

One Plus One (Novel) Study Guide

One Plus One (Novel) by Jojo Moyes

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Contents

One Plus One (Novel) Study Guide.....	1
Contents.....	2
Plot Summary.....	3
Chapters 1 – 8.....	5
Chapters 9 – 16.....	9
Chapters 17 – 24.....	13
Chapters 25 – 32.....	17
Chapters 33 – 41.....	20
Characters.....	23
Symbols and Symbolism.....	26
Settings.....	29
Themes and Motifs.....	31
Styles.....	35
Quotes.....	37



Plot Summary

“One Plus One” is a contemporary novel of romance and family by JoJo Moyes, in which potential criminal millionaire Ed Nicholls agrees to drive the kind and financially-strapped Jess Thomas and her children to a math competition in Scotland. Reeling from a bad marriage, and wanting to get out of a relationship with Deanna Lewis whom Ed knows is only with him for the money, Ed suggests Deanna purchase stock in SFAX, the newest financial software that will soon be launched by his company, Mayfly. Ed even gives Deanna a loan in the form of the check to make the purchase. Deanna passes along the information to her brother, who in turn makes millions on the launch – after which time Ed is put under investigation for insider trading.

Meanwhile, 27-year-old Jess Thomas does her best to keep afloat financially. Jess works in house cleaning, including the vacation house of Ed Nicholls, and works at a local pub during the evenings. One night, Jess brings home a drunken Ed, only to find that he has left a massive wad of money and a work ID behind. Jess has two children – the Gothic-dressing 16-year-old Nick (known as Nicky) from one of her ex-husband's former relationships, and her own daughter by her ex-husband, 10-year-old math prodigy Tanzie. Nick is a constant victim of bullying, while Tanzie doesn't fit in due to her extraordinary intelligence. Jess receives word from St. Anne's, an elite private school, that they are interested in having Tanzie attend, and are willing to provide a scholarship to cover 90% of tuition and costs. Jess must come up with 2,000 pounds to register Tanzie by the end of June for the following year. Jess, ever the optimist, begins to figure out how to scrape together the money. When she learns that there will be a competition in math – the Math Olympiad – in Aberdeen, Scotland, Jess decides to enter Tanzie, for the first-place prize is 5,000 pounds. She uses Ed's cash as a downpayment on registration, knowing she will pay him back with the prize money.

Borrowing her ex-husband's car, Jess runs over a curb outside of town and is unable to complete the journey. With even more bills now, Jess does her best to remain positive and to figure out the next step. While driving around feeling distraught, Ed comes across Jess, her children, and their dog at the scene of the accident. Looking to get away and without really thinking, Ed volunteers to take Jess and her family to Scotland. Jess reluctantly accepts. As the journey unfolds over the next few days, Ed and Jess slowly learn about one another. Ed finds much to like in Jess's commitment to her children, and her eternal optimism, while Jess admires Ed for his kindness and commitment to responsibilities. Jess and Ed come to learn about one another's lives, and Ed even comes to encourage Nicky in finding himself through writing blogs while supporting Tanzie's love of math. Jess quickly falls in love with Ed, and supports him as he admits the truth about his investigation to his parents and sister. As the trip comes to an end, Ed and Jess realize how much they will miss each other, and how much like a family they have been.

Back home, Ed discovers his ID card at Jess's house, and Jess admits to using his money for a downpayment on tuition. Ed is horrified, thinking Jess only wants him for his money. In court, Ed is found guilty of insider trading, but does not go to jail, though



he is fined 750,000 pounds. After a discussion with his sister, who points out that she believes Ed can trust Jess, Ed reconnects with Jess. The two begin a real relationship while Ed decides to build a new company. Jess begins her own handyperson business, and Nicky's confidence is boosted by blogging and he begins seeing a girl. Tanzie attends St. Anne's and makes a best friend.



