

The Last Delivery

The oncologist's words – a six-month verdict – clung to Ishan Patel like frost on an unmarked grave awaiting its tenant. Returning home, he lingered at his mailbox, a reflex honed over thirty years as a mailman. His taciturn supervisor once said that letters were humanity's mind and heart weavers. The few that still came were fragile threads tethering him to a life slipping beyond reach. He had once dreamed of seeing Paris with Aarya, her laughter promising adventure, but duty and thrift had kept him tethered to Chicago's gray streets. In his narrow, rented rowhouse, where silence had entered and visitors had left, he sipped coffee – its acrid vapors failing to lift him. He slit the mail envelopes with a lotus-handled opener. It was Aarya's gift from their honeymoon in Ahmedabad. Each envelope whispered, 'You still belong.'

A sleek envelope, embossed with his bank's logo, held a new credit card – platinum now, upgraded from silver – his name etched in gold beside an expiration date: 12/2031. Ishan's breath caught. The bank, his silent companion for decades, wagered on a future his pancreatic cancer would deny. Six months mocked six years. The card's increased \$35,000 limit was displayed boldly. It was earned through a lifetime of timely payments. The spending power came wrapped in seduction – in the promotional material, a beautiful blonde strolled on a distant beach. He remembered when his wallet held only Aarya's photograph and five dollars. The small Ganesha statue on the table gazed enigmatically at the credit card but offered no counsel.

Ishan had carried others' stories – wedding invitations, soldiers' farewells, dreams folded into ink – but his story had stayed stuck. Since Aarya's death due to breast cancer, life had narrowed to austerity. Her laughter, bright as Diwali lamps, had been his only indulgence until she whispered, "I will see you in Kashi." Arjun, their estranged son, vanished into grief and rebellion after her funeral. The card pulsed in his palms – a summons, yes, but also a snare. It offered a final chance to live boldly, to tell his story while tightening a velvet interest noose of time around him that he no longer owned.

His late father's voice echoed in Gujarati, unwavering in its warning: "We are born with three debts. To our parents, who gave us breath; to the *rishis*, whose wisdom lights our soul; to the gods, who weave divinity within us. Repay these and never take on debt. Because debt has a negative spiritual component, it enslaves you to material obligations. And if you die in debt, it will burden the soul with bad *karma* in the afterlife." His father, a 7-11 clerk, lived his voiced principles humbly amidst their friends' circle of affluent diamond traders, their wives adorned with hard sparkle.

Born in America, Ishan served his parents, studied ancient Upanishads, and prayed to Krishna at a sandalwood shrine. His mother had found Aarya for him through her community connections. She was the daughter of small motel owners. She had been a loyal companion, shy at first, but joyfully loving as her confidence grew; her simplicity matched his austerity. They were apprehensive about the fast life, observing Americans drowning in debt. Personal bankruptcies were soaring, leading to mental illness, homelessness, and suicides. She had supported him in refusing mortgages, remaining a tenant, and keeping his hands clean of excess. Simple living and high thinking was their motto. Ishan had long thought of debt as something avoided. But perhaps it was more cunning than that – a patient hunter, waiting for the will to falter before striking in silence. Aarya's loss, Arjun's absence, created an opening for the card's shimmer as it hinted that perhaps there were other debts unpaid and equally sacred.

The card held potent promise for Ishan. What if he spent his last few months not in expiration but reclamation? Not as a quiet courier but as a Robin Hood of defiance. First-class flights. Five-star hotels. Pinot Noir and silks. He would travel like his mail to far-off places. He would scatter gifts like offerings, heal the wounds with Arjun, and end up in Kashi. Each credit charge would defy fate – a borrowed wish cashed for love.

He rationalized that the bank was a predator. They were baiting him with high limits but trapping him with high interest rates; intent only on harvesting his small savings. Something cracked inside Ishan. What mattered borrowed money when he was living on borrowed time? He would flip their trap. Aarya would have advised caution, but she would soon see the merit in his actions.

The post office door creaked as Ishan entered, stirring thirty years of mailman memories. At the counter, his old supervisor, Callahan, whom he had introduced to drinking *chai*, blinked, gray hair framing sharp eyes.

