishballs with our college blockmates. I want it to last forever.

He puts an arm, which feels a little cold, around my shoulders and leads me down the stairs towards the kitchen. "Now's the worst time to get sick. You do know there's a raging pandemic, right?"

*A pandemic that killed you*, I think, but don't voice it out loud in case it hurts his feelings. I clutch at his arm, afraid that his awareness of the present would destroy the dream.

“Get your claws off me, woman,” he says, shaking me off. “When did you last cut your nails?”

I respond by wrapping my arms around him, breathing him in. “Hey, did you shower? You don’t have that musky out-in-the-sun smell today.”

“Clingy, clingy.” But he just stands there, letting me hug him for another five minutes until he finally says “I’m bored” and sits me on a bar stool by our breakfast counter.

“Midnight snack?” I ask. I set aside the anti-anxiety pill that I had been clutching, not needing it anymore.

“Wow, said like someone who knows how to cook.” He looks at me pointedly, because it’s my *modus operandi* to offer food that he’ll end up having to prepare. We smirk at each other, me thinking I never want to wake up.

His face turns serious. “So, I have to tell you something. Good news or bad news first?”

“Bad news.” I always picked to hear the bad news first.

“You have to do the cooking because... well, you don’t seem to realize it... but I’m already dead.”

I feel a pricking behind my eyes, and try to match his casual tone. “I knew that.” *Of course I knew that.* “What’s the good news?”

“I still don’t have to eat your cooking because I’m dead.” He beams at me.

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I’m eating the sunny-side-up eggs that I cooked on the stove. They’re a little crunchy on account of the eggshells, but otherwise edible. I try to chew softly so he won’t catch the crunching sound, because he looks pretty proud of my progress, the way I drizzled hot oil from the pan over the uncooked egg whites using a teaspoon just based on his instructions. I can’t believe I didn’t know how to do this before.

As far as dreams or delusions go, this one’s lasting a while. By the time 6:00 AM rolls around, we’re in bed watching Netflix and my eyes are starting to droop.

“Don’t fight it,” he orders, looping a tendril of my hair around his finger.

“Just a few minutes more.”

“I know you’re excited that I’m still here, but I’m kinda beat too.” He yawns. “Can you check the insurance papers tomorrow to see how long you’re keeping me around? The newer plans are only three months long, but I hear the older ones lasted six months.”

“What are you talking about?”

He turns away from me, apparently deciding he needs his beauty sleep despite his dead-ness.

“The insurance plan that you bought from Soraya? She told you I was coming, right?”

My eyes fly open and I run to the closet safe, my fingers shaking as I punch in the combination. I take everything out, until I find the long brown envelope with the corny Risk-of-Loving Insurance logo, and I rip it open, flipping through the pages of the contract, staring at its contents in disbelief. I try to remember the details of that meeting with Soraya, even as I burst out crying from gratitude and relief.

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When the village guard called to tell me that a friend was visiting and asked if he should let her in, I was confused and told him I wasn’t expecting anyone.

“Could you ask her where she knows me from?”

He put me on hold for a bit. “She says it’s your birthday tomorrow, and that she’s here to deliver your gift.”

“Well... okay... let her in.” I entertained the thought that Michael might have planned a surprise, but discarded it immediately because he just wasn’t the type. Ours was an everyday kind of love. The only reason he bothered to send yellow tulips every Valentine’s Day to the office is that I swore I would die out of sheer embarrassment if I was the only married woman who didn’t have a big bouquet of flowers on my desk announcing to the whole floor how cherished I was.

And then I opened the gate, and I saw her. Soraya.

She lifted her hand in a wave and I was in near-tears as I reached out to grab her and hug her. It felt as though a cloud had lifted.

“Soraya?”

“Do you remember me?” she asked.

“I... I...” I remembered her now, but before I saw her face, I had completely forgotten about her. I knew when she graduated from grade school a year earlier than I did that I wouldn’t see her as much, but try as I might to remember her beyond her commencement exercise that I had snuck into, I couldn’t remember seeing her again.

“Of course I do,” I finally said, leading her to the patio where I signal Manang Joy to bring out some juice.

I don’t know how to describe that meeting. I felt warm and happy to see her after more than twenty years, but that near-tears feeling wouldn’t go away, and I thought it was my guilt at having forgotten such a dear friend.