Chapters 1 – 8

Summary

Prologue – Ed Nicholls and Ronan are approached by Sidney of Investacorp, which now owns half the shares in Ed's company, Mayfly. Sidney wants to know if Ed has given Deanna Lewis any inside information about the new SFAX software. Sidney reveals the police, along with two men from the Financial Services Authority, are going through Ed's office, as Deanna's brother's hedge fund made 2.6-million pounds on the first day of trading after Deanna told her brother SFAX's launch would be enormous. Ed admits to talking to Deanna about SFAX, but denies any wrongdoing. Sidney tells Ed he is suspended, and two uniformed men arrive for Ed.

Chapter 1: Jess – 27-year-old Jess Thomas and Nathalie Benson work as independent cleaning ladies in the south shore Beachfront Holiday Park development on the shore, but Jess does not really enjoy the work. The two women have difficulty securing cleaning jobs, as the development is primarily a vacation place and the nearby town of locals can't afford cleaning surfaces. This, in addition to Jess's ex-husband Mark's refusal to pay child support consistently, means she must work a second job at the pub. Jess has two kids: 16-year-old Nicky, from a previous relationship of Marty's, and Jess's daughter with Marty, 10-year-old Tanzie. At home, Jess receives a call from Tanzie's math teacher, Mr. Tsvangarai. He explains that Tanzie is gifted in math, has done excellently on qualifying exams, and will be offered a scholarship to attend St. Anne's, a top-notch private school. Jess is surprised but proud of her daughter, and now begins to worry even more about money.

Chapter 2: Tanzie – Costanza "Tanzie" Thomas travels with her mom, Jess, to visit St. Anne's where they meet with Mr. Daly, the principal, and Mr. Cruikshank, head of the math department. Both men are very impressed with Tanzie's intelligence and capabilities, and formally make a scholarship offer which covers 90% of tuition. At home, Tanzie plays with the family dog, Norman, and hopes Norman will one day learn how to fetch. Jess and Tanzie speak with Marty, explaining the school situation. They need 2,000 pounds to cover what the scholarship does not. Marty says he is out of work and ill, and so cannot help.

Chapter 3: Ed – Ed and Ronan have been captivated by the gorgeous Deanna Lewis since college, who works for the company. Following Ed's divorce from Lara, Deanna became friends with Ed on Facebook, and the two hit things off and began dating. Deanna, who had just broken up, was thrilled to be in the relationship with Ed. But Ed, reeling from the divorce, was not as thrilled and realized that Deanna probably only wanted to be with him for his money. Learning that Deanna owed her boyfriend money, he told her to invest in stocks in his company. When she explained she could not afford it, Ed lent her money to do so. Deanna requested that Ed leave the check blank so her brother could handle things since she wasn't good with money. Ed agreed, and rarely heard from Deanna after. In the present, Ed's sister, Gemma, calls Ed to tell him their



father is sick and wants to see him. Meanwhile, Ed's apartment is searched. Not knowing what to do with himself, Ed goes to his car.

Chapter 4: Jess – Jess explains her situation regarding St. Anne's to Nathalie. Jess has attempted to figure out numerous ways of paying the outstanding 2,000 pounds, such as selling things, but is unable to come up with the right number. Jess and Nathalie clean the vacation house of Ed Nicholls, who is brief and cold toward them. At home, Jess discovers she is behind on bills once again, including the electric.

Chapter 5: Nicky – Nicky calls his dad an “arsehole.”

Chapter 6: Jess – Jess goes to work at the Feathers pub, a place with a late-1980s feel thanks to the owner, Des. Jess knows she has limited time to come up with the money to register Tanzie for school. Taxi driver Liam Stubbs, whom Jess went to school with, comes into the bar around nine. He is handsome and a womanizer. He always hits on Jess. Jess notices Ed Nicholls among the customers that night. Ed quickly becomes drunk, and Jess refuses to give him his car keys to drive home. As Ed passes out, Jess has Liam drive them to Ed's house. Jess then receives a text that Nicky has been in a fight, and has Liam drive her to the hospital. Nicky will be alright, but has been beaten up by bullies once again for dressing alternatively. Back in the taxi, Jess discovers that Ed has left behind a wad of cash and an office identity card.