"Ishan? Been a while. And where is my *chai*? I can see your hands are empty," Callahan said, surprised.

Ishan was surprised, too. "You're still working?"

"Who else delivers the collection letters to the more than seventy million debtors if not for me? And collects the four billion payment checks? I am the backbone of the American debt economy," replied Callahan dryly.

"Debt couriers now, not mailmen," Ishan said, half to himself.

Callahan nodded. "What can I do for you, my friend?"

"Passport renewal," Ishan whispered, sliding the expired booklet over. "Heading to the old country."

Callahan paused, noting Ishan's gaunt frame. "Like when you carried Aarya's ashes to the Ganges? All okay?"

"Tying loose ends," Ishan murmured, deflecting.

"I'll rush it," Callahan promised. Ishan's simplicity had earned him the respect of his colleagues, and he was well-liked.

A few weeks later, at a travel agency, the agent raised an eyebrow at his request for two first-class trips: Chicago, New York, London, return and then Chicago, Delhi, and Kashi.

"You could do it in one trip."

"I know my routes—one by map, one by memory. I have old friends in New York and family in London. I am part of a diaspora but Kashi belongs to time. Can't mix the two trips up."

"Are you sure about a one-way ticket to New Delhi? Round-trip's cheaper," she advised, tapping her keyboard.

Ishan traced her faded Maha Kumbh River Ganges poster, smiling faintly. "One way suffices." His immigrant father had left for the promise. He was returning for peace.

The agent did as instructed – "Booked first class. They say Lord Shiva never returned from Kashi – Ganges keeps who she loves."

Ishan murmured, "*Ganga Ma* will decide." His hand trembled slightly as he handed the credit card for his first extravagant charge.

In New York, at Le Bernardin, orchids graced the table. The first-class flight and now this restaurant were intimidating, but he was with childhood friends. Ravi gripped his hand across the white tablecloth, his eyes narrowing with concern.

"You vanished after Aarya, and now you're as thin as a reed. Is all well?" he asked, the others falling silent.

Ishan raised a champagne glass, deflecting. "To old friends and annual reunions. Next time, I'll host in Paris?"

His illness was folded in silence, like an undelivered letter, but Ravi's frown was an unresolved concern.

"Life is too short for regrets," Ishan added softly. "I've had too many."

Ravi nodded slowly. "We missed you, Ishan. All these years."

Later, as they walked through Central Park, autumn leaves crunching beneath their feet, Ishan confessed his plan to reconnect with Arjun. He had come to meet Ravi to seek his counsel on Arjun.

"He left after Aarya's funeral. Said I cared more for my routes than for her suffering. It was a double loss. Leaving me questioning what I had done wrong in following my duty?"

Ravi placed a hand on his shoulder. "Children carry grief differently. Sometimes, they need to become parents themselves before they understand. Maybe you can travel together to India. Experience the healing power of the River Ganges. She can do miracles for those who seek."

"Yes, I brought him up with Gandhian principles the way I had been, not realizing that Gandhi's son hated him...As for an India trip together, the last one with the immersion of Aarya's ashes was so traumatic for him that he would not associate it with healing."

He had once dreamed of Paris but had chosen London instead as his next stop, not for its glamour, but because Aarya's spirit lingered there, woven into memories with the family. It would satisfy him to have traveled internationally and seen the world, not alone, but with her, still awaiting him. At The Savoy, cousins recalled a Gujarat monsoon when Aarya lost her mother, yet still sang to them through tears.

"She was our light," Lakshmi whispered, voice breaking. "Remember how she insisted on dancing at Diwali, even when the power went out?"

"She lit candles around the courtyard," Ishan said wistfully at the memory. "Said darkness was just an invitation to create our light."

Lakshmi smiled wanly, looking at Aarya's photo that Ishan shared. Her eyes became moist. "You know, you should have let her buy the red *lehenga* with the mirror work. I can imagine the two of you with her in the lehenga visiting Kashi together."

He nodded. One of many mistakes he had made with his loving wife. But his friends' warmth wrapped him like a shawl. When he received the bill and paid with his credit card, to his surprise, he realized that over three-quarters of his limit had been used—six years of credit wiped out in a month. Back in his suite, he shed his jacket, swallowed painkillers, and savored wine. The bank would recoil, doctors would scold, but each sip was a forbidden win.

