

ELIZABETH KALMAN

Sleep On, Slumbering Giant

*Only the dreamer venoms all his days
Bearing more woe than all his sins deserve.*

—John Keats, “The Fall of Hyperion

Imagine pulling into your driveway after a long day. You see a bright red notice stapled to the tree by your front steps. You get out of your car and walk over to have a look. It's a notice from Charleston County that says you are deficient in your property tax payment. You tear it down, but you wonder: How many of my neighbors walked by and saw it before I got home?

A long while later and somewhere far away,
The Bank sleeps dreamlessly. One day it will awaken and remember that I owe it more than I could ever repay. It will at once send the sheriff to evict me. Until then, I remain a squatter.

The last day of Charleston springtime, when the air is cool enough that I can walk in my neighborhood without breaking a sweat. The late afternoon breeze ruffles my hair and the sun has just broken through the clouds. It is magnolia season, and this year's warm winter has caused the gardenias to bust out in grand profusion. I walk with notebook in hand, scribbling descriptions of my neighbor's yards.

Down the street, one house has mounds of gardenia bushes spangled with blossoms. The leaves have all but disappeared beneath the

blossoms, as if putting forth such a show has consumed all the plants' energy. The newly opened flowers are bright white, while older blooms have faded to yellow and the oldest have wilted brown. *Knee high to waist high*, I write. I step on to my neighbor's lawn and pinch off a fresh bloom to take a whiff. It's teeming with tiny bugs so I toss it away.

The shrubs are shaded by an ancient maple tree and an equally and improbably tall popcorn tree. The popcorn is considered a trash tree because it sheds its seeds in the late fall—white clusters that resemble popped corn, hence the name—which immediately take root and send up seedlings that infest lawns without any care for the homeowner who must pull the vagrant weeds. There's a popcorn tree behind my mailbox that my husband Kevin cut down. Its stump grows new trees and has to be re-cut every few months.

I move on to the next house. It has a larger variety of gardenia, an August Beauty or maybe a Mystery. The blooms are velvety, ivory with small yellow stamens at the center. The leaves are bright and glossy. *Chest high, blossoms 4" across*, I write. The urge to pick one takes hold of me and again I trespass and pinch one off. I ignore

Crazyhorse

the bugs this time, and happily inhale its scent—sweet like burnt sugar—as I wander along.

Across the street a yard shows signs of neglect. Blue lacecap hydrangeas with stunning flame-shaped variegated leaves have begun to bloom, but they've gone leggy from lack of pruning. The gardenias are thriving, though, and I stop to make notes. I'd love to have those hydrangeas in my yard, and the gardenias, too, but Kevin says we will put nothing else in the ground at our house. It would be like throwing money away, he says, and we've done enough of that.

I hear a car's engine turn over nearby. Someone is pulling out of a driveway. Slowly it approaches, and then idles behind me. But I'm deep in thought about a magnolia tree so I don't turn to wave.

A window grinds down and an old lady's voice calls out, "Take more. They'll just turn yellow."

I look at the blossom I stole from across the street and turn to explain. "Oh, no. I got this over there." I point.

She's not buying it. "Go ahead. Take them if you want. I used to wear them when boys took me to the prom."

I thrust the flower in her car window, across the empty passenger seat so she can smell it. She takes it from me and buries her nose in it. I don't warn her about the bugs. "Delicious," she declares. She hands it back and calls out, "Take more," as she puts the window back up.

So after she drives off I think, why not? I cross her yard and pick a half-dozen of her best. Their fragrance reminds me of vanilla ice cream.

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Back in the late 80s and into the 90s, we were building fine custom homes on Nantucket Island, Kevin and I, where people couldn't spend enough money to bring in carpenters and cabinet makers to build their homes, where people used only redwood and cedar on their roofs and sidewalls and trim and decks, even if it was going to be painted. A crew of more than thirty people worked for us to design and construct expensive summerhouses. We were the darlings of the island's summer residents.