And then a memory forced itself into my mind. “I asked Manang Lilia about you, you know,” I said suddenly. “It was after you had graduated. I went to the high school to look for you, but the teachers didn’t know who you were. So I went to the canteen and asked your mother.” I stopped, realizing belatedly how that story ended. Manang Lilia had acted like she hadn’t heard me when I asked about Soraya. “What happened to you?”

She waved my question aside. “I’ll tell you another time. Now tell me more about Michael.”

For two hours, we sat there holding hands, reminiscing about our girlhood adventures and getting updated on each other’s lives—although remembering it now, I realize that she had successfully brushed off any question I’d asked about her life. At the end, she had brought out the insurance forms.

“I’m sorry, we’re already covered,” was what Michael had been trying to train me to say whenever old classmates, acquaintances, and outright strangers tried to entice me with spiels on protecting myself and my loved ones. But I often came back defeated, especially if they looked downtrodden and it seemed like they had never made a sale.

And this was *Soraya* we were talking about. Whatever it was she was selling, I was buying. My pen was already in my hand before she even started her presentation.

“Risk-of-Loving Insurance offers you protection from the death of your loved ones,” she began.

My hand went to my left cheek, as though with *Soraya*’s presence, I suddenly remembered the existence of my triangle of Mourner’s Moles. “There are three plans for you to choose from: Plan A - Game Over, Plan B - Overtime, or Plan C - Start Over.”

My grip on my pen faltered, and I tried to hide my smile. Even I could tell how ridiculous the company name and their plans sounded.

“Plan A - Game Over. When the loved one dies—in your case Michael—you can die with him.”

“S-Sorry?” The pen clattered to the floor and I bent over to pick it up. She hadn’t seemed unhinged the past couple of hours, but now I suddenly had to wonder if I was in any danger.

“This plan is actually surprisingly popular. We hadn’t wanted to offer it at first—too morbid, you know. But it seems that for husbands and wives, this is the most popular option. When one goes, the other wants to die. You won’t die immediately, you understand, or things start looking fishy. There’s a one year waiting period after the death before you can make a final decision, go or no-go. Just to make sure you’re *absolutely* certain about it. Oh, and I should also mention that it’s illegal to buy this for couples with children. We hadn’t realized at first that there would be parents selfish enough to do that to their children. Imagine those orphans,” she concluded sadly.

I tried not to let on how scared I was. I would buy the plan and help her out, but I didn’t want to hear any more. How could I get her some help?

I glanced at the clock. “Sorry *Soraya*, I hadn’t realized the time. I should prepare for dinner soon.”

“I thought you didn’t cook?”

“I... supervise.” I gulped. Of course I didn’t supervise; *Manang Joy* would laugh me out of the kitchen. But I couldn’t think of any other excuse.

“Give me ten minutes to finish?”

“Oh, okay.”

“As I was saying. So Plan B - Overtime. When the loved one dies, you can have his spirit stay with you for six months, like an extension of his time on earth. Death can be so sudden, you know? This plan gives you time to prepare emotionally. Financially too, like you can work together to make sure you have all your assets in order. And I shouldn’t forget the two riders available on this plan. The No-Lying clause, which is self-explanatory; the extended person cannot lie. And The Swap, to be decided on by the beneficiary on the last day of the extension period. You can choose to die instead of him.”

Whoever invented these plans had a very good imagination, I had to admit, as I shivered from head to toe.

“And the last plan, Plan C - Start Over. This used to be called ‘Forget Everything’ but some brilliant guy from Marketing thought we should play up a life-is-like-a-game theme. Game Over, Overtime, Start Over, get it? Anyway, it will be as though he never existed. Like Plan A, there’s a one year waiting period on this.”

“I don’t want to forget my loved ones,” I said.

She inhaled sharply. “You think that, but you’ll be surprised. People can go crazy from grief. Forgetting will make you less sad. You won’t be in pain.”

I nodded weakly. “Will everyone else forget him too?”

“No, only you as the beneficiary. But you won’t ever hear *other people* mention him, like a... like a mute button.”

Right. Why in the world was I humoring her with follow-up questions?

“So? Which one are you interested in?”