Chapter 7: Jess – Jess returns to the hospital to spend some more time with Nicky, until the nurses convince her to go home for the night. The next day, Jess considers returning the money and card to Ed, knowing it is the right thing to do. Jess reflects on her financial troubles, primarily stemming from Marty's get-rich-quick schemes, such as knock-off t-shirts for a temporarily popular band – schemes which always failed. Jess later speaks to the police on the phone, who cannot press charges as some witnesses claim that it was Nicky who started the fight. Jess then receives a call from Mr. Tsvangarai, who tells her about the Maths Olympiad competition in Scotland, into which he encourages Jess to enter Tanzie because the first place prize is 5,000 pounds. Jess immediately agrees, and begins to work out the finances for the trip in her mind. She decides to use Ed's cash as a downpayment for St. Anne's, and decides she will pay him back with some of Tanzie's prize money.

Chapter 8: Ed – Ed takes on the lawyer, Paul Wilkes. Paul sits in on questions posed to Ed by a detective over private e-mails with Deanna. The detective reveals that Deanna is insisting that Ed forced her and her brother into the insider deal, and has denied knowledge that such an act was illegal. Ed later explains to Paul he was only trying to help Deanna, but Paul explains that the authorities and regulatory agencies won't see it that way. Paul believes it is only a matter of time before Ed is charged. That evening, Ed speaks with Lara on the phone, who has already spent all of the money she won in the settlement on her father's medical bills and a business her brother tried to start up. The conversation ends in an argument. Gemma then calls to remind Ed about their parents' anniversary lunch, but Ed has forgotten. As Ed drives that night, he comes upon the scene of a car accident. Ed sees a teenage boy, a younger girl, a dog, and Jess beside the car. Ed stops and goes over to see them.



Analysis

When Jojo Moyes's novel "One Plus One" begins, Ed and Jess are more or less alone in their lives. Although Jess has her children with her, whom she loves more than anything, she as a parent is alone. She admits to feeling out of her depth, especially given that Tanzie is a math prodigy whose future depends on Jess being able to scrape together the money to send her to St. Anne's school. Ed, on the other hand, reeling from divorce and trying to keep out of relationships with girls who only want him for his money, is also very much alone. He has family, but for reasons never quite made clear, he is not as close to them as readers might imagine he should be. At least part of the reason, as is later revealed, is that Ed does not want to face his family given the investigation. Due to the investigation itself, which focuses solely on Ed, Ed cannot help but feel alone.

Early on, Moyes's contention that family is essential to human life is laid out bare through Jess's devotion to her own family. She is unfailingly loving and kind, going so far as to become the legal guardian of a child who is not her own, but whom she loves as though he was her own. Everything Jess does is geared toward her family, including working multiple jobs. Jess's devotion to her family means that she will use Ed's wad of money left behind in the taxi as a downpayment towards St. Anne's; and her devotion to her family means she will drive them all to Scotland so that Tanzie may compete in the Math Olympiad. Jess's family gives her a purpose and a meaning in life.

What is especially endearing about Jess, beyond her devotion to her family, is her relentless optimism. Moyes presents a running theme through Jess that one should never give up no matter the circumstances. Faced with both a brilliant child, debt, and even more financial issues by way of the 2,000 pound threshold needed to enroll Tanzie to St. Anne's, Jess does not cry, feel sorry for herself, or whine – she takes action. She immediately considers how she can best overcome the challenges before her. Confronted with the potential that Nicky could end up in the system if uncared for, Jess lovingly agrees to adopt him in order to ensure he has as normal a childhood as possible. None of his other parents may want him, but Jess does. Ed, meanwhile, feels hopeless and helpless in his own situation, a sharp contrast to Jess. This is largely why he pulls over to see Jess and her family and to offer to help them. He may not be able to help himself, but he can help them.

The reader should note one other interesting and emerging theme in this section of the novel. Moyes will use her novel to argue that money isn't everything, but based on all circumstances so far, it appears as if money is the only thing. It is money that Lara and Deanna want from Ed. It is money being made by Deanna's brother that lands Ed in trouble. It is money that Jess needs to stay afloat, and it is money that Jess needs to enroll Tanzie into St. Anne's. It will also be money that Jess needs to make the trip to Scotland, and money that Jess will need in order to pay Ed back. Despite all of this, Moyes will make her argument that money is not everything in coming chapters – and the argument that money is not everything will come from Ed.