In 1996 we moved to Charleston, South Carolina and our business grew. Real estate took off at about the same time as our move, so we bought a couple of crummy houses in good neighborhoods, lived in them while we renovated them and sold them for large profits. People in Charleston began to take notice of Kevin and me, and our work became highly sought after. Developers began to woo us. "Come," they pleaded. "Build houses in our new subdivisions. Indeed, if you would build your own home here, we will sell you land at an incredibly discounted price."

So we built a home for ourselves in the middle of a muddy field, and when the neighborhood filled in around it, we sold and moved on to another muddy field in another subdivision. We made money, and each house was grander than the one before it. We employed a growing number of tradesmen, draftsmen, and interior designers. Our customers loved us.

As all this was going on, the price of real estate

exploded in Charleston. We caught the attention of *Life Magazine*, and *Home Again with Bob Vila*, partly because we were building in a trendy “neo-traditional neighborhood,” designed to entice people out onto their porches and sidewalks, and partly because we built homes for some famous people in Nantucket. *Life Magazine* asked us to build their “Life Dream House,” and Bob Vila signed on for a 13 segment TV series about its construction. Vendors chafed for the national exposure, and donated their newest, most expensive fixtures for free, all for the glory of being seen on TV. It was essentially a spec house for us; we bought the land and paid for the construction and sold it at a fabulous profit. We went on to build and sell three more showhouses in as many years in a bigger subdivision in Charleston, this one on Daniel Island.

But each showhouse became less profitable than the last. The vendors were losing interest. We had to pay for the once-free fixtures. The houses were slow to sell. Kevin decided to ease back on the number of house lots he was buying to build spec houses, which made the developer cranky—he who had once begged us to join his stable of homebuilders. It wasn’t that Kevin saw the oncoming apocalypse of the housing market; it was just that the houses in Daniel Island weren’t selling because there was too much inventory.

The Southern magnolias in our neighborhood are at least 50 feet tall, maybe taller. Kevin says they’re only as old as the neighborhood, 30 or 40 years old, and that amazes me. They look as

though they must pre-date the Civil War. The neighborhood was built on filled marsh, so its developers most likely planted the trees. From my vantage point on the ground, it’s hard to approximate the size of the blossoms, but I jot down *1 foot across* and that’s probably about right. The buds are the size of a baseball.

I watch as a bumblebee hustles around the yellow cone of a pistil in the center of one perfect white flower. The creamy white petals form a saucer in which the bee is making himself at home. The flowers bloom from nests of new leaves, lime-green in their newness, *shiny as if oiled*, their undersides not yet hardened to the traditional rusty brown beloved by designers at Christmas-time. The blooms pop out at the tips of branches as if sun-worshippers, all the way to the tops of the trees. These trees are so tall their canopies begin over my head, although I am a bit on the short side.

I spy a low branch with an unopened bud and, emboldened by my gardenia thefts, I reach up and pluck it. The fresh magnolia smells of citrus, kind of a faint breath of lemon. Now my hands are full and I have to go home.

I didn’t like living in Daniel Island. It was a thirty-minute drive into Charleston. I felt like I lived in my car. We found a house in a good neighborhood on Rebellion Road in town that needed a full renovation and we bought it. This time we weren’t moving simply to make money; we were making a change in lifestyle. The plan was to fix it up, move in, and then sell our house

in Daniel Island. We liked to move out before putting a house on the market. It was our way around all the inconveniences of life in a house that's for sale.

I remember sitting with Kevin at the closing and questioning the ten-year interest-only mortgage he'd arranged. "When have we ever stayed in a house for ten years?" he'd asked me.

Everything changed very suddenly in the fall of 2005. We didn't get many of the jobs we bid on, generally because our bids were too high. A new breed of builders underbid us; everyone from dentists to fast-food managers who'd become builders overnight because they thought there was an indecent amount of money to be made. They thought they couldn't go wrong, but they didn't know anything about the business of homebuilding.

We lost one bid to a guy who later committed suicide on the jobsite he had won.

