

Wilson McFoster

The Quiet Debt

*Every debt demands payment — even the ones you
never owed.*

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work. This is a work of fiction and the names and places are not real but entirely
coincidental.*

First edition

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*To the ones who buried what they could not face, and
to those who unearthed it anyway.*

*To a few who played the watchers role,
and those who are curious to unravel but were limited in time and
circumstances,*

*May your ghosts speak clearly, and
your silence be heard.*

My dad- the police.

Some debts are silent until they
scream.

Some inheritances are curses wrapped
in memory.

And some doors, once opened, never
shut again.

Those created for sensitive tasks are
those selected in uniqueness.

Fight, chase, do not give up.

Prologue

The Ledger of Shadows

The letter came three days after the funeral.

It arrived slipped between unpaid bills and sympathy cards that smelled of stale lilies. No stamp. No postmark. Just her name in black ink that bled into the envelope like veins under paper skin.

Alder M. Harrow.

A name that lived only in whispers and nightmares. Her mother never said it. She'd slap the question right out of Emery's mouth if she asked.

She remembered that slap. Seventeen years ago. She'd been eight — too old to ask childish things, her mother hissed, the back of her hand hot and humiliating against Emery's cheek. For years after, every time the wind turned cold, that phantom sting returned — her mother's silence leaving a welt deeper than the bruise.

Now Alder Harrow's name sat in her lap like a bomb that had waited decades to explode.

Inside the envelope, a single sheet, thick as old parchment, folded with a kind of reverence. Or dread.

To Miss Emery June Harrow,

*You are hereby named sole beneficiary of the Harrow
Estate and all holdings contained therein.*

*This includes the property known as The House at Old Fen,
including all interior contents and inventories.*

*You are instructed to retrieve the accompanying
ledger upon arrival. Do not ignore its presence.*

Some debts are inherited. Yours begins upon entry.

No signature. Just a thin black line at the bottom of the page, as though the rest had been severed — or redacted — by something that didn't want its secrets spoken.

Emery dreamed of water that night.

A vast stretch of black marsh, so still it reflected her face in pieces — nose, mouth, eyes drifting apart on the surface. Something moved beneath the water, scales glinting like coins. A voice — hers but older — whispered from the reeds: *Blood remembers. Debt remembers.*

When she woke, the letter lay open on her pillow, though she knew she'd locked it away in the kitchen drawer. She didn't sleep again.

The next day, she packed a single duffel bag — a change of clothes, her mother's old silver locket, a half-finished pack of cigarettes, though she hadn't smoked in years. She drove out of Houston under a sky the color of bruised fruit, the letter on the passenger seat like a silent passenger.

No one knew where she was going. She didn't fully know herself.

The road to Old Fen was a path the world had forgotten. Asphalt turned to gravel, gravel to dirt, dirt to packed earth threaded with roots that caught her tires. Sunlight faded to a dull pewter glow as the trees closed in.

PROLOGUE

She passed an abandoned gas station — just a shell of rusted pumps and broken windows. She thought she saw someone standing in the doorway, but when she looked again, only the shadows waved back.

As dusk slipped its fingers through the branches, she saw it: the house.

The House at Old Fen did not sit on the land — it seemed to sink into it. A two-story carcass of timber and rot, half-swallowed by ivy and moss. The windows were black pits. The porch sagged like a mouth losing its teeth.

She killed the engine and waited, fingers drumming the steering wheel. She could almost hear her mother's voice, brittle and cracking with fear.

"If you ever find yourself near the water and the trees start whispering, turn around."

But she didn't turn. Curiosity, or maybe a debt all her own, dragged her out of the car. The grass whispered against her boots. The wind carried a smell she couldn't name — part mildew, part flowers left too long in a vase.

The front door was ajar. It groaned on its hinges like a throat clearing itself.

Inside, the house exhaled her name.

The foyer stretched out like a throat, the ceiling so high it disappeared into darkness. Portraits lined the walls — men and women she recognized in the bones of their faces: the tilt of a nose, the cut of a jawline that matched her own in the mirror.

At the center of it all: a table and the ledger.

It was waiting for her, thick and bound in dark leather, sealed by an iron clasp. A single candle burned beside it, its

flame unmoving, as though the house had no drafts, no breath.

She reached out — and felt a pulse under her fingers before she even touched it.

