

One for the Money Study Guide

One for the Money by Janet Evanovich

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Plot Summary

Stephanie Plum is a "former lingerie buyer turned bounty hunter." Stephanie applies for a job as a file clerk with the family sleaze ball, Vinnie. However, a shortage of bounty hunters opens up the opportunity for Stephanie to capture offenders who have skipped out on their bail and to make a large amount of money fast.

Stephanie's first large case to track down a skip, or Failure To Appear (FTA), and involves neighborhood bad boy, Joseph Morelli. Morelli, who is wanted for the murder of an unarmed man, is a vice cop on the Trenton Police force. Stephanie was a conquest for Morelli when he took her virginity at age 16, the day before he left town to join the Navy. Although Stephanie sought revenge by running over Morelli with a 1953 Buick on the street three years later, Stephanie does not feel avenged but has definite qualms about taking the case. Stephanie decides to take the case when she discovers that the finder's fee on Morelli is \$10,000. Complete unskilled, Stephanie is introduced to Ranger, a bounty hunter extraordinaire, who agrees to play Henry Higgins to Stephanie's Eliza Doolittle.

Morelli is elusive, and Stephanie is completely inept as a bounty hunter. On several occasions, Stephanie runs across Morelli but is unable to make the capture. Morelli remains in hiding while attempting to prove that the shooting that killed bodyguard and suspected drug dealer Ziggy Kulesza was in self-defense. With witnesses to the shooting being murdered one by one, it's obvious that the case is much more involved than Stephanie ever could have imagined. Even though Stephanie's only goal is to capture Morelli, she eventually gets involved in helping Morelli track down the information necessary to clear his name. The trail leads to prospective heavyweight boxer Benito Ramirez, a psychotic boxer with entitlement issues, who likes to hurt women. Ramirez becomes obsessed with Stephanie and plans to hurt and possibly kill her.

By accident, Stephanie finds the "mystery witness" who can clear Morelli. The plot reveals that Benito is a pawn for his manager, Jimmy Alpha, who got in too deep with a Jamaican drug cartel and is searching for a way out. Alpha decides to kill off those who can harm his financial career, one of which is Stephanie. Stephanie is shot but manages to get away from Alpha. Stephanie shoots and kills him. Due to a bug Morelli planted in Stephanie's apartment, Alpha's confession to Stephanie is recorded, clearing Morelli. Morelli returns to duty while Stephanie heals at home. Morelli turns up one night bearing beer and Pino's pizza, obviously interested in taking the relationship with Stephanie a step farther.



Chapter One

Chapter One Summary

Stephanie Plum is a 30-year-old native of Trenton, New Jersey, a city where cars are American, houses are attached, and there's always a place to get a good calzone. Raised in a section of Trenton known as "The Burg," Stephanie is a typical Jersey girl who often wears too much eye shadow, takes no guff from anyone, and is completely devoted to her Italian-Hungarian family.

At the beginning of the book, Stephanie reminisces about her childhood relationship with neighborhood bad boy, Joe Morelli. Morelli, who is two years older than Stephanie is, lived two blocks over from the Plum house. One of four boys in a full-blooded Italian family, Morelli is known for getting into trouble and numerous conquests with women, including Stephanie. At the age of six, Stephanie ignored the warnings of her mother and followed Morelli into his father's garage, lured by the promise of learning a new game. The game Morelli promised to teach her was "train," in which Morelli was the train and Stephanie was the tunnel. Morelli crawled under her skirt, going choo-choo. Stephanie never got to be the train.

At age 16, Stephanie fell prey to Morelli, once again. Working at Tasty Pastry, a local bakery, Stephanie served up cannoli and other baked goods to neighborhood customers. Morelli seduced Stephanie one night after closing and became Stephanie's first sexual experience. Morelli left for the Navy the next day.

Three years later, with no word from Morelli since the incident at the bakery, Stephanie spots him on the street. Driving a 1953 Buick, Stephanie takes the opportunity to express dislike for Morelli by jumping a curb, hitting him with the car and breaking his leg.

The story switches back to present day. Stephanie drives a beloved Mazda Miata to the Plum home in the Burg for dinner. Suddenly, Stephanie notices that Lenny Gruber, a former classmate and "maggot repo man," is following her. Having been out of work for six months, Stephanie has lapsed with making payments and must face Lenny. Stephanie appeals to Lenny to not make a scene by taking the car during the dinner and that if it's agreeable, the car will be returned the next morning. Regardless of Stephanie's refusal to his sexual advances, Lenny agrees.

Stephanie's mother, Helen Plum, is annoyed that Stephanie is late for dinner. The pot roast and potatoes were designed to be served at 6 o'clock sharp, and not even one minute after. Stephanie muses that the Plums have been ruled all their lives by a five-pound piece of rump roast.

Helen's mother, Grandma Mazur, moved in with the family when her husband "went to the big pork roast in the sky," much to the chagrin of Stephanie's father, Frank. It is



obvious early on that Frank dislikes Grandma Mazur and takes every opportunity to make snide comments and tactless mutterings. Grandma Mazur ignores Frank.

Stephanie finally breaks the news about the lay off from E. E. Martin, the discount store where she worked as a lingerie buyer. In spite of daily efforts to get another job, Stephanie has been unsuccessful and is beginning to realize the gravity of the situation. Frank suggests that Stephanie pay a visit to Vincent Plum, a cousin who owns a local bail bonding company. Vinnie had told Frank that the office was in need of a file clerk. Stephanie viewed Vinnie as a complete sleaze ball and wanted no part in working for him, even if things were getting desperate.

The next day, Stephanie puts on a suit and goes to Vincent Plum Bail Bonding Company to apply for a job. Connie Rosolli, whose younger sister went to school with Stephanie, works as Vinnie's office manager and recognizes Stephanie immediately. Connie mentions that because Morty Beyers, a top employee, is out with a busted appendix, Vinnie is also shorthanded in the area of fugitive apprehension agents, otherwise known as bounty hunters. Stephanie isn't the least bit interested in becoming a bounty hunter until she learns that for each capture, the bounty hunter receives ten percent of the bond. Connie has one bond that would net Stephanie \$10,000. Since \$10,000 would make everything in Stephanie's life all right again, Stephanie asks Vinnie for the job. Vinnie laughs at Stephanie, saying that there was no way he would trust an unskilled person to bring in this particular fugitive. Stephanie, who is now convinced that bounty hunting is the only answer to her problems, blackmails Vinnie by threatening to tell his wife, Lucille, about his infidelities and kinky sexual exploits. Lucille is the daughter of Harry the Hammer, renowned crime boss and someone who would make short work of disposing of Vinnie's body if news got out that Vinnie was cheating on his little girl. Stephanie gets the job.

Stephanie finds out from Connie that the fugitive is Joe Morelli. Morelli had been in the news for a recent shooting. As a vice cop, it wasn't unusual. However, Stephanie soon learns that Morelli allegedly shot an unarmed man and was now wanted for murder.

Chapter One Analysis

The author does a thorough job in describing Stephanie Plum and the Plum family. Through tight narrative and dialogue, the reader is able to get a solid sense of life in the Burg as well as the Plum family dynamic. Stephanie is clearly a woman who wants to be independent, even when it works against her. This is obvious through the fact that she lives alone, after a divorce from lawyer Dickie Orr. Also, Stephanie has neglected to tell the worrisome mother, Helen, that she has been laid off from a great job for six months.

Not wanting to rely on handouts, Stephanie is reluctant to approach her cousin, Vinnie, for a job. Stephanie thinks Vinnie is a vile human being but, with the repossession of the Miata, Stephanie's choices are dwindling down to nothing.



Stephanie shows moxie when Vinnie ridicules her for wanting to become a bounty hunter. Using fortitude and a bit of temper, Stephanie threatens to rat out Vinnie to his wife. Stephanie's threats pay off, and she gets the job.

The realization that Joe Morelli is the fugitive creates turmoil for Stephanie. There is surprise that Morelli is wanted for murder, especially given the fact that he is a reputed "good cop". Although Stephanie still harbors a lot of mixed feelings about Morelli, including the fact that he abandoned her, in the end, Morelli is one of their own. The money and need for survival win out, and Stephanie takes the job.



Chapter Two

Chapter Two Summary

Stephanie takes the first logical step in tracking down Morelli. Hiding out in the parking lot of Morelli's apartment, Stephanie sees Joe's cousin, Mooch, retrieve some belongings from the apartment and leave. Stephanie follows.

Mooch takes Stephanie right to Morelli who is hiding out in an apartment downtown. Screwing up the necessary courage, Stephanie deduces which apartment is Morelli's hideout and knocks on the door. Morelli reluctantly answers and turns Stephanie away. As Stephanie is leaving, Morelli recognizes her and discovers the real reason for the visit. Morelli laughs at Stephanie and leaves.

Stephanie confides in Connie that the job may be too much for her and that capturing Morelli might be a lost cause. Connie suggests that Stephanie meet Ranger, a bountyhunter 'extraordinaire'. If anyone can help Stephanie apprehend Morelli, it's Ranger.

Stephanie meets Ricardo Carlos Manoso, a.k.a. Ranger, in a downtown café. Ranger is a second generation Cuban American who served in the Special Forces and works for Vinnie in addition to other enterprises. Ranger is dark and mysterious, and everyone knows his reputation as a ruthless apprehension agent. Ranger realizes the complete lack of skill in Stephanie and agrees to play Professor Henry Higgins to Stephanie's Eliza Doolittle. The first thing Ranger suggests is that Stephanie buys necessary bounty hunter gear - a gun and some handcuffs.

Chapter Two Analysis

Stephanie digs deep to find the courage to proceed with the case. Using ingenuity, Stephanie stakes out Morelli's apartment and follows Morelli's cousin Mooch to Morelli's hiding place. At this point, Stephanie doesn't know what to do. Inventing a lame reason to be knocking on the door, Stephanie discovers which apartment is the hideout when Morelli reluctantly answers the door. Seeing Morelli stirs up conflicting feelings, some of which involve Stephanie's past feelings for Morelli as well as a realizing that she possesses a complete lack of know-how when it comes to apprehension. Stephanie starts to leave, baffled about what to do next. Morelli recognizes Stephanie and calls her back to the apartment. Upon learning Stephanie's real reason for being at the apartment, Morelli laughs. This behavior angers Stephanie and only enhances the dislike for Morelli and the determination to make the capture. Even Stephanie knows when she's in too deep. In relying on the advice of Ranger, Stephanie shows the willingness to recognize her shortcomings and accept help.