Discussion Question 1

Rather than complaining or giving up when confronted with challenges and obstacles, what does Jess do? Why is this so?

Discussion Question 2

Although Nicky is not her biological child, Jess adopts him and raises him as her own son. Why? Why is family so important to Jess?

Discussion Question 3

Why does Ed give Deanna money to invest in SFAX? How does this come back to haunt him?

Vocabulary

immaculate, subsidized, numerate, reminiscence, diction, entendres



Chapters 9 – 16

Summary

Chapter 9: Tanzie – Tanzie already feels horrible because her brother has been beaten up, but now feels worse with the accident in which her mother hit a curb and brought on the police. It has been so long since Jess had driven anywhere that she no longer has insurance.

Chapter 10: Jess – Jess is stunned that Ed has appeared out of nowhere, and even more stunned that Ed asks how he can help. Jess must first deal with the police, explaining to them that she has no insurance, the car is not insured, there is no tax disc, and the car, an old Rolls Royce, belongs to her ex-husband. The police inform Jess she will be charged, may have to appear in court, and that the car will be impounded. Ed volunteers to give Jess and her family a ride home. Jess, embarrassed, accepts. Ed explains to Jess he owes her for being a jerk and for her getting him home safely when drunk. Ed catches bits and pieces of the situation regarding the contest and St. Anne's from Tanzie. Ed tells Jess he is headed to Northumberland, anyways, and would be happy to drive them to Scotland. Jess reluctantly agrees, so Ed says he'll be by in the morning to pick them up.

Chapter 11: Ed – Ed questions himself on why he has agreed to bring his housecleaner and her family to Scotland. Ed decides that he will back out and provide train fare instead, but upon arriving at Jess's house and seeing how happy Tanzie is, decides otherwise. Nathalie, who comes jogging by, believes Ed is not to be trusted, but Jess has no choice. As the drive begins, Tanzie peppers Ed with question after question about his life and his work, which he does his best to answer while avoiding too many details, especially about the investigation. As it turns out, Tanzie gets carsick at speeds over 40 miles an hour, which leads to a mess in the backseat quickly. It is decided that they will take B-roads all the way to Aberdeen. Instead of several hours, the trip will take two to three days. Ed begins to get to know Jess, where he learns she hates being a cleaner. Ed speaks about his own work, including the new software program that will help move society toward paying without cash. The software charges a small amount per transaction, which Jess does not like because it means that people must pay to pay. Jess explains that those fees add up to things like groceries, clothing, and holidays that families cannot have.

Chapter 12: Jess – Jess spends much of her time trying to figure out finances, from paying Ed back to the 5,000-pound charge for the car accident she will be hit with. They stop for lunch outside of Oxford, then continue on. Jess notices that Ed takes a number of calls, including from a woman named Gemma, and a woman named Lara. Jess explains that she can't afford hotels, and had planned to spend the nights in the car, but Ed will not hear of it. They stop at a Travel Inn with one room left, so it is decided the kids will sleep in the room while Ed and Jess sleep in the car with the dog. With the kids



settled inside, Ed asks why Jess has been so quick to shoot down everything he has offered or suggested. Jess refuses to talk about it, but agrees to a truce.

Chapter 13: Ed – Ed is very impressed with Jess as he learns more about her, including that she can replace flooring, make clothing, and make wallpaper. He learns her middle name is Rae, that she enjoys fixing things, and that she is truly a committed parent.

Chapter 14: Tanzie – While Ed waits in the car the next morning, Jess tells her kids to get a good breakfast at the breakfast bar, and then ensures they take extra food for her and Ed, and for lunch. Ed then begins the drive once more, and the trip becomes pleasant and enjoyable. Tanzie takes the time to think about permutations and combinations, about order in things. Jess tries to get Ed to talk about his personal life, but Ed doesn't really want to talk about it. They begin to speak about wealth, and Ed explains that what many people consider to be rich isn't actually rich. They stop for tea and snacks at Moreton Marston, a tourist-heavy town. During this time, Tanzie uses Ed's phone to look at Nicky's Facebook page, where bullies have taken to posting homosexual and pornographic images everywhere, and calling Nicky things like "Fagboy." Nicky is hurt deeply. This causes Jess to cry and Ed to become angry. Ed then decides to teach Nicky about the art of hacking, bringing Nicky out for a private talk in the car. When Nicky returns, he is smirking.