Her chest tightened. Something shifted behind her — the floorboards protesting under a weight she couldn't see. She turned. Nothing but the portraits, their painted eyes cracked and weeping varnish.

She unclasped the ledger.

The first page was blank. The second too.

The third bled words like an old wound reopening.

EMERY JUNE HARROW

BALANCE: INHERITED

STATUS: UNPAID

Her vision swam. She turned the page, hoping for clarity. Instead, she found line after line of names. Hundreds, maybe thousands — each with a status beside it.

SETTLED IN BLOOD.

REDEEMED.

VOID.

And some — only dates of birth and death, like half-finished epitaphs.

She snapped the ledger shut.

A whisper uncoiled behind her ear — cold breath threading into her hair. A shape flickered in the hallway mirror: a tall figure, face wrapped in black cloth, hands folded in a way that reminded her of an undertaker at a wake.

She ran. Into the next room, tripping over an old trunk left open like a maw.

Inside, yellowed photographs — children standing in front of the same house, decade after decade, their eyes scratched out. She dropped the photos, bile rising in her throat.

PROLOGUE

She stumbled up the stairs. The bannister splintered under her grip. At the top, a door swung open on its own.

It was a bedroom — hers, if the toys on the shelf and the quilt on the bed were any clue. But she had never been here before. And yet... the smell of lavender and old wool made something inside her chest seize up.

She stepped inside. On the bed lay another envelope, the same parchment, the same ink.

She tore it open.

Some debts cannot be paid by coin.

Blood remembers.

A memory hit her like a fist — her mother, in their old kitchen. The window open, the wind slamming the door shut over and over. Emery was twelve, peeking from the stairs, watching her mother rock back and forth, whispering to the darkness:

"We can't go back. We can't go back. Alder's ledger is closed. He closed it with me. She doesn't know. She doesn't know. She doesn't —"

She had caught Emery watching then — her eyes glassy, wild. *"Don't ever ask again, Emmy. Don't ever open what's been shut."*

But here she was. The ledger warm under her arm, heartbeat threading ink into its pages.

She closed her eyes — and felt herself slip.

She dreamed she was six again, standing in a flooded hallway. The water lapped at her knees, black and thick as oil. Her mother floated at the far end, mouth open in a scream that made no sound.

Between them, a man stood on the water like it was stone. His face was a blur of shadows. His hands were ink dripping from sleeves too long to be human.

He held the ledger. Open. The pages turned by wind that smelled like grave soil.

"Blood remembers," he rasped — his voice layered, like a chorus of her ancestors all speaking through his teeth.

Emery wanted to run but the water rose, dragging her under. In the darkness, the pages fluttered by her face, each one etched with her name, over and over, each entry older than the last.

She opened her mouth to scream — and water poured in, cold and brackish, carrying voices that weren't hers:

Debt. Debt. Debt.

She woke on the bedroom floor, face pressed to cold wood. The house was silent except for the wind rattling the windows. She sat up, gasping, the ledger still clutched to her chest like a shield.

She heard a thump downstairs — steady, rhythmic, like something being dragged.

The hallway mirror reflected the stairs. She saw them then — footprints wet and black trailing up each step, stopping just outside the door.

A voice whispered through the keyhole — her mother's voice, but wrong. Hollow.

"You can't leave, Emmy. You are the ledger now."

She backed away from the door, eyes fixed on the knob as it slowly began to turn.

Morning came like a wound.

PROLOGUE

Gray light seeped through the filthy curtains. The door was open. The hallway empty except for a smear of footprints that vanished at the stairs.

Emery stumbled outside, the ledger heavy in her bag. The car sat in the drive, dusted with leaves. But on the hood, drawn in ash or mold, was a single word: *PAY*.

She forced herself to drive — tires skidding on the damp earth until they found the old road again. The house sank behind her, swallowed by trees that pressed their faces to her windows.

Her phone had one bar of service. She dialed her mother's old number, knowing it would go to voicemail — but part of her needed to hear the click.

"Hi, Mom," she whispered when the line picked up. "I went to Old Fen. I think... I think I brought something back."

She hung up before the message ended.

In the passenger seat, the ledger throbbed like a second heart.

In the mirror, the road behind her was empty.

But she knew — she knew — that some debts do not die with the dead.

They live on.

They wait.

And now, they have her name.

I

The Inheritance

Chapter 1

The Letter Nobody Expected

The funeral was supposed to be the final page in a story nobody wanted to read.