Chapter Three

Chapter Three Summary

Following Ranger's advice, Stephanie decides to contact the people who may be involved in the shooting of Ziggy Kulesza, the man Morelli is wanted for killing. Two potential sources of information are Carmen Sanchez, the woman whose apartment Ziggy was killed, and Benito Ramirez, Ziggy's boss and future heavyweight boxing champ.

Carmen Sanchez has been missing since the murder, so Stephanie focuses on Ramirez. Ramirez works out in the Stark Street Gym, a hole in the wall located on the worst street in Trenton. Known for drug trafficking, prostitution and worse, Stark Street is not a place any sane person would want to be. Unfortunately, if Stephanie wants to talk to Ramirez, a trip to Stark Street is necessary.

Stephanie is disgusted by the gym, with its run down appearance and the smells of urine and sweat permeating the stairwell. Stephanie meets Ramirez, a Mike Tyson-like boxer with a voice that is a bit too soft and a handshake that lingers a little too long. Stephanie notices that the gym is being watched from across the street while she questions Ramirez about Carmen Sanchez, Ziggy, and the "mystery witness" who disappeared from the scene. Ramirez is not forthcoming with information and instead, makes unwanted passes at Stephanie. Stephanie refuses and Ramirez attacks, throwing her to the floor and threatening to teach her respect for the champ. Stephanie forgets about the gun but takes the opportunity to hit Ramirez upside the head with her purse, knocking the champ off balance. Stephanie manages to get loose and runs. At the bottom of the stairs, Stephanie is rescued by Morelli, who whisks her away from the gym. Morelli is angry that Stephanie blew his cover and tells Stephanie to stay away. Once again, Stephanie has been confronted by Morelli and was unable to capture the fugitive.

Stephanie's car, a decrepit Nova that replaced the beloved Miata, was vandalized while during the visit to the gym. The Nova is streaked with bright colors and has a crude epithet painted on the side. Stephanie, scared and frustrated, gives up for the day and goes home to think.

Chapter Three Analysis

Stephanie begins to realize the depth and seriousness of the situation. Although the only goal should be to capture Morelli, the attack by Ramirez had made the case more personal. Stephanie finds that she wants to help. Faced with the inability to work the case, Stephanie faces frustration and anger. Stephanie is frustrated as she cannot make headway in the case, and Morelli keeps popping up then leaving. The incident with Ramirez causes a great deal of fear in Stephanie. Every woman is afraid of being

raped, and Ramirez made it clear that rape was the intention behind the attack. Stephanie retreats from Stark Street to go home and think. With doubts about the future, Stephanie must come to terms with her decisions.



Chapter Four

Chapter Four Summary

Stephanie goes to dinner at her parents' house. The realization that Helen has invited Bernie Kuntz, a potential date for Stephanie, to dinner makes Stephanie want to flee. As Stephanie heads for the back door, Helen uses a secret weapon to get Stephanie to stay. Knowing that Stephanie cannot refuse a good pineapple upside down cake, Helen entices Stephanie into staying for dinner.

Bernie Kuntz is a nice man, albeit a bit boring. Stephanie is impressed that Bernie is able to make it through a typical dinner at the Plum house, with its uncertainties and unstable behaviors of Grandma Mazur. During the meal, Grandma Mazur discusses Stephanie's new job and retrieves the gun from Stephanie's oversized purse. Helen nearly has a coronary. Trying to be polite, she states that she doesn't like guns at the dinner table. Stephanie is unsuccessful in getting the gun from Grandma Mazur and warns her to be careful. Grandma Mazur says that she's seen enough TV to know how to operate a revolver. Leaving one bullet out for good measure, Grandma Mazur pretends to fire the gun. The gun goes off, shooting the roasted chicken on the table. While everyone panics, Grandma Mazur is quite pleased with herself, saying she did pretty well for the first time with a gun, especially since she incapacitated the chicken. "She leaned forward to examine her handiwork. 'Not bad for my first time with a gun. I shot that sucker right in the gumpy.'" (pg. 71)

Benito Ramirez shows up at Stephanie's apartment. Terrified, Stephanie refuses to let the boxer inside. Angry, Ramirez says that Stephanie is going to have to learn to stop refusing the champ. Ramirez ejaculates on Stephanie's apartment door and leaves.

Stephanie decides that the gun is not a comfortable weapon and decides to buy defense spray. Sunny, the woman who runs the store where Stephanie bought the gun, shows Stephanie a line of defense sprays as well as a small canister of gas that targets the neurotransmitters in a person's system and can drop anyone to the ground with one spray. Stephanie buys both items and, while afraid of the nerve gas, feels better about having more protection.

Stephanie decides to question potential witnesses at Carmen Sanchez's apartment building. The responses Stephanie gets are all the same. No one saw the shooting. No one knows who the mystery witness was or where he might be. No one has seen Carmen Sanchez since the shooting. John Kuzak, a Vietnam vet who likes to drink and has a rattler tattooed on his forehead, is friendly and willing to talk to Stephanie. Kuzak has no useful information but relays that one witness who might have information is Edelman, a fellow tenant. Edelman is also missing. Mrs. Santiago, another tenant, offers little help.



Chapter Four Analysis

Stephanie both loves and is embarrassed by her family. It is only Stephanie's deep desire for cake that keeps her from bolting through the back door when Bernie Kuntz arrives for dinner. Stephanie has told the family that she's already had one man, her ex-husband Dickie, and that one man was enough. Helen wants Stephanie to settle down like the other Plum daughter, Valerie. Valerie is the perfect child, complete with a husband of twelve years and two beautiful daughters.

Grandma Mazur operates as the voice of Stephanie's inner desires. Although Grandma Mazur is a bit crazy and outlandish, Stephanie admires Grandma Mazur's willingness to do and say whatever she pleases. While Stephanie is by no means repressed, Grandma Mazur offers up a breath of fresh air.

Ramirez's appearance at Stephanie's apartment brings out her innermost fears. It is apparent that Ramirez is not going to go away and the more Stephanie rebuffs him, the more the anger will increase. Stephanie has no intention of ever getting near Ramirez again and realizes that she will have to take action in order to protect herself.

Stephanie is beginning to get the hang of investigating. The decision to question the tenants in Carmen Sanchez's building shows initiative. Stephanie is beginning to become more involved in the case although her main focus is still on capturing Morelli.



Chapter Five

Chapter Five Summary

Stephanie calls in Ranger as reinforcement. Together, Stephanie and Ranger go to Morelli's apartment to snoop around. Stephanie, entranced by Ranger's reputation, asks if he's going to kick the door in. Ranger responds, "No way. You could break your foot doing that macho shit." Much to Stephanie's amazement and disappointment, Ranger opens Morelli's apartment door with a key from the apartment building super. Neither Ranger nor Stephanie finds any incriminating evidence, just a steamy message on the answering machine from a woman named Carmen. Stephanie, spotting the keys to Morelli's Jeep Cherokee, decides to "commandeer" it. Stephanie's next move is to visit The Step In, the bar where Carmen Sanchez works. The bar is closed down. It's another dead end.

In an effort to track down Morelli, Stephanie decides that the one person who would always know how to find him is Mrs. Morelli, Joe's mother. Mrs. Morelli is not at all receptive to Stephanie, in or out of the role of bounty hunter. As a Burg native, Mrs. Morelli treats Stephanie like the child she once knew and dismisses her. When Stephanie's gun falls out of her bag, Mrs. Morelli threatens to call Helen Plum to say that her daughter is walking around carrying a gun. Stephanie, humiliated, leaves the Morelli home.

Stephanie, now desperate for money, approaches Vinnie for an advance. Vinnie laughs. Connie offers Stephanie another, less complicated FTA that could net some fast cash. Stephanie accepts. The FTA is Clarence Sampson, a town drunk that should be easy to apprehend. Stephanie stakes out Clarence's local haunt and stops the fugitive walking down the street. Because Clarence is drunk and Stephanie is polite, Clarence agrees to go down to the Trenton Police Department and get a new bond for the missed court date.

During the transport of Clarence Sampson, Morelli spots Stephanie on the street and realizes that she is driving his Jeep. It is obvious that Morelli is both shocked and furious. Stephanie knows that it wouldn't be wise to attempt a capture with another FTA asleep in the front seat and doesn't start a pursuit. Morelli disappears into traffic.

Clarence falls asleep in the Jeep, leaving Stephanie and Trenton cop, Carl Costanza, to pry him out of the car and into the jail. Stephanie receives a body receipt that will enable her to collect a check from Connie and buy food for her empty refrigerator. Knowing that Morelli is enraged over the fact that the Jeep had been commandeered, Stephanie devises a plan to catch Morelli.



Chapter Five Analysis

Stephanie is slightly disappointed to learn that Ranger plans to use a key to get into Morelli's apartment. Ranger's prowess is still something on which Stephanie can rely, however. Commandeering Morelli's Jeep shows nerve and a bit of stupidity. Stephanie sees it as a way to meet her immediate needs for transportation since the Nova isn't exactly inconspicuous since it was vandalized. Frustrated that The Step In is closed down, Stephanie realizes that there needs to be a new plan.

Stephanie thinks it's a good idea to approach Mrs. Morelli, Joe's mother, to gain information on her son's whereabouts. This is an act of foolishness as Stephanie knows that no one is more protective of her children than an Italian mother. The plan not only comes to a dead end, but Mrs. Morelli makes it worse for Stephanie by threatening to call her mother. In the Burg, it doesn't matter how old one gets. If there's trouble, someone is going to call your mother.

Stephanie shows initiative by accepting another, easier FTA from Connie. Appealing to the FTA's need to be nice to a local girl, Stephanie makes the capture. Seeing Morelli in traffic gives Stephanie an idea on how to apprehend him, using the Jeep as bait. Clarence Sampson's drunken stupor and difficult extraction from the Jeep makes Stephanie rethink her career as a bounty hunter.



Chapter Six

Chapter Six Summary

Stephanie takes Morelli's Jeep back to her apartment and parks it in the rear parking lot. Possessing a skill inherent in all Jersey girls, Stephanie removes the distributor cap and goes into hiding. Stephanie spends many hours crouched behind azalea bushes waiting for Morelli to show up. It is raining and after 1 a.m. Stephanie gives up, unable to withstand the cold and rain any longer. Once upstairs, Stephanie realizes that the Jeep's distributor cap is still in the azaleas but is too tired to go back down to retrieve it.