Back in Chicago, Ishan steeled himself for his hardest meeting, facing Arjun. He visited a downtown bank and withdrew his small savings in the form of a cashier's check, his final offering. He felt prepared for the tough meeting that awaited him. At the restaurant, he had arranged marigolds beside Aarya's photo, their earthy, bittersweet fragrance filling the space. She had always offered these same orange-yellow blooms in her rituals. Now their petals glowed in the candlelight, their scent flickering like breath, reviving memories. Arjun entered twenty minutes late, his children clinging to his hands—a boy of seven and a girl of five, she with Aarya's eyes. His wife, Lata, followed, offering a cautious *Namaste* before sitting silently at the far end.

"Papa," Arjun said carefully. "This is Surya and Priya."

The children accepted Ishan's gifts – a telescope and a sketchbook – with shy nods, then nestled against their parents.

"You look terrible," Arjun said once the kids were distracted. "When did you last eat properly?"

Ishan pushed rice around his plate. "I manage."

"Like you managed after Ma died? You disappeared in your work."

"Arjun –"

"No." His voice cut sharply. "You called me. Let's talk. Priya asked why *Nana* never visits. You know what I told her? That some grandfathers don't know how to love."

Lata touched his arm, but he pulled away.

"At Ma's funeral, you accepted condolences like a mailman receiving mail. Not as a grieving husband."

"I was in a state of shock."

"We all were! But you vanished. Back to your letters, your routine. You left me to explain to my children why their grandfather was gone, too."

Ishan's voice trembled. "I didn't know how to face your pain when I couldn't bear my own."

"So, you left us to carry both of them."

They silently sat as Lata gently moved the children to a nearby table.

"I lost her, too, *beta*."

"No, Papa. I lost both of you."

Ishan set down his fork, reached into his jacket, and slid the cashier's check across the table. "This won't make up for it. But it's my pension, for their future."

Arjun pushed it back. "I don't want money. I wanted my father when Ma was dying, when Priya was born, and when Lata was scared."

"I'm here now."

"Are you?" Arjun's voice broke. "Or is this goodbye?"

Ishan nodded slowly. "I'm sick. Pancreatic cancer. Six months. Maybe less."

The fight drained out of Arjun. "Why didn't you tell me?"

"Because I didn't want pity. I just wanted to make things right."

"Dying doesn't make things right."

"No. But it may make forgiveness possible."

From the adjoining table, Surya called, "Papa, can Nana see my rocket?"

Arjun glanced over and hesitated. "Show him, beta."

Surya trotted over with his crayon drawing. "It's going to the moon, Nana. Want to come?"

Ishan studied it solemnly. "What's the moon like?"

"Quiet," Surya said. "But not lonely. You can still see Earth."

Arjun watched his father and son. Surya brushed Aarya's photo out of curiosity. Arjun's expression softened.

"The money, it's not guilt. It's a grandfather's love."

Arjun was quiet. "Come live with us instead. Let them know you."

Ishan smiled gently. "I've seen New York and London—places your mother dreamed of. I do not want my grandchildren to see me ill and in pain. Now I need to complete the circle in Kashi."

"Kashi?"

He nodded.

"The last time we went... it was too much."

"I know. But your mother is still there for me."

Arjun's voice dropped. "Will you come back?"

Ishan looked at him, then at his grandchildren. "Tell them, I left to go to the moon. I will not be lonely, and I will still see them."

It wasn't forgiveness yet. But it was the beginning of love returned.

When he departed for India, it was his first international flight in first class. Dressed in an old-fashioned Sherwani, the Air India staff treated him like a Maharaja, starting with a full-course vegetarian meal. The sari-clad cabin attendant asked, "What takes you to India on this trip?"

"Oh, it is my wedding anniversary the day after I land in India."

She congratulated him. High up in the air, when the cabin lights softened, he felt a meditative calm, thinking about what awaited him. He ruminated: Was there a heaven for good mailmen where undelivered letters finally found their recipients?

Landing at Delhi's airport en route to Varanasi, the hum of voices and the calls of chai vendors swirled around Ishan. He clutched a photograph of Aarya stuck to a small brown paper parcel with the red lehenga, her smile worn thin, and whispered, "I'm almost home."