I realized only when we passed by the mirror in the *sala*, on her way out, and I caught a glimpse of us side by side, that I had aged and she had not. She looked exactly like she had on her grade school graduation day, like a girl who wanted to look like a woman.

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The contract in front of me tells me that I had availed of Plan B, Overtime for six months, with all the add-ons, the No-Lying clause and The

Swap. I had signed the agreement and handed her the check quickly, perhaps eager to get away from her at that moment, at least until I could regroup and figure out what to do. Why didn't I do anything to help her seek professional help, as I had promised myself at that moment that I would?

But I guess that's water under the bridge now, because it would seem that Soraya *wasn't* crazy. There in my bedroom was the husband that I thought I had lost, mine to cherish for the next six months.

I had already decided as soon as I saw the contract that I would do the swap, my life for his.

"How will you survive when I'm gone?" he used to ask whenever I did something especially clumsy.

"I'm going to die first," I would respond. We had once made the mistake of getting into this familiar argument when my mom-in-law was around, and she had dragged us to Church with her that Sunday to confess our sins to her priest.

I thought I might feel guilty about having found a way to cheat Michael out of his supposed win in our contest to the grave, but I was reminded of the time that we had dropped in on a wake service, after the husband of an officemate who was about our age died in the middle of a golf game.

"Why are you crying? Did you know him too?" he had whispered.

I nudged him to shut up. "Ever heard of sympathy? And just imagine if that happened to *us*. Imagine I died that suddenly. You'd be so sad."

He shrugged. "*Eh, 'di patay.*"

That had strangled a laugh out of me that I tried to disguise by coughing, and even now, I smile at the memory. He was going to be just fine, he was going to handle it so much better than me.

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This extension... it really is just that, an extension. It has been two months, and Michael is exactly as he was when he was alive, which means he is as obstinate and bossy as ever. And now that he doesn't have a career to devote so much of his passion to, he is obsessed with my having the best

life possible, for the After. I've decided to keep it a secret that he'll be the one who'll live in the end, because I don't want to rehash an old argument. As I said, he is obstinate and bossy, and I would much rather spend our remaining time not fighting. We almost did, when I was testing out the No-Lying clause and asked him who he loved best, and he said me, Mama, and Isabelle. The name of another woman wounded me, and I stopped talking to him for one night.

If he had had a mistress, I don't want to know about it. If he finds someone else after I'm gone, well, she's just going to have to compete with the memory of a wife who loved him best. My jealousy eats me up, yet I think I do want him to have someone by his side, eventually. I just selfishly want him to have been the happiest when he had been with *me*.

He doesn't ask me if I will eventually re-marry, maybe trying to manage his jealousy even in death, because it had been a monster that almost broke us up in the early days of our relationship. My assumption is that I wouldn't. My relationship with Michael might be as comfortable as our worn-out pajamas, but we got here after twenty-two years of wear and tear, of promises and compromises. I don't have the energy to do it all over again. We don't really fight, but we squabble, which is normal for us. Michael is determined to teach me all the life skills that I'd relied on him for. Things like changing a light bulb, cooking, and parallel parking. He is relentless.

"How can I leave, when you obviously can't take care of yourself!" he yells, when I trip on some gardening tools because he considers it essential that I plant herbs in our garden, apart from requiring me to practice yoga and meditate.

I stand there under the afternoon sun, sweating profusely and getting sunburnt while I guess being dead means he gets to walk around and supervise me, cool as a cadaver. "I won't have to, asshole," I mutter to myself. "And you're going to miss me so much when I'm gone."

He has ordered me to stop wearing pajamas day in and day out, which Manang Joy took as a good sign of my ongoing recovery from grief. I overheard her giving an update on my status to both my mom and mom-in-law on a Skype call; who knew they were so techie? I have also since joined an online book club and participated in Zoom bible study with his cousins, because Michael thinks and surprisingly, I agree, that human connections are



important. Oh, and I've quit my job at the ad agency, because he thinks it's time to pursue my passions, like teaching art to kids. Well, that, and all the insurance that I purchased over the years had not been scams after all.

"I was right," I crowed when I claimed all of them, successfully. I could even pay off the house in full. "O ye of little faith in humanity."

"I think, when there are other people around, you should hide how tickled pink you are that you made so much money upon my death. It just isn't proper," he sulked.