Our company didn't have enough work. Our employees bickered with each other and resentment simmered amongst them toward Kevin and me. Our customers were unhappy and they, too, spread hateful rumors about us. Both factions thought we had too much money and they, not enough.

And then we had no work. Kevin made the rounds to the designers who normally sent us work, but they had nothing coming up. Projects were put on hold. People had to sell their houses first, and nobody was buying.

The weight of stress Kevin labored under was unspeakable. Every week without work

compounded the company's debt. He couldn't pay suppliers. He had to lay off all the guys. We went from a workforce of twenty-eight to a team of two overnight. He couldn't make payments for trucks and equipment and office space. Subcontractors jumped from one job to the next; they gathered deposits and moved on without completing the work, and the houses remained unfinished, and our customers were outraged and they wouldn't make their payments.

Then some of their checks began to bounce.

Henry David Thoreau made a practice of walking in the woods near his home taking note of the weather; also the trees, flowers, birds, berries, and grass. Through his observations he came to understand the workings of his mind. I try to do the same, but today my thoughts turn to my disgrace, the humiliation of losing my home to foreclosure.

As I turn the corner, hands full of stolen flowers—is it any surprise that I live on Rebellion Road?—I see the magnolia leaves have become spattered with scale, like tiny barnacles stuck to the sides of boats. Scale looks like mold or droppings from birds, but in reality it is from parasitic insects. I see it on vegetation with greater frequency as I approach my porch, where the pots of vinca on my steps are completely infected with the stuff.

Then one day, Kevin said he didn't need me in the office. I knew if I worked alongside him in the day to day-ness of his nightmare I would

have fretted and worried at him and he would have gotten no respite at all. It was better that I stayed at home.

We never fought about money; we often fought about the lack of it. My focus narrowed to the oversight of our household finances. I treated Kevin as though he could mint money in his office to pay our bills. I am ashamed to say I still do.

Through the spring of 2006 Kevin worked alone every night and weekend renovating the house on Rebellion Road. He pushed to get it finished so we could move in before school started, and so we could get the house on Daniel Island on the market to get out from under its mortgage payment. We had no idea that the shortage of work was anything more than a blip on the radar screen of the housing market.

In July my daughter and I did the post-construction cleaning. It was terrible, grueling work. I hadn't done it myself in years. The air conditioning wasn't hooked up yet. We scrubbed on our hands and knees, drenched in sweat; we scraped up drywall mud and grout and adhesives and all the disgusting stuff of the end of a construction project and we hated every minute of it. There was no money to pay a cleaning crew.

One afternoon the man who had bought our final showhouse went into our home on Rebellion Road to look around when we were not there. He had heard we were using excess building materials from other jobs and that our appliances were identical to his. He decided we'd been stealing from him and was looking for evidence. That we

were using excess materials was true, they were the result of past over-ordering, purchases Kevin had made when he bought extra to be sure he'd have enough. He'd paid for them and had paid to store them. Being thought a thief took the joy out of finally finding a use for them.

We moved into our house on Rebellion Road and Kevin kept working on the renovation nights and weekends for another year. He took on lots of small remodeling jobs and we never knew from one week to the next if he would have any work at all. We lived on our credit cards until they hit their limits. We cashed in our retirement plans and lived on them until they ran dry. The IRS exacted a severe punishment on us for doing so, adding to our debt.

The house on Daniel Island didn't sell. We listened to the real estate agents, dropped the price, painted everything white, and finally listed it as a short sale, a deal struck with the bank so they got back most of the loan and we got freedom from the letters and phone calls.

Every month we scrambled to make our mortgage payments for the house on Rebellion Road until we couldn't. We tried to make partial payments, but the bank refused them. It was all or nothing.

Next, we tried to sell the house at a price that would pay off the mortgage. This time we had to live in the house while it was being shown, so I packed up everything that was personal or suggested clutter. For months I endured endless reports from agents about the comments people made who'd looked at the house. They didn't

like much of anything it seemed, from the paint colors to the master bathroom fixtures. Mostly they thought we were asking too much money. So we gave up and took it off the market.