They buried Alder M. Harrow under a crooked yew that split the cemetery from the marshland beyond. The priest stumbled through the liturgy, eyes darting to the line of fog pressing at the cemetery's edge. It came in from the fen like a living thing — a tide of chill breath that made the mourners' words puff and vanish. The coffin, too narrow for a man who once commanded rooms with his silence, slipped below the earth like a stone in water.

Emery Harrow stood apart, coat collar pulled up against the wind. She felt the cold inside her teeth.

Half a dozen people formed the ragged circle around the grave — neighbors, old farmhands, three strangers in black who never gave names. None of them met her eyes. When the last handful of dirt hit the casket with a dull thud, they scattered like crows startled from a fence line. She stayed.

A slip of childhood memory — her mother's voice: *"When*

they bury him, you stay clear. The ground will never be satisfied."

She heard it now in the hush between her heartbeats.

She felt it in the ground beneath her feet, soft, hungry, wanting more.

Three days later, the letter arrived.

No postmark. No stamp. No courier van crunching gravel up the broken drive. Just an envelope, tucked beneath her door as if slipped in by a hand made of mist. She found it when the sun was too low to trust. In the lamplight, the paper glowed like bone.

Emery sat at her mother's old kitchen table — the same place she'd once learned to spell her name, the same table where her mother once bled from a cut that never seemed to heal. The envelope trembled in her hand, though the air was still.

A single line of ink, black as midnight oil: *"Emery June Harrow."*

Pressed, not written. Like it had been branded into the fibers.

She flipped it over. No seal. Just a waxy residue that smelled faintly of burnt sugar and old roses.

"Burn it."

The whisper slid along her spine. Her mother's voice, gone six years now, but never really gone. Sometimes Emery heard it when the house settled. Or when she opened her eyes in the hour before dawn, sweat dampening the hollow of her throat.

Burn it.

She got up, feet bare on the cold kitchen tiles, and went to the fireplace in the parlor. The hearth had been dead for months, but the ash still held the shape of old fires — curls and knots

like dead spiders.

She held the envelope over the grate, flicked the old silver lighter. Flame danced against the yellowed paper. The ink seemed to glisten, like it was sweating.

Then the flame flickered out.

No wind. No draft. But the flame simply snuffed itself, as if the air had been sucked from the room. She struck the lighter again. Nothing. Click. Click. Dead spark.

The envelope lay in her palm, warm.

Emery's phone buzzed where she'd left it on the counter. A number she didn't recognize. The area code was local, but she hadn't lived local for fifteen years.

She answered on instinct, pressing the cold glass to her cheek.

"Emery?"

A woman's voice — cracked, as if pulled from a tape too old to play.

"Mother?" The word came out like it had splinters.

"Don't open it."

Emery's knees gave a little. She sank onto the frayed rug. "How... how are you —"

"Don't open it. Not while the moon's up. The house can smell you if you do. It will *taste* you."

"Mother, you're gone."

Silence. Then, a sound — the soft click of a tongue against dry teeth. "Some debts don't die. You carry them. Like marrow."

The line went dead.

She pulled the phone away, but the screen was black —

battery gone though it had been half-full.

Emery cradled the envelope in her lap. She pressed her thumb to the edge, feeling the paper slice her skin open in a thin line. A bead of blood welled up, smeared the “H” in “Harrow.” The ink absorbed it.

At dawn, she packed a single overnight bag. She didn’t call anyone. She didn’t leave a note. In her mind, she told herself it was for closure. To see the house, stand in its ruin, prove that walls were just walls and ghosts were just stories.

She drove past the edge of the city, into the low marshlands where the fog made islands of the trees.

The GPS on her dashboard spun circles, the arrow sliding off the roads, floating in digital swamp. She switched it off, opened the glove box, and pulled out the letter again. Tucked behind it — a slip of paper, so thin she hadn’t noticed it before.

Coordinates.

Latitude and longitude numbers written in a shaky hand.

She recognized them.

The house wasn’t on any map, but it lived in her blood. She could feel its pull in her molars, a dull ache that throbbed in rhythm with her heartbeat.

As she drove, the woods thickened. Pines bent toward the road, branches scraping the roof of her car like fingernails on old glass. She passed a gas station that had been boarded up so long the paint had fossilized. A sign out front read, “LAST FUEL FOR 30 MILES” but the numbers on the pump were frozen, rusted to zero.

A woman stood by the pump, old dress flapping around her