Chapter 15: Nicky – In the car, Ed hacks into the Facebook pages of Nicky's worst bully, next door neighbor Jason Fisher. He sends the information to a friend named Jez, and tells Jez to have some fun with Jason Fisher's Facebook. The two then watch as messages under Jason's name are sent out to friends, telling them Jason is now a pacifist, and telling the girl he really likes that he has a sexual infection of some kind. Nicky is thrilled, and asks why Ed is helping them so much. Ed explains he hates bullies, and that the only people he ever thought were worth knowing were different, like Nicky. Ed encourages Nicky to find online communities where he can find friends like him, and even suggests blogging.

Chapter 16: Tanzie – Jess has Ed stop at a supermarket so she can purchase food for sandwiches for dinner, primarily because she always worries about people who prepare her food and the things that could be found in food. Ed tells them they really can't worry about such things, and brings them to a kebab place. Jess will not let her kids eat the kebabs, though. Ed continues to drive on, past Nuneaton, Market Bosworth, and Ashby de la Zouch. The kebab comes back to haunt Ed, which in turn means stopping early for the night at the Bluebell Haven, a stationary RV rental place. Jess later gets a call from Des who has fired her for missing a shift at the pub.

Analysis

As mentioned previously, Ed's decision to reach out to help Jess and her family is founded largely in his own feelings of hopelessness and helplessness. He feels as if he is of no use, has no purpose without work, and seeks to help someone else when he cannot help himself. This demonstrates an underlying kindness and sense of searching



that Ed is undertaking. Indeed, the journey to Scotland will not only be a journey to a place, but a journey of self-discovery. Ed, whose primary concerns are not going to jail and money, will come to realize that there are more important things in life than money – even while money remains an important aspect of life. Although Ed has come from a middle-class background, he has forgotten how difficult life can be for those with little money. He comes to learn this through describing SFAX to Jess and her kids, who argue that the money charged as fees for usage could be spent otherwise, such as on food and clothing.

As the journey begins, Jess does everything she can not to rely on Ed. Jess has only been able to rely on herself for the past few years given her deadbeat ex-husband's lack of not only financial support, but emotional support for his kids. Jess uses the drive to begin to consider how she may best pay Ed back as well – another sign that money is a very important aspect of Jess's immediate life. Ed, on the other hand, is slowly warming up to Jess and her kids, and begins to actually enjoy the trip. Ed begins to feel fulfilled, as though he now has a purpose and a reason for existing that is outside of work. This purpose is family. Here again, Moyes makes a powerful argument for the importance of family in the present world when everyone seems so concerned with money, and only money. Money isn't everything, but family is.

Without recognizing it at first (and both Ed and Jess will recognize it later), Ed has begun to feel a part of a family, something he has been missing in his own life. Despite Ed's wealth, and Ed's commitment to business, he is not a selfish person. Ironically, those who have been the most selfish in Ed's life have been the ones without money – including Lara and Deanna. The reader should note that Ed refuses to take the single hotel room at the first night's stop, giving it up to the kids instead. It is a very fatherly thing to do, to put Jess's children first. Jess, ever the loving mother, decides to spend the night in the car with Ed so that her children may have a quiet and comfortable sleep without having to worry about her.

Without Ed realizing it, he has quickly become a role model and a father figure for Nicky and Tanzie. Jess is beginning to realize that Ed is having a very positive effect on her children. The fact that he is much older than her, is very responsible, mature, but very attentive, are things which are endearing to Jess – and which prove to be beneficial in regards to her children. It is Ed who tells Nicky that it is okay to be different, and it is Ed who explains to Nicky that he, too, was bullied in high school. Jess is thrilled to see Nicky feeling better for the first time in months because of Ed's influence.