While Stephanie is enjoying a long, hot shower, someone enters the bathroom. Morelli flings open the shower curtain, eyes blazing. Stephanie is horrified to be standing wet and naked in front of Morelli. As Stephanie won't tell Morelli where the distributor cap is located, Morelli handcuffs Stephanie to the curtain rod then leaves her stranded while he searches the apartment. To Stephanie's horror, Morelli leaves without unlocking the cuffs, presumably to teach her a lesson.

Stephanie is completely humiliated by the thought that she has to call someone in order to get free. Although the phone is close by, Stephanie struggles with whom to call. The police and fire departments would be logical choices but Stephanie can't stand the thought of the whole town knowing about the incident or seeing her in such a compromising situation. Stephanie's father is a brief possibility until Stephanie realizes that it means he would see her naked. There is only one real solution. That solution is Ranger.

Ranger hangs up on Stephanie the first time she calls. The second time, Stephanie convinces Ranger that she's in serious trouble and begs him to come over. Ranger arrives and releases Stephanie but not before enjoying the situation at hand.

Stephanie calls on a close friend from high school, Eddie Gazarra. Eddie is always there for Stephanie and is now a Trenton cop. In addition, Eddie married Stephanie's cousin, Shirley the Whiner. Eddie meets Stephanie to share donuts while Stephanie fills him in on the encounters with Ramirez. Gazarra knows Ramirez's reputation and is concerned for Stephanie's safety. According to Gazarra, Ramirez is well known for his fondness of being a psychotic bully and for hurting women. Stephanie confides that the new gun she owns is scary. Gazarra offers to take Stephanie to the shooting range and give lessons on operating the .38 Special.

Gazarra also tells Stephanie that the entire police department is running a pool regarding her and Morelli. Stephanie thinks that the pool is about how long it will take to capture Morelli. Gazarra tells Stephanie that the pool is about how long it will take Morelli to get Stephanie into bed and make her drop the chase. Stephanie is shocked to learn that everyone in town knows about the previous exploits with Morelli.



Stephanie asks Gazarra about Carmen Sanchez and why Morelli was at her apartment the night Ziggy was shot. Gazarra tells Stephanie that Carmen is a police informant and that she told Morelli there was something big about to go down. When Morelli arrived at Carmen's apartment, Ziggy recognized Morelli as a cop and shot at him. Morelli shot and killed Ziggy in self-defense. Chaos ensued, and Morelli never got the information.

Chapter Six Analysis

Stephanie's plan to outwit Morelli fails miserably. Morelli's revenge leaves Stephanie to realize that she is out of her league. Calling upon Ranger for help is a complete nightmare for Stephanie. Embarrassed and humiliated, Stephanie is forced to rely on someone she barely knows in order to save what little dignity she has left.

Confiding in Eddie Gazarra is a smart choice. Eddie knows the inside scoop on Carmen and Ramirez. Stephanie has no problem falling back on a childhood friend for advice and pays in donuts. Eddie's willingness to help eases Stephanie's mind, although the warnings about Ramirez scare her even more. Eddie relieves some of the pressure by agreeing to help Stephanie learn to shoot.

Stephanie is faced with humiliation once again when Eddie tells her that the whole town knows about all the past sexual interaction between her and Morelli. It was bad enough that it happened. Having the whole town know about it was almost unbearable.



Chapter Seven

Chapter Seven Summary

Stephanie collects her first check from Connie for the capture of Clarence Sampson. Delighted to be able to buy food again, Stephanie also sets aside some of the money to install a security system in the Jeep. Stephanie hopes that the alarm will alert her when Morelli tries to take the Jeep back. Taking Ranger's advice, Stephanie visits Al's Auto Body and has the alarm installed.

Stark Street is a scary place but one that is necessary for Stephanie to visit. Although Stephanie avoids the gym, she questions two prostitutes who work on the corner. Lula and Jackie, both full figured black women, are quick to speak their minds but reluctant to give out any information. When asked what she wants with Morelli, Stephanie says that Morelli may have gotten her pregnant. When Stephanie asks about Carmen Sanchez, one of the women asks if Carmen got her pregnant, too.

Walking back to the Jeep with the intention of leaving Stark Street, Stephanie is approached by a woman who says that Jimmy Alpha wants to meet with Stephanie. Having no idea who Jimmy Alpha is or what he wants, Stephanie is reluctant but agrees to the meeting. Jimmy Alpha turns out to be the manager to Benito Ramirez. Alpha apologized profusely for Ramirez's behavior at the gym. Stephanie tells Alpha about the visit to the apartment and warns Alpha to keep Ramirez away or she would call the police. Alpha promises to keep Ramirez at bay.

Stephanie decides to find out Ramirez's home address. After tricking someone at the gym, Stephanie goes to the apartment building where Ramirez's trademark Porsche is in the lot. Stephanie still searches for Morelli, with no luck. While at the Plum house for dinner, Stephanie learns that Ramirez called trying to find her. Helen told Ramirez that Stephanie had her phone reconnected. Stephanie knows that Ramirez plans to call.

Chapter Seven Analysis

Stephanie's return to Stark Street shows perseverance as well as a lack of using acquired intelligence. In questioning Lula and Jackie, it is apparent that Stephanie has not developed the ability to create convincing lies. Stephanie's naiveté shows when she believes that Alpha will keep Ramirez away. Helen's story about Ramirez's phone call leaves Stephanie feeling unprotected in the one place that has always been a safe haven. Fear of Ramirez resurfaces.



Chapter Eight

Chapter Eight Summary

Stephanie encounters Morelli again. This time, the two face off in the parking lot of a fast food restaurant. Morelli tells Stephanie to stay away. Morelli asks about the Jeep. Stephanie tells Morelli that it was commandeered. Morelli says that he gives up and just wants to be left alone. Morelli, knowing that Stephanie plans to keep using the Jeep, tosses the keys into the dumpster behind the restaurant and takes off. Stephanie climbs into the dumpster and retrieves the keys. While rummaging through the trash, Stephanie finds a newspaper and the announcement that John Kuzak, one of the witnesses from Carmen Sanchez's building, is dead.

Stephanie takes on another FTA. Lonnie Dodd is an auto thief also involved in drugs. Stephanie goes to Dodd's house to apprehend him. Dodd answers the door and refuses to go with Stephanie. Dodd throws Stephanie out, keeping her purse and the gun inside. Unsure what to do next, Stephanie calls Ranger. Ranger arrives and places Stephanie at the back of the house in case Dodd tries to get away. Ranger goes into Dodd's house, where Dodd shoots him in the leg with Stephanie's gun. Dodd runs out the back door and is tackled by Stephanie.

Chapter Eight Analysis

Stephanie accepts that Morelli is not going to be apprehended until the Kulesza case is solved, and he is cleared of all charges. Morelli is obviously frustrated with Stephanie's interference and tells her that she can keep driving the Jeep, as long as he can do what needs to be done.

Stephanie feels sorry for John Kuzak and is concerned that the witnesses at Carmen Sanchez's apartment keep turning up dead. Stephanie refuses to be deterred from the job and tracks down Lonnie Dodd, despite the fact that Dodd won't be an easy capture like Sampson. Stephanie gives up easily after Dodd throws her out and once again, Stephanie calls on Ranger. Ranger honors his commitment to play Professor Higgins and begins to see that Stephanie may actually be serious about her role as a bountyhunter. Stephanie feels guilty about Ranger getting shot but Ranger assures Stephanie that it's partly his own fault for not taking her seriously.



Chapter Nine

Chapter Nine Summary

Stephanie returns to the office and collects a check from Connie. Taking only a small cut, Stephanie insists that Ranger get the rest of the reward from Dodd's capture.

Ramirez calls Stephanie's apartment and says that Stephanie will have to learn what happens when someone disrespects the champ. A woman comes on the line, screaming and begging for mercy from Ramirez. Stephanie hangs up the phone and refuses to answer when it rings again. Eventually, Stephanie rips the phone jack out of the wall.

Stephanie returns to Carmen Sanchez's apartment building to question more neighbors. Upon arriving, Stephanie notices that the apartment of one of the final witnesses has been burned. The tenant wasn't at home. No one else saw anything except a refrigeration truck behind the building on the night of the shooting.

Stephanie returns to the street corner to question Lula and Jackie about Joe, Carmen and Ramirez. Then, she visits Jimmy Alpha to report Ramirez's latest threats. Ramirez calls Stephanie again to tell her to expect a present. The present will show her not to disrespect the champ. Eddie Gazarra meets with Stephanie and is filled in on the latest happenings with Ramirez. Eddie cautions Stephanie to be careful and makes a plan to go to the shooting range every afternoon after work.

Chapter Nine Analysis

Stephanie fully realizes that the Morelli apprehension and solving the Kulesza case are beyond reach. Stephanie reports Ramirez to Jimmy Alpha and, although Alpha keeps making promises, it is clear that there will be no action taken to stop the champ from harassing and possibly hurting Stephanie.

The visit to Carmen Sanchez's apartment reveals that the plan to eliminate the remaining witnesses to the shooting is escalating and that Morelli is also in mortal danger.

Ramirez continues to harass Stephanie and thrives on the fear the threats cause. Ramirez is completely obsessed with Stephanie, and Stephanie realizes that the maniac will not stop. Eddie is concerned about Stephanie's welfare and instructs her to stay at home and not let anyone into the apartment. Teaching Stephanie to shoot is the only real help at this point. Stephanie, who is terrified, takes Eddie's advice.



Chapter Ten

Chapter Ten Summary

Stephanie awakes after a long night's sleep with no sign of Ramirez. The relief of being safe, along with the beautiful weather makes Stephanie sing in full voice. When Stephanie opens the curtains to let in the sunshine, she sees Lula tied to the fire escape. Naked and beaten bloody, Lula is unconscious. Stephanie goes out on to the fire escape and, although she cannot tell if Lula is alive, cuts the woman down and drags her inside the apartment. Stephanie calls the cops.

When the cops arrive, the scene turns even more chaotic. One cop tells Stephanie that she should shower to remove some of Lula's blood. Lula is attended to by paramedics and the only report on her condition is "she's alive". Lula is taken to the hospital. While the cops are still on the scene, Ramirez calls to ask Stephanie if she liked the present. Stephanie put the phone on speaker and recorded the conversation with Ramirez through the answering machine. Ramirez continues to threaten Stephanie and admits to hurting Carmen Sanchez. The cops take the tape from the answering machine and prepare to go after Ramirez.