Kashi greeted him with ash and chant. At the terminal, a driver held a placard with his name.

"No luggage, Sir? I would have texted you, but the travel agency said you do not carry a phone," the driver said.

"I travel light," Ishan rasped.

"Strange," the driver muttered, "an Indian American in a Sherwani without a mobile phone or luggage." He wove through streets alive with pilgrims' murmurs and priests' bells to Dashashwamedh Ghat, where a boat awaited him. He saw the evening *aarti diyas* from the river like choreographed meteors in the sky.

The boatman rowed him next to Manikarnika Ghat. This pilgrim was different. He clutched a credit card like a Rudraksha bead talisman. He didn't try to capture the sacred or a selfie in that setting. He had come to surrender, not to record.

Ishan stared at the pyres, which reassured him. For eons, humans had departed on their final journey from here, their souls heading skyward accompanied by plumes of fire rising out of the crackling sandalwood. As one professional to another, he recognized that the smoke was the ordained carrier, but he had other plans. "I'll take a dip," he told the boatman, who shrugged, "Pilgrims do."

Ishan swung his legs over the boat, clothed and trembling. Ganges's first touch was cool and maternal. His story's enabling passport, the platinum card held in his right hand, glinted in the twilight, sacred and absurd.

A doubt flickered – had he betrayed his father's teaching? "Thrift is *dharma*. A debt trap is a death trap." Had he proven it true? From six months down to three, debt had halved his life. How strange that a Gandhian life had tricked the bank's algorithms into

opening the doors to becoming UnGandhian. Had he done wrong in accepting debt as a liberator? Why had life given him this hand? Then Aarya's face shimmered in the river.

"You lived fully, my love when you let go of your rules. Now, let go of why me. You live your highest by letting go of the 'me' altogether," he imagined her saying.

Talking to Aarya always filled him with courage, and her mere listening validated him: "Aarya, I rejoin you on our anniversary with a changed heart. Please wear this red lehenga, a gift from me, finally. See, I've lost weight and can now fit into my wedding outfit. Also, I have great news to share about Arjun."

He closed his eyes and continued, "Aarya, I arrived with debt. I lived without debt." The river hushed as if waiting—did he seek a cure, a second chance, a return to his son? With a deep breath, Ishan opened his eyes, seeing Aarya smiling encouragingly, and continued, "I depart with all debts reconciled and redeemed. Be happy as you were on our wedding night because I am coming to you." Tears fell from his eyes. He let go of the boat—and the card...

Ganges knew precisely what to do with her prodigal child. The river received him as if Aarya's arms were clasping him. He spun, weightless, then drifted away from the boat. Caught in her liquid embrace, Ganges pulled him to her bosom and bound his breath into her depths. She released his soul, cleansed of karma, to eternity through her water instead of the pyre's fire. The shocked boatman folded his hands reverentially in *Namaste*.

The Ganges' swift current propelled the card. It sped—a death certificate masked as privilege; debt disguised as choice; expiry embossed in gold. The Ganges, an ever-giving mother, had taken care that the predatory bank would chase a ghost with no forwarding address. There was no estate upon which to file a claim. Their prey was beyond the reach of the collection letters, which carried threats of late fees and damage to one's credit ratings. In her eyes, debt was the quiet cannibal, feeding on the future to satisfy the hunger of the present. Ishan was a Gandhian debt resistor. But it was for implacable karma to rule on that. Debt, too, had its *dharma*. Karma would weigh whether Ishan's debt was a default to be punished or a ripple of goodness saving another victim, because there would be less money to advance.

Ishan's last experience was Kashi's promise that time would dissolve inside him. With that, his debts were settled: to ancestors, rishis, gods, and a son. But the fifth debt, his soul's birthright, was paid only by living boldly, beyond social and moral contracts. He had tasted that. His spirit, peaceful and still, rested on the credit card as it bobbed forward on the River Ganges, humming its liberation lullaby. And inside her waters, the story of Ishan's final pilgrimage from Chicago to Kashi became unbound.

The mailman's letter, with name and expiration date, was delivered past the cremation doors to oceanic immortality.