Discussion Question 1

Although Ed is not greedy or cold, he learns some important lessons from Jess and her family about money for working and middle class people that he has forgotten in his own wealth. What are these lessons? Why are they so important?



Discussion Question 2

As the trip begins to unfold, Ed goes from feeling apprehensive and unhappy to enjoying the trip, and enjoying the time he is spending with Jess and her kids. Why? What does this have to say about Moyes's emphasis on the importance of family in human life?

Discussion Question 3

Why does Ed go to such lengths to help Nicky get even with his bullies? How does Nicky respond? How does Jess respond? Why?

Vocabulary

synapses, tax disc, picturesque, strop, lucrative, intermittently, permutations



Chapters 17 – 24

Summary

Chapter 17: Jess – Jess is stunned that she has been fired, but does her best to put it out of her mind by tending to the sickened Ed. Ed thanks her profusely for taking care of him as she puts him to bed. The next morning, Ed feels much better. Jess continues to take care of him, such as making him drink salty water.

Chapter 18: Ed – Ed, Jess, Nicky, Tanzie, and Norman the dog decide to spend the night at The Stag and Hounds Bed & Breakfast which welcomes dogs. The place is so dated that Nickey finds it cool. Ed is amazed that places like the Stag still exist. Ed speaks by phone with Paul Wilkes later in the evening to reveal the police have discovered no obvious motive for insider information on Ed's part, and no evidence he made any money from the launch of SFAX. However, Michael Lewis, Deanna's brother, was trading options on the stock, which allowed him to leverage the investment and generate more profit. Even worse, Paul reveals, is the check Ed wrote to Deanna which now links him to the trade, enabling what Deanna was doing. Ed is stunned and dismayed. Ed knows how hard his father worked to get him through private school and college, which makes Ed want to stay away from his father even more to protect him.

Chapter 19: Jess – Jess does her best to reassure Tanzie, for the competition is the following night. Tanzie takes time to study in preparation for the Maths Olympiad. Jess also notices Ed pacing in the garden, so she goes to see him during which time he finally tells her about the legal situation he is in. He explains the worst part is that he actually misses his father. Jess is amazed that Ed has been carrying around so much silently, and she comforts him, telling him everything will work out alright in the end. He also reveals it is his 34th birthday. Jess has the B&B owners prepare a special dinner of steak and kidney. Ed thanks her for the efforts, and tells her he has never met anyone like her, who always remains positive and who tackles obstacles rather than running from them. It causes Jess to blush. She later offers to sleep with Ed, but Ed turns her down. He says she will thank him for it later.

Chapter 20: Ed – Time in the car the next day is quiet and uncomfortable, but Ed knows he has done the right thing by not sleeping with Jess. He worries about everything from sex potentially leading to a relationship with kids involved to what would happen if he actually has to go to jail. Yet, Ed begins to realize as time passes that he no longer wishes he was somewhere else, that he is actually enjoying the trip and spending time with a family. He begins to worry about the trip coming to an end. When Lara calls back and harasses Ed for more money, Jess grabs the phone and pretends to be Ed's new wife, telling Lara to stop calling him. Ed thanks Jess and notices Nicky trying not to laugh. Norman suddenly catches sight of cows outside, and rushes to the car window to bark at them, accidentally breaking Tanzie's glasses in the process.



Ed steps on the pedal to get them to Aberdeen for new glasses, but traffic builds up. The traffic causes a delay, so Ed drops everyone off at the university for the competition, then rushes to a drug store where he buys every pair of reading glasses they have. He then rushes to the competition, where he gives one of the competition coordinators the glasses to give to Tanzie because the competition has already begun. The coordinator is skeptical at first, but Ed launches into a tirade about the past three days, saying it must all mean something. The coordinator agrees to bring the glasses in. Ed then heads to talk to Jess and Nicky. It appears the trip is finally over. Jess thanks Ed for everything, and Ed gives Nicky one of his backup phones. Ed gives Jess his number, then sadly drives away, believing he is no longer needed. Stopping for dinner, he sees that the papers are carrying news of the investigation into insider trading in his company. He calls Gemma to explain he will not be at his parents' luncheon. Gemma is furious and calls him a disgrace. Nicky then calls Ed, telling him they need his help.