Stephanie drives to Stark Street and picks up Jackie to tell her what happened and to go to the hospital. Lula goes into surgery and, although the surgery is successful, Lula is in bad shape. Jackie remains at the hospital until Lula wakes up.

Stephanie meets Eddie at the shooting range as planned. After leaving the shooting range, Stephanie resigns herself to going home and cleaning up Lula's blood, which is everywhere. When Stephanie arrives at home, there is someone in the apartment. It's Morelli, and he's cooking dinner. The blood has been cleaned up, as well. Although Stephanie is shocked at finding Morelli in her apartment, she's too tired and worn out to care. Stephanie contemplates gassing Morelli but decides that eating steak first couldn't hurt.

Morelli asks about the incident with Ramirez and relays past experiences with the psychotic boxer. Morelli states that Ramirez is obsessed with pain and fear. The more pain or fear someone shows, the more it encourages the champ to take it one step further.

Morelli proposes a deal. Since the cops are after him, Morelli has a hard time doing the legwork required to solve the case. Morelli surmises that Carmen is dead and any help she may have given is no longer existent. If Stephanie agrees to help to find the mystery witness, Morelli will protect her and agree to be apprehended so that Stephanie can collect the bounty. Stephanie reluctantly agrees.



Chapter Ten Analysis

Stephanie experiences great relief that Ramirez didn't attack during the night. Now that things are brighter, Stephanie feels reborn and throws open the curtains to enjoy the day. Joy is replaced with horror when Stephanie discovers Lula on the fire escape. So completely terrified that she can't remember how to dial the phone in an emergency, Stephanie acts on pure instinct. When the cops arrive, Stephanie has gone into shock. The presence of the cops offers little if any reassurance. When Ramirez calls to taunt Stephanie, it's as if the nightmare has gotten worse.

Stephanie is surprised at the concern she feels for Lula. Fearing for Jackie's safety, Stephanie picks her up on Stark Street, and the pair go to the hospital. Stephanie realizes the extent of the camaraderie between the two hookers and feels slightly jealous at their relationship. Unable to sit at the hospital any longer, Stephanie leaves after finding out that Lula is in recovery.

Visualizing Ramirez while shooting at the paper target offers Stephanie a little bit of comfort. Feelings of rage and fear intertwine, leaving Stephanie confused and exhausted. Finding Morelli in the apartment cooking dinner gives Stephanie a sense of comfort and safety. Too exhausted to be angry, Stephanie allows Morelli to comfort her. Making the deal with Morelli doesn't seem wise. Yet it's a necessary evil, so Stephanie takes it.



Chapter Eleven

Chapter Eleven Summary

As part of the agreement to work together, Morelli plants bugs in Stephanie's apartment and asks her to wear a wire as well. With both Stephanie and the apartment wired, Morelli can listen in, gather information, and come to Stephanie's rescue if necessary.

Morelli tells Stephanie that Ramirez has been released on his own recognizance and suggests that Stephanie go to Stark Street and act as bait. Stephanie hates the idea but knows that it's the best way to lure Ramirez out into the open. Stephanie dresses like a tramp and drives to Stark Street to strut down the street in hopes of attracting Ramirez.

Stephanie stops to talk to Jackie. Jackie doesn't have any more information about Carmen or Ramirez. Jackie says that she hasn't seen Ramirez. Stephanie asks about Lula. Jackie says that Lula will be ready to go home soon and does not plan to testify against Ramirez. Considering the consequences, Stephanie can't blame her.

Stephanie continues the scheme to get noticed. Sitting in the waiting room at Jimmy Alpha's office, Stephanie hopes to attract attention. When Stephanie sees Alpha, she notices that the manager is under stress. The circles under his eyes indicate that he wasn't sleeping and that Ramirez was causing Alpha grief. When Stephanie confronts Alpha about Ramirez beating up Lula and calling the apartment afterward, Alpha defends Ramirez. Alpha claims to have spoken to Ramirez and asks Stephanie to stay away from Stark Street for a while. Stephanie refuses.

Stephanie wakes up the next morning to the sound of the car alarm going off. As Stephanie walks into the kitchen, she sees Morelli, who is seething with anger. Stephanie goes to the Jeep and resets the alarm then tries to defend her actions to Morelli. Morelli says that when the case is over, he intends to move to Alaska or anywhere that he won't have to deal with Stephanie any more. Morelli says he will surely strangle Stephanie if he stays and then be arrested for murder one.

Morty Beyers stops at Stephanie's apartment to retrieve the FTA files from the bail bonding company. Although Morty is obviously not recovered from the "busted appendix", the bounty hunter is eager to get back to work. While Morty is there, Morelli hides in the bedroom. Morty leaves and returns to the parking lot where he inspects Morelli's Jeep. Then Morty notices the blue van that Morelli has been driving and tries to see inside. Morty returns to the apartment to ask Stephanie about the van. Stephanie tells Morty that it's been in the parking lot, and she doesn't know who owns it. Morty starts to go door to door, showing a picture of Morelli and asking questions of the neighbors. Morelli announces his plan to get a new vehicle and leaves, making Stephanie promise to stay inside with the doors locked. Stephanie agrees.



As soon as Morelli leaves, Stephanie heads back to Stark Street. The latest plan involves sitting outside the gym, locked inside Morelli's Jeep. In the early afternoon, Jimmy Alpha knocks on the window of the Jeep. Alpha asks Stephanie why she's sitting at the gym instead of staking out friends and family to catch Morelli. Stephanie tells Alpha that she thinks Benito hurt Carmen then sent Ziggy to Carmen's apartment to make sure she didn't talk. Morelli walked in and foiled the plan. Ziggy gets shot, Carmen and the mystery man disappear, and Morelli takes the rap. Alpha tells Stephanie that she's crazy.

Stephanie holds out in the heat as long as possible before she leaves to get fast food and find a bathroom. Later in the afternoon, Stephanie gets out of the Jeep to decompress and stretch. Jackie brings a coke over, saying that Stephanie looks like she's headed for heat stroke. After the conversation, Stephanie turns to get back into the Jeep and runs right into Ramirez. Stephanie questions Ramirez about hurting Carmen. Ramirez says he had a date with Carmen, and she deserved what she got. Stephanie asks where Carmen is now and Ramirez says that she split after Ziggy got shot. Ramirez wants to take Stephanie upstairs to talk and offers her a ride in the Porsche. Stephanie refuses. Ramirez grabs Stephanie's arm and, in turn, Stephanie kicks Ramirez in the shin. Ramirez hits Stephanie in the face. Stephanie blasts Ramirez with the nerve gas. Jimmy Alpha and two others ran out of the building as Ramirez went down. Alpha tends to Stephanie, who has a fat lip and is bleeding. Stephanie tells Alpha that Ramirez needs help and that she is going to the police. Alpha apologizes once again and begs Stephanie to wait a day before going to the police as Ramirez "can't take another assault charge now".

Chapter Eleven Analysis

Stephanie begins to trust Morelli. However, she shows a fierce independent streak by ignoring Morelli's orders and leaving the apartment. Stephanie sits in the Jeep on Stark Street for more than four hours, secure in the knowledge that Ramirez can't get to her inside the locked vehicle. Stephanie proves to Alpha that she's a threat by relaying the hypothesis on Ziggy's murder.

Later in the day, Stephanie decides to leave the safety of the Jeep to stretch. After finishing a conversation with Jackie, Stephanie is confronted by Ramirez. Going against her own instincts, Stephanie had let her guard down. False bravado overcomes Stephanie as she questions Ramirez about Carmen. Ramirez makes more advances and then threatens Stephanie when she refuses. Bravado is replaced by fear and survival instinct when Stephanie tries to get free of Ramirez's grasp. Stephanie's wits kick in, and Ramirez is knocked flat by a spray of nerve gas. Jimmy Alpha is on the scene, offering platitudes and false promises. Stephanie has had enough and tells Alpha she's going to the police. Alpha, sensing his own downfall should Ramirez go to jail, begs Stephanie to rethink the decision.



Chapter Twelve

Chapter Twelve Summary

Stephanie leaves Stark Street but doesn't feel safe until she reaches Hamilton Avenue, which feels like home turf. Stephanie pulls into a parking lot at a convenience store to sit and think. Although she will file a police report, Stephanie isn't sure how the Trenton cops will respond to the assault charges against Ramirez. Flaunting herself on Stark Street after filing the first report isn't very smart. Still, Ramirez can't get away with hurting any more women. Stephanie calls one of the cops assigned to the case and leaves a message.

While backing out of the parking space at the convenience store, Stephanie runs into a truck. The truck sustains no damage but Morelli's Jeep looks like someone took a can opener to the rear fender. Stephanie decides that she'd be better off committing suicide than facing Morelli when he learns about the accident.

Back at the apartment, Stephanie parks the Jeep in a poorly lit part of the parking lot hoping that Morelli won't spot the damage. Stephanie plans to get it repaired the following day even though she has no idea how to pay for it.

The cop returns Stephanie's call and takes down a preliminary report regarding Ramirez. Stephanie promises to stop in at the police station and file a formal complaint. Morelli calls early the next morning to let Stephanie know that he's leaving town until evening when he can pick up the newly painted van. Until then, Morelli is like a sitting duck. Stephanie goes back to bed but is awakened two hours later by a loud car alarm. Recognizing the sound of the security system in Morelli's Jeep, Stephanie runs to the window to see Morty Beyers smash the alarm with the butt of a gun. Stephanie yells out to Beyers to ask what he's doing. Beyers says that his wife left and took the family car. Instead of wasting money on getting a rental car, Beyers remembers Morelli's Jeep and decides to use it instead. Stephanie argues that taking the Jeep without permission is stealing. Beyers taunts Stephanie and asks if she's going to call the cops. Annoyed by Beyers' arrogance, Stephanie grabs the can of nerve gas and runs outside in her nightshirt. Just as Stephanie steps outside the door, Beyers starts the Jeep. As Beyers steps on the accelerator, the Jeep explodes in a bright yellow firebomb.

