Charlotte Heath was in such a hurry to get to her husband, it took her a while to notice the absence of her bells. If they were there, she would not have seen her husband at the edge of their town's big square, under an elm tree, bending his head toward a young, pretty woman, to kiss her.

It was midafternoon. No one else was out. No one else was watching. Except for Charlotte, her horses, her husband, and the woman, the roads around the square were deserted. All the houses were shuttered against the cold.

If it weren't for the absence of bells...

She'd imagine it like a song: If it weren't for the bells, the lack of the bells, if it weren't for the lack of the jingle of bells...

Her sleigh in the snow down Mulberry Street should not have been silent. It should have announced itself, as sleighs are supposed to, in a chimey, wild jangle, which the horses would add to with snorting and horsey whistles, just to make noise. They disliked snow. The missed hearing the rhythm of carriage wheels on uncovered roads, and their own, steady clip-clopping.

The big square did not resemble a town green so much as a white, highbanked, North Pole tundra, with whirls of snow blowing everywhere. Hard white sunlight was in the trees, in every branch, like an extra layer of ice.

Who was the woman? Charlotte didn't know.

The snow in the road was deeply packed. The blades of the sleigh ran as smoothly as a child's fast sled. There was a basic unnaturalness about soundless, gliding runners, Charlotte felt, even though she grew up in the East and loved winter. It was the middle of February, 1900. She was supposed to feel glad and optimistic about this new century. It didn't seem enough to be astonished to keep finding herself still alive.

Her husband turned away from the woman in plenty of time for the kiss not to actually happen. You had to know him to know he was saying (with a look, no words), "This is something we'll have to postpone."

Charlotte remembered that sometime last summer the cook's girl and boy had taken her bells from the stable for some game of theirs in the kitchen. They had not put them back, which was typical of them. Except for Charlotte and the cook, Mrs. Petty, the feeling in the household about those children was this: they were like two red squirrels who'd burrowed in through the walls, and very much needed to be removed.

They were gone now, having moved with their mother into Boston. Charlotte loved them. She'd been sick. She felt she owed them, in a way, her life.

Maybe the horses knew what lay ahead before she did. They were unusually quiet. After the turn onto Mulberry Street, they slowed down a lot more than they had to.

Their town, south of Boston, was settled in the earliest of Colonial times. It was a Puritan-prosperous place: big homes, good manners, modern conveniences, gentility, professions, sacred inheritances, nothing out of place. Her husband loved their home like a box he happily fit into. But he was always prepared to burst out of it. Charlotte never traveled with him on business trips. She'd given the horses their heads on the way across town; her ears were still ringing with rushing, icy air. Her heart had barely started beating again in its usual way, from that wonderful fisting-up that seized her inside her chest like a good, big hand, then let go.

She wasn't reckless. She knew her way around speed. Before she was sick, people were always telling her husband to make her stop going so fast, and he would say, "Charlotte, you have got to slow down," she would answer that he was right, they all were right, and then she'd go at a ladylike canter out of town, to gallop through the woods and fields and old logging roads, where no one saw her but God.