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Michael is also convinced that the Covid-19 virus will kill me before the government ever gets around to getting me vaccinated. So he makes me print out materials on how to keep safe so he could read up on them, then spouts off maddening instructions in my ear when we're doing the groceries, like a virtual assistant that I had no way of shutting down.

"How can you still be a know-it-all after you're dead?" I groan. But I let him learn all these things, because it makes him happy to think that he's taking care of me for the last time, and I know he'll need to know these things too, for when I'm gone.

We make the rounds to drop off groceries for Mom and Mama, and this is the only time that I witness how sad Michael actually is to have passed away, perhaps regretting that he never got to say goodbye. Our mothers think I'm tearful and sentimental when we see them because I miss their son, but it's also because the other side of the coin of my decision to make the swap is that my time with them is coming to an end, too.

But I can't even give them a hug, nor see their faces behind their masks. Michael air-hugs them for both of us. Even though I can physically touch him, perhaps because I'm the beneficiary of the plan, everything and everyone else slips through his fingers.

I wonder if any of them will remember this time together, like a dream, or if Michael will wake up and we'll have traded places, as though none of this ever happened. I wonder if our mothers will remember this surreal time period that I managed to mumble a hurried "Love you" after every grocery drop-off and phone call.

Soraya hadn't been too clear on what happens next, and I haven't been able to contact her, if even just to thank her for her gift.

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We're on month three of Michael's extension period and I'm staring at a test that is showing me two pink lines for the very first time in my life. I'm forty, pregnant, and the father of my child is a ghost who is sobbing happily at the news, while ordering me to book an appointment with the OB-GYN. I don't know how I feel. My tummy looks no different from how it normally looks after we pig out at *Samgyupsalamat*. I haven't thought about becoming a mother in so long, maybe not after our failed IVF attempts when we turned thirty.

A baby. A baby that we had longed for. But a baby that I would have to raise on my own. I still have three months to decide whether or not to push through with The Swap. I know that the right thing to do is to live. Michael will probably be livid if I make the swap, assuming he remembers any of this. But I wouldn't ever have to know, because I'd be gone by then. Michael believes that there's a heaven. It seems that I don't believe in the afterlife. I believe that I will just dissipate. Going, going, gone.

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We could have found out at five months, but I have put off learning the gender of the baby, which must have been conceived just before Michael died.

"We'll do it on your last day. It will be my farewell gift to you, like the gender reveal of all gender reveals." Knowing if it's a boy or a girl would make the baby more real for me, and I have already made up my mind to make the swap after all. I hate myself for my selfishness and for doing this to him. But who am I without Michael? I think about this until my brain hurts and still come up empty. My belly is starting to swell and I am paralyzed with fear. I think that I would make an awful single mother. How did Mom do it? How do people do it? Become responsible for another human being, when it sometimes feels impossible to even be fully responsible for yourself?

“It’s a boy,” the OB-GYN tells me, breaking my heart. I want this miniature Michael to live, but if I am all he has, wouldn’t it be better not to be born at all?

“I can’t have this baby,” I finally tell Michael when we reach our house and I couldn’t put it off any longer.

He squeezes my hand. “Of course you can. We’ve spent the past three months preparing for this.”

He brushes the hair off my forehead. “You don’t have a choice anyway, dummy. You’ll be fine. You’ve always been fine. I might have made things a little easier, but you have always been perfectly fine on your own.”

I take a deep breath, taking out the contract that’s crumpled from my bag.

“But I do have a choice,” I say softly. The “Yes, Swap” box has been checked. I just need to sign it, and it’s done.

Michael takes a few minutes to read the pages, incredulous. “You’ll leave? You’ll leave along with our baby and leave me here?” he finally asks, stunned.

“Feels different doesn’t it, being on the other end of the deal.” I can’t keep the bitterness out of my voice. “How do you think I’ve felt these past six months, of you telling me that I’ll be *just fine* without you by my side?”

“You will make an excellent mother,” he whispers, flipping the contract, scanning the contents again. He looks up. “You *were* an excellent mother.”

What is he talking about?

He jabs a finger at the other policy options on the last page. “It all makes sense now. You bought this—this Start Over Plan, Plan C, for Isabelle.” He is red in the face, agitated. His voice sounds like it’s coming from inside a drum, but the name Isabelle, again, brings a searing pain to my chest.