Stephanie waits until fire trucks arrive before going back upstairs to dress. The reflection in the mirror is even worse than it was before. In addition to the bruised cheek and swollen lip from Ramirez, Stephanie's close proximity to the fire has left her looking sunburned with singed hair and no eyebrows. Stephanie returns to the parking lot and joins the group of tenants watching the scene unfold.

The same cop who took Stephanie's report on Ramirez was at the scene. Stephanie embellishes the situation while leaving the most basic facts in tact. Stephanie reports to the cop that the vehicle belonged to Morelli. Astonished at yet another twist, the cop



tells Stephanie that there may be more questions when she stops by the station to file the papers on Ramirez.

Stephanie calls Connie to report the bombing and the death of Morty Beyers. While on the phone, Connie offers Stephanie another bond. The current fugitive is a 76-year-old exhibitionist who is living in Stephanie's apartment building. Stephanie accepts the case and goes to make the apprehension. The FTA agrees to go with Stephanie to get a new bond. Realizing that Morelli's Jeep was her only transportation, Stephanie asks the man to borrow his car to drive to the police department.

Stephanie needs to retrieve the Nova that was parked off Route 1. Frank Plum is at home and agrees to pick Stephanie up and take her to the car. Frank stays with Stephanie until the car is running. Stephanie thanks him and says that she will be at the house for stuffed shells at 6 o'clock.

The bruises and loss of eyebrows do nothing to inspire anything but worry in Helen Plum. Grandma Mazur wants details of the incident, although it had been on the news. Stephanie leaves the house after dinner, loaded down with leftovers.

Stephanie spends the evening trying to figure out who planted the bomb that was obviously meant for her. Ramirez most likely didn't have the know-how to do it and Lonnie Dodd was still in jail. Stephanie decides that it probably has to do with the Kulesza murder and the fact that she's been snooping around. Stephanie's missing something and can't put her finger on what it is. The only other person who might want her dead is Morelli.

Morelli calls to tell Stephanie that he's coming up to the apartment. Stephanie tucks the defense spray into the waistband of her shorts, just in case. Once Morelli arrives, Stephanie is forced to explain the encounter with Ramirez as well as the fact that Morelli's Jeep was blown up. Morelli is not pleased.

Morelli offers Stephanie the chance to complete the "capture" if she agrees to help him solve the case. Morelli says that unless she helps, there is no way she will ever be able to catch him. Stephanie whips out the defense spray, and Morelli knocks it across the room. Stephanie says that it wasn't fair, because he was expecting it. As Morelli dozes off in front of the TV, Stephanie threatens to spray him again. Eyes closed, Morelli grins and says that it's just not her style.

Stephanie begins to crack under the pressure of being stalked and almost killed. Morelli attempts to comfort her to no avail. Stephanie claims that she feels the need to tie up some personal details in case something happens. Upon discovering that Stephanie had to retrieve the Nova, Morelli insists on starting it for her in case there's another bomb.

Stephanie's most pressing personal errand is to go to Kuntz Appliances and buy a blender that is on sale. Most alluring is the free daiquiri mix that goes along with it. While visiting with Bernie, Stephanie observes Sal Bocha across the street, cleaning the butcher shop windows. Stephanie knows that Kulesza had visited the butcher shop and



wondered why he would drive the whole way downtown to purchase meat. Stephanie surmises that while Sal is only a small time bookie, maybe he has information about Kulesza, Carmen, or the mystery witness with the flattened nose. Stephanie decides to pay a visit to Sal.

Chapter Twelve Analysis

Stephanie is more scared than hurt after the incident with Ramirez. Although Stephanie knows that it is necessary to file a police report, she can't bear to leave the safety of Hamilton Avenue and her own neighborhood. Instead, Stephanie places a call to Dorsey, a cop working the Kulesza case. Dorsey will take care of the report. After regaining composure, Stephanie backs out of a parking space and hits a truck. Stephanie begins to think that things can't get much worse and that Morelli is most likely going to kill her when he sees the damage to the rear fender. The other vehicle suffered no damage, so Stephanie won't have to deal with the insurance company. The other motorist takes pity on Stephanie for the bruises on her face, swollen lip, and the accident. Assuring the man that the injuries were caused by an accident and not domestic violence, Stephanie drives back to the apartment where it's safe to lick her wounds.

Stephanie gets a reprieve from Morelli's wrath when he calls the next morning to say that, because the van is being painted to render it less conspicuous, he will be out of town for the day. Stephanie feels marked relief that the Jeep may be able to be repaired without Morelli ever knowing about the accident. How Stephanie will pay for the repairs is of little consequence. As always, Stephanie will find a way.

Morty Beyers arrives on the scene and proceeds to break into Morelli's Jeep. Stephanie is furious that Beyers would try to steal the Jeep right from under her nose. Beyers says that Stephanie really has no recourse, intimating that he was following her lead by taking it. Since Beyers' wife left and took the car, Beyers thought that he was being resourceful and saving money by not renting a car. Aggravated and unwilling to let go of the Jeep, Stephanie runs downstairs to stop Beyers. Stephanie makes it to the parking lot in time to see Beyers being blown to smithereens when a bomb goes off, blowing the Jeep apart and Beyers with it. Stephanie is filled with terror and thoughts that the bomb was meant for her. There seems to be no way out at this point. Although Stephanie is singed, she feels great relief to be alive.

Stephanie is forced to think fast when Dorsey asks why Morelli's Jeep was at her apartment. Stephanie makes up a lame lie which Dorsey doesn't believe but lets it slide for the time being. Stephanie makes a call to Connie to report the bombing and Beyer's untimely demise. Although the accident is tragic, Stephanie profits by taking on another FTA, one that lives in the building.

Stephanie spends the rest of the day trying to figure out who would want her dead. The only plausible solution is Morelli, although it doesn't feel right. Although Morelli is

shocked by the explosion, Stephanie gets some relief that Morelli isn't the bomber. In fact, Stephanie feels some relief at having Morelli there to protect her.

Stephanie is nearly hysterical with all that is going on. Morelli gives Stephanie a hard time about wanting to leave the apartment but Stephanie is adamant that there are details that should be dealt with in case she winds up dead. One of those details includes buying a new blender to make daiquiris. Stephanie needs a drink. Stephanie has a revelation while at the appliance store. It's possible that Sal Bocha has information about Kulesza and the murder. Stephanie decides to investigate.



Chapter Thirteen

Chapter Thirteen Summary

Stephanie goes to see Sal Bocha under the guise of buying fish for dinner. While in the butcher shop, Stephanie spots a man fitting the description of the missing mystery witness. Sal tells Stephanie that the man, whose name is Louis, works for a distribution company and often makes deliveries to the shop. Louis also takes away barrels filled with scraps that are used for dog food.

The pieces start to fall into place. While there may not be a connection between Sal and Kulesza, it makes sense that Louis was the driver of the refrigeration truck parked behind Carmen's apartment building on the night Kulesza was shot. Maybe Kulesza and Louis were working as clean up detail to hide Ramirez's indiscretions with Carmen.

Stephanie decides to stake out the butcher shop for a while. Louis and Sal talk out front and Sal is obviously agitated. The closed sign is put out and Louis and Sal leave in the refrigeration truck. Stephanie follows the truck to a marina outside of town. The two men park and lean against the truck's bumper, apparently waiting for a third party.

Stephanie tries to figure out a way to reach Morelli. Returning to a gas station that she passed on the way to the marina, Stephanie parks the Nova behind the building. The only way Stephanie can reach Morelli is to call her own number and leave a message on the answering machine. Since the apartment is bugged, Morelli should be able to hear the message. It works.

While Stephanie waits to hear from Morelli, Ramirez's Porsche flies by the gas station. A short time later, the Porsche heads back to the city, this time with a passenger. Stephanie decides that one man will be left at the marina and, hopefully, Morelli can get some answers.

Morelli arrives at dusk and Stephanie fills in the details of the day's events. Morelli tells Stephanie to stay behind while he checks out the marina. Stephanie follows Morelli. There's no sign of anyone at the marina, in the cab of the truck, or on the boat docked nearby. Morelli notices the temperature gauge on the truck is set at twenty degrees and decides to check in back. Sal and Louis are in the back of the truck, both dead. Stephanie and Morelli both search the entire truck for the gun that Kulesza was carrying when he shot at Morelli but there is no gun. In addition to the two dead bodies, Carmen Sanchez's body stuffed into a barrel that Louis had hauled out of Sal's Butcher Shop. There is also pure heroin thrown around inside the back of the truck. The pieces fall together as Morelli concludes that Sal must have been using the boat to pick up drug shipments offshore. It made sense since customs wouldn't be present at such a small marina. Morelli surmises that although the drug ring has been uncovered, there is still no evidence to clear his name for the shooting of Kulesza. The only person who knows the truth is Ramirez, who may or may not talk. Stephanie says that Morelli should turn



himself in and let the police sort it all out. They argue and Stephanie locks Morelli inside the truck, determined to turn him into the Trenton Police.

En route, Stephanie calls Dorsey to say that Morelli has been apprehended and is on the way in to the department. Stephanie requests that Dorsey have at least two uniformed officers ready to take Morelli once they arrive. It is not going to be pretty.

After Stephanie relinquishes Morelli to the police, she returns home. A mixture of relief and regret wash over Stephanie as she thinks about Morelli's apprehension. A light breeze blowing through the window comforts Stephanie until she realizes that the window was closed and locked when she left. Inspecting the window, Stephanie sees that the glass was cut, allowing the intruder to access the latch. A voice from behind tells Stephanie to turn around. Jimmy Alpha is standing in the bedroom with a gun pointed at Stephanie.

Alpha starts with small talk then tells Stephanie how he has worked all his life to find a champ like Ramirez. However, Ramirez has gone out of control and Alpha can't do anything about it. Alpha is forced to clean up Ramirez's messes to protect his financial future. Alpha knows that Ramirez is unstable and that the champ won't last long before he goes completely off the deep end. In the meantime, Alpha takes the money he makes off Ramirez and invests it into other ventures. One thing leads to another and Alpha finds himself mixed up with a Jamaican drug cartel and serving as a money launderer. Sal gets upset when Stephanie recognizes Louis and the pair take off to the marina to meet with Alpha. Alpha already knows that Louis has to be killed because he messed up one too many times. Sal was just in the way. Alpha borrows Ramirez's car, drives to the marina and kills both Sal and Louis in the style of the drug cartel. Alpha throws around some drugs and leaves, knowing that Stephanie has seen the car and will blame Ramirez. The only two people who can ruin Alpha are Ramirez and Stephanie. Alpha plans to call Ramirez to Stephanie's apartment and let him have his way. Ramirez will get shot, presumably by Stephanie. Stephanie will also be dead, either by Ramirez's hand or Alpha's.