Kevin read everything he could find on consumer law and asked the bank for a loan modification. The bank gave him a list a mile long of documents and reports it needed to make a decision. Every month he would call to check on the progress only to learn that last month's reports were now out of date and needed to be resubmitted.

Think of a family dinner, a school night meal. You pass the potatoes, your teen-aged daughter tells her brother to stop kicking her, he says he's not, and the phone rings.

You get up to answer, filled with dread because you know who the caller is, because dinnertime is their favorite time to call. You could ignore the phone and let it ring, but then the kids would ask why you don't answer it. So you go to the phone because you think this time you can dispatch the call without making a scene.

The caller says, *This is The Bank. To whom am I speaking?* And you say your name, trying to keep the tension from your voice, but the kids have already sensed there's a problem. *This call is being recorded,* The Bank says. *Mrs. Kalman, my records show that the last mortgage payment you made was more than 60 days ago. Your present payment, to bring your account current is \$6,943.92. We will take that payment right now, over the phone.*

You have roughly \$500 in your account if the

check you wrote to the electric company hasn't cleared yet. Still trying to keep your voice light, you say "No, not today." You hear your son ask, "Who's Mom talking to?" And your husband tells him to be quiet, and now he's out of his chair and is making gestures to you, frowning, shaking his head.

This is when The Bank goes for the jugular, refusing to let you squirm off the hook, refusing to allow you to end the call. *When will you be able to make that payment? You know, Mrs. Kalman, if we haven't received that payment by Monday, we will consider you in default* But you can't, oh, God, you wish you had the money to make the payment but you don't and you don't know when you will and then you notice that the room behind you is silent. The kids may not understand what is happening, but they know it's bad. And there's not a thing you can do to make it stop.

Your home is no sanctuary, not anymore.

The Bank notified us of its decision not to grant the loan modification the day after my father died. It said foreclosure was about to begin.

I have told no one; not my mother, nor my friends, relatives, colleagues, neighbors or people I go to church with. Is it pride that has frozen my tongue? Do I fear the loss of their respect or friendship? Am I loath to suffer their pity or judgment? Is it a sin to live in a house I'm not paying for? In answer I can only say that I feel deep, deep shame. Surely anything I do that causes such shame must be a sin. In another time or another culture I would go to jail or a

workhouse until I paid my debt.

That was two years ago. Since then, we have become, and will remain, squatters. Never mind the money we put into the house, the years of work Kevin did remodeling the place, none of that matters. We owe The Bank more than we can ever repay. For reasons I don't want to know, The Bank has not begun to foreclose yet, but one day it will shake off its slumber and put us out.

There's a flood tide this evening, the marsh behind my house brimming with water. It's like living on a lake, the air so calm clouds are reflected on the water. From my perch on the roof outside my bedroom window I watch and listen. Bugs in the trees are singing the mystery of the evening. I wonder if the flood has taken them by surprise.

The surface of the water is conductive. Every sound is heightened; no, the whole of the oncoming night is amplified. The sun turns into a flaming ember; the water is clear gold. It is as if my corner of the world is spending everything and holding nothing back.

Part of our retaining wall, which stands between our yard and the marsh, is under water. Out front the street fills with water that comes up from the storm drains. Our house becomes our island.

From the roof I wonder, is this season of our lives a gift from God? Surely He would not enable us in our sin. Yet here we stay, month after month, as that slumbering giant, The Bank, sleeps on.

I hear the thrum of distant boat engines. I hear my neighbors call to each other as they paddle kayaks, gliding along, unaware of my presence above them. Finally the husband looks up, and I hear him ask his wife, "Do you think she's writing up there?" I can't hear her reply, but he calls up to me, "Are you writing something?"

I hold up my notebook and yell, "Yes!"

He says something about the high tide, the sunset, the magical evening. He points to my seat on the roof. "Do you pay a premium price for that place?"

If only he knew.