“Who is...” I try to form the word Isabelle, but I can’t.

“Isabelle Soraya, our daughter,” he says impatiently. “Think about it. If we didn’t have a daughter, you would have bought this Plan A, no question. We always said, wouldn’t it be great if we died around the same time?”

Plan A - Game Over. Yes, I had found myself wondering the past few months as I struggled with my choice about The Swap, why I hadn't just gone with Plan A. To die within a year of Michael would have been ideal.

"I had thought it was strange," he continued. "That you ignored me, whenever I wanted to talk about Isabelle. You were depressed. That was when you started seeing your psychiatrist, Dra. Larrazabal, and taking the anti-anxiety medicine. We talked about having you stay at the healing center, because I was starting to be afraid that you would take your own life. But suddenly, after a year, you were okay. You came back to me and you went on with your life, and I thought it was for the best."

"You're lying."

"I... can't lie." He points to the contract, to the No-Lying clause that had slipped my mind. Maybe the clause that was letting me hear about Isabelle from Michael.

I shake my head, feeling like a heavy fog is lifting. I need to ask Soraya. Soraya. Hadn't I completely forgotten about her too, up until that moment that she showed up on my front step? Had she put a spell on me, to forget about her and to save me from the grief of losing her, too? I recall Soraya's mother and her empty look when I attempted to ask her about her daughter. Had she chosen to forget Soraya, too?

Michael softens, looking urgently at me. "Do you remember? You gave birth to Isabelle in 2010, after our second IVF attempt. You dressed her up in pink all the time, until she told you when she was three that she preferred lavender and she wouldn't let you trick her into believing that pink and lavender were one and the same. You sometimes let her wear princess costumes to class. You learned to ride the bike, to show her that she could be brave like mommy. She got sick when she was six, and you were there to hold her hand, until she was taken from us when she was seven. That was three years ago. Do you remember?"

I don't remember any of this, but my heart seems to be trying to tell me that it's true. My hand goes involuntarily to my triangle of Mourner's Moles, wet with tears.

Soraya, Isabelle, Michael. Three people that I loved the best in all the world.

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They say that I suffered from dementia, which researchers believe develop in some Covid cases. That though I was never hospitalized, my experience with Covid-19 led me to frequently forget that Michael was dead. They humored me, they said. And I didn't bother explaining that I actually *knew* he was dead, I just believed that he was keeping me company for a little while.

Michael was right after all when he said that I would be just fine, eventually.

Mom and Mama are always around, now that we have all been vaccinated, and are embracing their roles as doting grandmothers to one-year-old Enzo, who is a happy—if bossy—baby, who seems especially thrilled when I tell him stories about his dad when I rock him to sleep. I change my own light bulbs and buy my own yellow tulips on Valentine's Day.

Michael is gone. Soraya, I was able to confirm, has been dead since 1993, the year she graduated. Had she known the whole time we were friends that I would lose her so soon? Had she been training all that time to save me? Manang Joy insists that she doesn't remember this friend who visited our home and I eventually had to stop interrogating her after the security guard gave in and granted me access to their 2015 logbooks, which showed no visitors for me in the days before my birthday. There is no trace of the insurance policy either, which I realize now that Soraya would have gotten to me just in the nick of time, right before Isabelle got sick.

I don't have memories of this daughter, Isabelle, and I find that I am unable to speak or write her name. All I remember of her are the stories that Michael told me before he left for good that day. I paint her so that I don't forget, this little girl whose face I do not know, who marched into class in princess costumes. The guilt that I feel for choosing to forget about her to save myself and my sanity is sometimes too much to bear. Michael's words of assurance before he left, that he didn't blame me, gives me a small measure of comfort, but not relief, and this is why I continue to work on believing in the dementia theory.

I can understand why I would create a story that Michael cheated death, even by just a few months, to give me closure and to cheer me on, to go on living. I know Michael so well, having spent more than half my life with

him, that I can write a thousand and one stories about what he would do and what he would say, until even Enzo is old and gray. I always come out of my therapy sessions thinking that my subconscious had stepped up to heal me.

But then I arrive at my house and expertly parallel park my car between our neighbors' cars. Michael's ghost is clear in my memory from when he repeatedly coached me through it, yelling, teasing, and triumphantly taking all the credit when I finally did it on my own. And I wonder.