Alpha makes the call to Ramirez and says that Stephanie wants him to come to the apartment but that Ramirez should use the fire escape to avoid being seen. Stephanie feels ill and tries not to faint. Alpha is caught off guard and asks if Stephanie's going to be sick. Stephanie lunges at Alpha, hits him in the stomach, and then runs. Stephanie makes it almost the whole way to the front door when Alpha's gun goes off and hits Stephanie in the rear end. Stephanie reaches for the Smith and Wesson in her purse. Alpha comes out of the bedroom, points the gun at Stephanie and tells her that it's the only way. Fighting back tears, Stephanie takes the gun in both hands and fires through the purse.

Chapter Thirteen Analysis

Stephanie is amazed at the dumb luck when Louis walks into Sal's Butcher Shop. Convinced that Louis is the mystery man from Carmen's apartment, Stephanie tails him



and Sal. The men drive to a marina where they are waiting for a third party. Stephanie is both excited and scared and is desperate to reach Morelli. Stephanie is learning to think under pressure. Morelli hears the message Stephanie leaves on her own answering machine, and Stephanie relays the details of what's happening.

Stephanie plays it smart by waiting for Morelli. Stephanie realizes that doing otherwise would have been a disaster when she spots Ramirez's Porsche on its way to the marina.

The search at the marina is more than what Stephanie bargained for when she took the job. The sight of three dead bodies and the heroin put Stephanie into temporary shock. It is only the argument with Morelli that brings her to senses. Stephanie shows fortitude by locking Morelli in the back of the truck with the dead bodies and delivering him to the Trenton police. The need to collect the bounty money has risen to desperate proportions.

Stephanie has a moment of respite when she returns home. Relief turns to terror when Stephanie realizes that someone has broken into the apartment. Faced with Jimmy Alpha and a gun, Stephanie momentarily loses control. Alpha makes a confession, outlining the details of the murders and drug trade, as well as plans for killing Stephanie and Ramirez. Stephanie's fight or flight instinct kicks in, and she attacks Alpha in an attempt to escape. Running on pure adrenaline, Stephanie goes for her gun. In the face of mortal danger, Stephanie is able to protect herself by shooting Alpha.



Chapter Fourteen

Chapter Fourteen Summary

Four days later, Stephanie is at home recuperating from the gunshot and reflects on the events of the case. All considered, Stephanie is lucky for escaping almost unscathed. Alpha was dead and Ramirez had been captured outside on the fire escape. Lastly, the bounty money has been deposited into the bank, allowing life to return to normal.

Morelli appears bearing pizza and beer. Stephanie is wary of Morelli's presence and asks why he's there. Morelli claims that he just wanted to check in and see how Stephanie is feeling. Stephanie is unable to wear a brave face and collapses into tears. Morelli comforts Stephanie.

Morelli asks Stephanie if she remembers the incident when they were kids. Stephanie said that she remembers. Morelli wants to know if she still blames him for the incident at the bakery. Stephanie says that she takes a share in the responsibility, probably due to curiosity and rebellion. Morelli asks if they can be friends after everything that has occurred. Stephanie says that it might be possible.

Morelli updates Stephanie on the case. Morelli was cleared due to the fact that Stephanie's apartment was bugged, and Alpha's confession was recorded. Ramirez was in jail without bail and the missing gun was found along with Carmen's body. Morelli had been cleared.

Morelli asks if Stephanie will continue to work for Vinnie. Stephanie replies that she will probably keep the job. Once again, Morelli wants to clear the air with Stephanie. Morelli apologizes for the poem he wrote on the stadium wall after their fling at the pastry shop. Stephanie is horrified since she knew nothing about it. Morelli, trying to redeem himself, tells Stephanie that the poem was flattering and that it's unattractive to hold a grudge. Stephanie tells Morelli that he's scum. Morelli counters that it might be true but that he gives good...pizza.

Chapter Fourteen Analysis

It's clear that although the case is over, Stephanie will require a lot of recovery time - both physical and mental. The shooting gives her night terrors. Morelli's presence irritates and soothes Stephanie. Stephanie allows herself to be vulnerable and comforted by Morelli. This is a concession that Stephanie would have not made previously.

Relief washes over Stephanie when Morelli gives updates on the case. Morelli says that the shooting of Jimmy Alpha was something that might have been done by a marksman. Stephanie is conflicted as pride over killing a man doesn't feel right. Sorrow didn't quite fit, either. Regret is the only emotion that makes sense.

The bickering between Stephanie and Morelli is comic. It's clear that there is some form of attraction but that neither has a clue what to do about it. Morelli's suggestion to attempt friendship seems like a good idea until he confesses to writing a poem about their sexual encounter on the stadium wall back in high school. Stephanie does not take it well. Although Stephanie and Morelli can agree on little more than sports, beer and pizza, a potential relationship seems both volatile and inevitable.



Characters

Stephanie Plum

Stephanie Plum is a 30-year-old resident of Trenton, New Jersey - specifically a neighborhood known as "The Burg". Stephanie is 5'7" and weighs 127 pounds, regardless of her penchant for donuts, Pino's pizza, and beer. A sometime unruly mop of brown curly hair brushes her shoulders, setting off brown eyes. There are no tattoos or distinguishing marks.

The Plum family is of Italian-Hungarian descent, which lends its fair share of temper and impetuosity to the heroine. Determined to remain independent, Stephanie has no qualms about running home to the Plum family home where she can lick her wounds over a nice pot roast and some pineapple upside down cake. Much to the family's dismay, Stephanie is a divorcee who was married "all of five minutes" and has yet to find someone who is both strong and yet tolerant of her newly acquired job as a bounty hunter.

Joseph Morelli

Joseph Morelli is the sexy neighborhood bad boy turned sexy vice cop. Morelli stands 6' tall and has broad shoulders, dark hair and expressive dark brown eyes. An Italian heritage gives Morelli a temper and a passion for his work as a member of the Trenton Police Department, as well as for sex. Morelli is known for his sexual prowess and for getting whatever it is that he wants from any woman. Morelli has a love of sports, beer, Pino's pizza, Italian home cooking, and a lust for Stephanie.

From the time Morelli coaxed Stephanie into his father's garage to play "train" (where he looks up her skirt), Morelli has been nothing but a source of trouble and intrigue to Stephanie. A fling at the local Tasty Pastry made Morelli Stephanie's first lover and also the first person she would attempt to run down with a car. Morelli is smart, a little jaded, and more compassionate than it would be wise for his prey to know.

Grandma Mazur

After Grandpa Mazur was sent "to the big pork roast in the sky", Grandma Mazur moved into the Plum family home with her daughter, Helen, and son-in-law, Frank. The white-haired, knobby-kneed Grandma Mazur is exactly the opposite of a traditional grandmother through her off the wall comments and comical antics, which makes her a source of contention for Helen, and a pain in the neck for Frank. Obsessed with funerals, Grandma Mazur takes any opportunity to go to a viewing at the funeral home, where trouble always ensues.



Helen Plum

Helen Plum is Stephanie's mother. The answer to most things in Helen's world is to cross herself in religious fashion and cook. If all else fails, there is a bottle of sherry stashed in the kitchen. Stephanie baffles Helen as a daughter should want a traditional, safe life, much like her other daughter, Valerie. Stephanie is in direct contrast to Valerie in every way. Stephanie's healthiest and longest lasting relationship is with her hamster, Rex.

Frank Plum

Frank Plum is a retired postal worker who drives a cab part-time for extra money and to allow him to get out of the house, especially to avoid dealing with Grandma Mazur. Frank is known to deliver comments under his breath at the dinner table, watch sports, and read the paper.

Vincent Plum

Vinnie is Stephanie's cousin and the owner of Vincent Plum Bail Bonding Company. According to Stephanie, Vinnie is the sleazeball of the family. The company is on the up and up, however, Vinnie's practices are more than a little suspect. He is known for having many unusual sexual encounters, often including animals. Vinnie is concerned about keeping the company in the black and refuses to hire Stephanie as a fledgling bountyhunter until she blackmails him by threatening to pay a visit to Vinnie's wife. Vinnie is known for hiding in the back office. Stephanie refers to him as "a worm, a sexual lunatic, a dog turd".

Connie Rosolli

Connie Rosolli manages the office at Vincent Plum Bail Bonding Company. Aside from Vinnie, Connie is the only person in the company who can write a bond to have an offender released from jail. In addition, Connie keeps track of the books, the people who need to be apprehended, and also writes the checks to the bounty hunters. Connie is an Italian Jersey girl with big hair, a saucy attitude, and a heart of gold.

Ranger

Ricardo Carlos Manoso, a.k.a. "Ranger", is an expert bounty hunter who works for Vincent Plum Bail Bonding Company. Ranger is a second generation Cuban-American that is ex-Special Forces and maintains a stealthy presence, entering buildings without being noticed, always being in the right place at the right time or at least nearby, and well-known for keeping his own counsel. Ranger is a mystery man who owns his own security company and is harder to get next to than any President of the United States.



Ranger has an affinity for the work and agrees to help train Stephanie as a bounty hunter.

Mary Lou Molnar

Molnar is Stephanie's best friend from high school and the voice of reason when it comes to dealing with Morelli.

Dickie Orr

Dickie Orr is Stephanie's ex-husband who cheated shortly after the wedding. Dickie is a lawyer.

Mooch Morelli

Mooch Morelli is Joseph Morelli's cousin and the person who assists Morelli in hiding from the law.

Mrs. Morelli

Mrs. Morelli is Joseph Morelli's mother. As a dyed-in-the-wool Italian mom, Mrs. Morelli will do anything to protect all of her sons, regardless of the law. Mrs. Morelli is not fond of Stephanie, particularly when Stephanie appears on the doorstep wanting information about Joseph's whereabouts. Mrs. Morelli threatens to call Helen Plum to tell on Stephanie for carrying a gun.

Morty Beyers

Morty Beyers is the second best bounty hunter at Vincent Plum Bail Bonding Company. When Morty suffers an attack of appendicitis and is hospitalized, Stephanie steps in as a bounty hunter in training. Morty recovers enough to go back to work in the middle of Stephanie's first big case and takes back the work she had begun. Morty is soon blown up in a car bombing.

Eddie Gazarra

Eddie Gazarra is a cop with the Trenton Police Department, as well as one of Stephanie's closest friends since high school. Gazarra also happened to marry Stephanie's cousin, Shirley the Whiner. As a close friend, Gazarra is always on hand to give Stephanie advice and inside information and also teaches her how to shoot the new .38 Special required by any bounty hunter.



Carl Costanza

Carl Costanza is Eddie Gazarra's partner and one of the cops who always seems to be at the scene of the crime. Carl assists Stephanie with her first bounty.

Bernie Kuntz

Bernie Kuntz is Stephanie's mother's idea of the perfect match. Bernie is a sweet guy with a promising future in appliance sales at the family business. Stephanie thinks Bernie is a nice guy, but their relationship progresses no further than the purchases of an answering machine and blender.

Carmen Sanchez

Carmen Sanchez is a police informant who has ties to the low-level drug culture in Trenton. With the sale of pure heroin on the rise, Sanchez becomes a possible in for the cops to infiltrate a drug cartel that has moved into the area. Sanchez goes missing and is murdered before she can relay the information to Morelli.

Ziggy Kulesza

Ziggy Kulesza is a criminal who is somehow involved in Trenton's drug trade along with being Benito Ramirez's bodyguard. With ties to Carmen Sanchez and others, Ziggy could prove to be an unwilling but valuable source of information. Unfortunately, Ziggy recognizes Morelli and draws a gun on him. Morelli kills Ziggy in self-defense.

Sal Bocha

Sal owns a butcher shop across the street from Bernie Kuntz's appliance store. Sal does more business as a bookie than a butcher and has become involved in murder and the sale of heroin.

Benito Ramirez

Benito Ramirez is a heavyweight boxing champion on the rise. Benito is from a drug addicted home and has been raised in part by his manager. With a volatile temper and penchant for hurting women, Benito is a narcissistic sociopath who sets his sights on Stephanie.



Jimmy Alpha

Jimmy Alpha is Benito Ramirez's manager who will do anything to ensure his investment in Ramirez, as well as his own financial future.

Lula

Lula is a buxom Trenton hooker who gives information to Stephanie about Morelli and Ramirez. A smart mouthed, sassy woman, Lula doesn't believe in taking guff from anyone, even her pimp. Lula becomes a pawn in Ramirez's plan to get to Stephanie.

Jackie

Jackie is a buxom Trenton hooker who gives information to Stephanie about Morelli and Ramirez. Jackie is cautious and has the need to protect her own hide.

Lenny Gruber

Lenny Gruber is a repo man after Stephanie's beloved Mazda Miata. He's also known as "maggot".

Joyce Barnhardt

Joyce Barnhardt is a bounty hunter who is also Stephanie's arch nemesis. Joyce is the other woman with whom Stephanie's ex-husband cheated.

Sunny

Sunny is the owner of the store where Stephanie buys her bounty hunting supplies. Stephanie and Gazarra use the shooting range.

Al the mechanic

Al is a friend of Ranger's who owns a garage. Al helps Stephanie with repairs on the decrepit Nova and installs an alarm on the Jeep Stephanie stole from Morelli.

Louis

Louis is the "mystery witness" at the scene of the Ziggy Kulesza shooting, and the only one who can clear Morelli's name regarding the murder charge. A large man with a face



that looks like it was hit with a frying pan, Louis is involved in the murder of Carmen Sanchez as well as the drug trade.

Mrs. Markowitz

Mrs. Markowitz is the next door neighbor to Mr. and Mrs. Plum.

Ronald Buzick

Buzick is a fat, bald neighborhood butcher that Helen Plum tries to push on Stephanie.

Rex

Rex is Stephanie's hamster, confidant, and longest lasting relationship.

Francie

Francie is Stephanie's cousin who knows everything about everyone.

Emilio

Emilio is the owner of the pawn shop that Stephanie frequently visits.

Valerie

Valerie is Stephanie's 'perfect' sister.

Edelman

Edelman is one of the witnesses to the Kulesza shooting.

John Kuzak

Kuzak is a tenant in Carmen Sanchez's building and a witness to the Kulesza shooting. He's a former Vietnam vet who drinks a lot and has a rattler tattooed on his forehead.

Dillion Ruddick

Ruddick is the super of Stephanie's building.



Clarence Sampson

Sampson is a big, fat neighborhood drunk and Stephanie's first FTA.

Lonnie Dodd

Dodd is Stephanie's second FTA, wanted for auto theft. Dodd gets Stephanie's gun and shoots Ranger in the leg.

William Earling

Earling is an exhibitionist senior citizen that lives in Stephanie's building and her third FTA.

Andy Zabotsky

Zabotsky is a fellow bounty hunter known for apprehending a fugitive while waiting in line to get a bucket of chicken.

Mrs. Santiago

Mrs. Santiago is a tenant in Carmen Sanchez's building who nearly escapes being burned to death in her apartment.

Carmen

Carmen is one of Morelli's women who is known to leave suggestive messages on Morelli's home answering machine.



Objects/Places

Stephanie Plum's Apartment

Stephanie's small apartment is on the second floor of a non-descript red brick building located just outside the Burg section of Trenton. This is where Stephanie lives and is also the home base for the job as bounty hunter, aside from the bail bonding company. People are always in and out of Stephanie's apartment, whether she likes it or not. The only other resident is Rex, Stephanie's pet hamster.

The Plum Home

The Plum home is the residence of Stephanie's parents, Helen and Frank Plum, as well as Helen's mother, Grandma Mazur. The home is one half of a duplex located in the center of the Burg, in Trenton. The neighborhood is a typical close-knit place where people keep an eye on one another, and everybody knows everybody else along with their business.

Vincent Plum Bail Bonding Company

VPBBC is the office where Stephanie works as a bounty hunter. On the payroll are Vinnie, Connie Rosolli, and various freelance bounty hunters, including Ranger. It's located between Tender Loving Care Dry Cleaning and Sal's Butcher Shop.

Sal's Butcher Shop

Located next door to Vincent Plum's Bail Bonding Company and across the street from Kuntz Appliances, Sal's is a front for bookmaker and owner, Sal Bocha.

Pino's Pizzeria

Pino's is a favorite spot for Trenton cops as well as Stephanie, known for delicious, inexpensive pizza.

Hamilton Avenue

The main street that runs through Trenton is Hamilton Avenue.



Stark Street

Stark Street is in the bad part of town and the location of many drug related activities. It's located on Stark Street is the Stark Street Gym, Jimmy Alpha's office, and the corner where Lula and Jackie work.

Stark Street Gym

Operated by Jimmy Alpha, the Stark Street Gym is home to Benito Ramirez, heavyweight champion in the making. The building is run down, dirty, and smells like sweat and urine.

Joe Morelli's apartment

Joe's apartment is a non-descript apartment in downtown Trenton.

Al's Auto Body

Al's Auto Body is the place where Ranger takes his many vehicles to be repaired and maintained. Ranger introduces Stephanie to the garage where she has a decrepit Nova repaired and an alarm installed in the Jeep that was "comandeered" from Morelli.

The Marina

The marina is the final destination of the refrigeration truck that holds the dead bodies of Carmen Sanchez, Sal Bocha, and Louis the mystery witness. It's the same site at which Stephanie captures Morelli.

Kuntz Appliances

Kuntz Appliances is located across the street from Sal's Butcher Shop and Vincent Plum Bail Bonding Company. Bernie Kuntz, Helen Plum's idea of a perfect match for Stephanie, works there.

Morelli's garage

The Morelli's garage is the place where Joe Morelli lures Stephanie inside to play "train" when Stephanie is six-years-old.



Tasty Pastry

Tasty Pastry is the bakery where Stephanie worked after school hours when she was in high school. It's also the location of Stephanie's first sexual encounter with Morelli, on the eve of his leaving Trenton to join the Navy.

Blue Ribbon Used Cars

Blue Ribbon is a used car lot frequented by Stephanie, because she has very bad luck with keeping cars.

Trenton, New Jersey

Trenton is home to Stephanie Plum and all characters in One for the Money.

E.E. Martin

E.E. Martin is the discount store where Stephanie worked as a lingerie buyer until she was laid off.

The Burg

The Burg is a neighborhood located in Trenton and home to the Plum family.

The Step In

The Step In is a bar on Stark Street where Carmen Sanchez works.

Mazda Miata

The Mazda is Stephanie's car at the beginning of the book. It gets repossessed.

Chevy Nova

The Nova is the used car Stephanie is forced to buy after the Miata is repossessed. It is covered in rust with a bad exhaust system and ends up being vandalized on Stark Street.

Jeep Cherokee

The Cherokee is Morelli's Jeep that Stephanie commandeers.



Porsche

Benito Ramirez's trademark silver sports car is a Porsche.

Smith and Wesson .38 Special

The Smith and Wesson .38 Special is the 5-shot revolver that Stephanie purchases with the help of Ranger.

Trenton Police Department

The Trenton Police Department is where Stephanie has to take apprehended fugitives for processing.

Themes

Family

Family plays a very strong part in *One for the Money*. Stephanie Plum is one of two daughters to Helen and Frank Plum, natives of Trenton, New Jersey. Living with the Plums is Helen Plum's mother, known as Grandma Mazur. Although Stephanie lives out on her own, returning to the home of her childhood is a common theme. Helen Plum is convinced that all the problems of the world can be solved by a nice pot roast and some cake. Frank Plum prefers to make snide comments, particularly about Grandma Mazur who drives him crazy, otherwise Frank involves himself with sports and the evening newspaper.

Stephanie always feels like she is being compared to her "perfect" sister, Valerie. Happily married with two children, Valerie is everything Stephanie is not. Valerie was the perfect student who never got into trouble, then married and is leading a perfect traditional life. Stephanie, on the other hand, got into a lot of trouble and was married "for all of five minutes" before her husband cheated with arch nemesis Joyce Barnhardt.

Grandma Mazur always encourages Stephanie to do anything that might be exciting, much to Helen's chagrin. Where Helen worries constantly, Grandma Mazur plays devil's advocate and often thinks that she is able to partake in the same activities as Stephanie.

In the end, Stephanie's family is always there, providing comfort and support even when they disagree with choices that their daughter has made. In their own way, the Plums are accepting of Stephanie's life and the family home will continue to provide safe haven.

Feminism

Stephanie Plum has a strong streak of feminism running through her that constantly battles with the need for traditional Italian-Hungarian values and home life. Once married to unscrupulous lawyer Dickie Orr for a brief time, Stephanie realizes that it's important to rely on her own skills and wits, however faulty they may be.

When Stephanie loses a respectable job as a lingerie buyer and is out of work for six months, she is hesitant to tell the family. Stephanie worries about her mother's reaction and does not want to appear as if she has failed once again. Attempts to secure work are unsuccessful until cousin Vinnie is in need of a file clerk at the bail bonding company. When Stephanie learns that becoming a bounty hunter could net a large amount of cash, she asks Vinnie for the job. Vinnie denies the request and mocks Stephanie. Determined to get the job, Stephanie stands up to Vinnie and threatens to tell his wife, Lucille, about the many sexual indiscretions Vinnie attempts to keep hidden. Stephanie gets the job.



The need for self-reliance often overwhelms Stephanie's common sense and ability to ask for help. Taking the suggestion of Vinnie's right hand woman, Connie Rosolli, Stephanie agrees to meet Vinnie's number one bounty hunter, Ranger. Reluctantly, Stephanie must rely on Ranger to save the day when she is chained, naked, to a shower curtain rod. Ranger soon becomes Stephanie's saving grace.

Other examples of feminism can be seen in Connie Rosolli, the office manager for Vincent Plum. Connie runs the show and in typical Jersey girl fashion, takes no guff from anyone, including Vinnie. Lula, a prostitute whom Stephanie questions, is all woman and one who has enough street savvy to hold her own with anyone, including her pimp.

Small Town Life

Trenton, New Jersey is a city with small neighborhoods throughout. Stephanie Plum comes from one such neighborhood, known as The Burg. The Burg is made up of traditional families who still believe in Sunday dinners, talking over the fence, and sitting out on porch stoops on hot summer nights. As with most small towns, there are the places everyone frequents, such as the local deli, meat market, bakery, and pizzeria. These are the places where people gather to talk and share gossip.

When a member of the Burg is in trouble, there is a network of people willing to help or at least give information. The community itself is an extended family, complete with a long memory of every major event, triumph, and indiscretion.

Stephanie sometimes finds the closeness of the Burg to be suffocating. More often than not, however, it is a comfort to be able to go to someplace safe, where it feels like nothing bad could ever happen. In the life of a bounty hunter, having someplace safe is essential.



Style

Point of View

One for the Money is written in first person, through the eyes of Stephanie Plum. By writing in the first person, the author faces the possibility of limiting the story telling to the experiences and perceptions of the lead character. In the case of One for the Money, the first person point of view works very well. The reader gets an opportunity to see inside the mind of a fledgling bounty hunter and how life experiences affect her character and actions. Since Stephanie has insecurities about self-worth, the challenges presented play off both her strengths and weaknesses - mostly her weaknesses. The first person point of view allows a broader understanding of why Stephanie does what she does. It also gives the reader insight to the most basic facts about the main character, such as being raised as a female in rough and ready Trenton, New Jersey and being the less than perfect daughter in comparison to a seemingly Stepford-like sister.

Stephanie clearly struggles in the relationship with Joe Morelli. There is a strong mixture of dislike, anger, and mistrust, combated by overwhelming feelings of lust and security. Stephanie's confusion adds to the story's suspense and adds a comedic edge.

One great problem Stephanie faces is the ability to trust herself. In addition, trying to find out what she really wants throws up a lot of roadblocks and creates inner turmoil.

Setting

One for the Money is set in Trenton, New Jersey. Trenton is a city that embodies the general impression most people tend to have about Jersey - industrial, middle class with a seedy side, blue collar. The ultimate accomplishment in Trenton is to have a decent job, a car that runs, and a home to call your own. Traditional values are still the core of the family unit and everyone looks out for their own.

The main character, Stephanie Plum, was raised in a section of Trenton known as "The Burg". The neighborhood is mostly Italian, which goes along with Stephanie's Italian-Hungarian heritage. In the Burg, everyone knows everyone else and everyone knows every small detail about the neighbors' lives, right down to what they had for supper last night. Stephanie's encounter with Mrs. Morelli is typical of the Burg. When Stephanie drops her gun onto Mrs. Morelli's porch, Mrs. Morelli completely ignores Stephanie's status as a fugitive apprehension agent and threatens to call Stephanie's mother. In the Burg, it doesn't matter who you are or what you do for a living. If you've done something wrong, somebody is going to call your mother.



Language and Meaning

The language in *One for the Money* is very casual. Instead of writing in a formal structure, the author chooses to focus on writing as if the entire book consisted of dialogue. This style and use of language is appropriate and complementary to both the story line and the characters. It is clear that the author knows how people in Trenton speak and that she uses that knowledge to create believable and memorable characters. Characters such as Helen Plum maintain a much more proper tone, while cops in the Trenton Police Department toss around lingo and offer up a sense of detachment that comes with the job. Stark Street prostitutes Jackie and Lula use a lot of street slang and Benito Ramirez emulates a narcissist who speaks about himself in the third person. Ranger is a man of few words who does not feel the need to explain himself, leaving the reader to view him as a man of mystery.

There is a lot of dialogue in the book that efficiently represents each character. The author manages to make the dialogue flow between the large numbers of characters in the book. The descriptions of characters allow the reader to see what a character might look like, yet is not so specific that it robs the reader of imagination.

Outside the dialogue, the text is sharp and well placed. Descriptions of people and places are succinct and vivid. What a lesser author may try to say in twenty words, Janet Evanovich manages to say in five. The ability to cut away the excess leaves the language crisp and completely on the mark.

Structure

One for the Money consists of fourteen chapters. Each chapter averages about twenty pages, except for the last chapter that is seven pages long. The chapters are a fast read, each propelled by dialogue interspersed with narrative.

There is little use of flashback and then only to get across to the reader how Stephanie's previous encounters with Morelli affect her present day life. There is no foreshadowing used in this book.

The plot of the story is fairly straight forward although there are twists and turns that take it in a direction that is unexpected by the reader. The main plot is Stephanie's foray into the world of fugitive apprehension and the subsequent involvement in the murders surrounding the capture of Joe Morelli. There are two basic subplots in the novel. One subplot is the exploration of Stephanie's past relationship with Morelli and in the end, the hint that there might be a future relationship as well. Another subplot regards Stephanie's familial relationships and how she fits into the family dynamic. There are pressures from her parents about living a traditional lifestyle. There is underlying sibling rivalry in the form of Stephanie trying to live up to the image of her perfect sister. Grandma Mazur is potentially the only person in the family who encourages Stephanie in her exploits.



Quotes

"There are some men who enter a woman's life and screw it up forever. Joseph Morelli did this to me - not forever, but periodically."

Pg. 1

Mary Lou Molnar, in reference to Joe Morelli:

"He specializes in virgins! The brush of his fingertips turns virgins into slobbering mush."

Pg. 4

Connie Rosolli on being a bounty hunter:

"Probably, it's like driving the turnpike," Connie said. "Probably, you get used to it. The way I see it, living in New Jersey is a challenge, what with the toxic waste and the eighteen-wheelers and the armed schizophrenics. I mean, what's one more lunatic shooting at you?"

Pg. 17

Ranger to Stephanie meeting for the first time to discuss teaching her the ropes:

"There's me, and then there's you, and you aren't ever gonna be as good as me, Sweet Thing."

Helen Plum, upon learning that Stephanie has taken a job as a bounty hunter:

"You should learn to make slipcovers," she said to me. "There's always a need for slipcovers." She looked at my father. "Frank, don't you think she should learn to make slipcovers? Isn't that a good idea?"

Pg. 41

Stephanie to Morelli, after he rescues her from Ramirez:

"No one asked you to save my ass. I would have saved my own ass if you hadn't interfered."

"Honey, you couldn't find your ass with both hands."

Pg. 59

"My mother didn't mind playing dirty if she thought the cause was worthy. She knew she had me locked in with the pineapple cake. A Plum would suffer a lot of abuse for a good dessert."

Pg. 67

Grandma Mazur, upon accidentally shooting a chicken at the dinner table:

She leaned forward to examine her handiwork. "Not bad for my first time with a gun. I shot that sucker right in the gumpy."

Pg. 71

Stephanie and Ranger, discovering that the door to Morelli's apartment is locked.

"Now what," I asked. "You going to kick the door in?"



"No way. You could break your foot doing that macho shit."

Pg. 91

"Under the right circumstances naked is fine - taking showers, making love, being born. Standing naked and dripping wet in front of Joe Morelli, who was completely clothed, was the stuff nightmares are made of."

Pg. 118

Eddie Gazarra to Stephanie when he discovers that she's carrying a concealed weapon:
"Dozen donuts is what it takes to fix a parking ticket. This is worth a six-pack and a pizza."

Pg. 199

"My mind was spinning. I'd been racking my brain, trying to find Morelli, and here he was in my apartment. He even had his back turned to me. I could shoot him in the butt."

Pg. 220

Stephanie to Morelli:

"You chained me to the shower rod! Then you made me go rooting around in a Dumpster to get my keys! Every time I catch up to you, you do everything possible to humiliate me."

Pg. 223

"I really felt like a jerk, because here was Morelli being nice to me, and what I actually wanted to do was hop on over to Bernie's to buy a blender and get my free daquiri mix."

Pg. 278

Stephanie admits to Morelli that she's afraid of him.

"You should be. You locked me in a refrigerator truck with three dead people. Sooner or later, I'm going to get you for it."

Pg. 315



Topics for Discussion

What might have happened if Stephanie didn't get the job as a bounty hunter?

How would the story have turned out differently if Stephanie and Morelli had been friends?

How might the story have progressed if Stephanie and Morelli were working together on the same side of the law?

How would the flavor of the book change if the setting was in another city?

What might have happened if Benito Ramirez had managed to get into Stephanie's apartment before she shot Jimmy Alpha?

What might have been different if Morty Beyers hadn't been blown up in the car bombing?

How would Stephanie have handled the situation with Lonnie Dodd if Ranger wasn't on the scene?

How would the dynamic between Stephanie and Morelli have changed if she was involved in a relationship with Bernie Kuntz?

How would Stephanie's role in the case have changed if she was ten years younger? Ten years older?

In what way might Stephanie's life be different if she was an only child?

What might happen between Stephanie and Morelli now that the case has been solved?