Chapter 21: Nicky – Nicky reveals that after some kids made fun of Tanzie and sent her crying into the restrooms, he threatened to beat the kids up if they ever spoke to his sister again in that way. Jess was then forced to bring Tanzie out of the restrooms, after which the glasses arrived just in time. Nicky relates to Ed that Tanzie has lost the competition, and wants to see her father. Ed returns within half an hour to pick them up and take them.

Chapter 22: Jess – Jess hopes that seeing Marty will cause Tanzie to cheer up, despite the loss at the Olympiad competition. Ed does his best to cheer Jess up, giving her some of the optimism she always gives everyone else. Jess realizes she feels safe with Ed, and safe in the car with her family. Marty, it turns out, is not actually staying with his mother, Maria Costanza, as he has told Jess. Maria, who hates Jess, gives her the address of where Marty is now staying. It turns out that Marty is has been staying in a beautiful, new, large house with a blond named Linzie with two kids and a brand new car. Jess, enraged, begins kicking the new car, but Ed brings her back to his own car. While Nicky and Tanzie visit with Marty, Ed brings Jess to a roadside café. Marty later calls Jess to explain he has been living off of Linzie's money. Tanzie then gets on the phone and asks to spend the night, saying she is having a good time. Jess reluctantly agrees to let her stay. Jess then asks Ed to take her to a bar.

Chapter 23: Ed – Ed books a cabin at a nearby campground for the night. Jess limps, believing she has broken her toe by kicking Marty's car. Ed picks up some groceries for the night, and upon his return, finds Jess showered, drinking, and smoking some of Nicky's weed. She is beside herself with depression, and has lost her optimism. She thinks doing the right thing and always trying to be good is now worthless because the world is full of people who don't care. Ed disagrees, and takes away the marijuana from Jess. Jess then attempts to drive away in Ed's car while Ed is in the bath, so Ed must chase her down naked before she makes it too far. Jess hits her nose on the steering wheel while slamming on the brakes to stop from hitting Ed too hard, apologizes and begins crying, saying she couldn't stand the thought of her kids being with Marty. She explains she is terrified that her kids won't want to come back to her after seeing how Marty lives. Ed brings Jess back inside, cleans her up, and holds her, telling her everything will be alright. They kiss, and he asks her to come with him to his dad's.



Chapter 24: Nicky – Nicky is enraged with his father, and explains so in a blog post. He says he may hate his father, but his father is what he has got; and he goes on to say that he feels like he belongs to Jess and Tanzie.

Analysis

Ed, who approaches life a little too casually sometimes, is laid out by a bad kebab. It is Jess who tends to Ed and takes care of him, just like a wife and mother would take care of a husband. The reader should note that Ed and Jess have already become indispensable to one another, establishing a strong friendship and finding strength in the other where they find weakness in themselves. Ed's reassurances, his age, his maturity, his attentiveness to Jess and the kids, his kindness, and his devotion to getting them to Scotland are exactly what Jess needs. Jess, with Ed, is no longer a parent out of her depth. Ed, on the other hand, now has something of a family that he is caring for, has a purpose in life outside of work, and has a reason to strive to be better and to do good. He has people who actually believe in him, and who do not want him only for his money. He finally belongs somewhere for who he is, not what he can buy. Without Jess, Ed would be very much alone. In his weakest moments in illness, it is Jess who gives him strength and comfort to get through.

The reader should note that it is Ed, in Jess's weakest moment, who helps hold her together. After she discovers that Marty has essentially been blowing her off and living a comfortable life without telling her anything about it, Jess is distraught – and understandably so. Ed recognizes that she has finally reached the breaking point, believing that optimism and always trying to do the right thing do not pay off. Optimism is the very heart of Jess, and now, Jess's optimism has been smashed. It is Ed who reassures her and comforts her that she has been right all along, that being good is good, and that good things do come to good people. In her distress, Jess barely manages to recognize that she has something good in Ed right before her. Ed's age and maturity also benefit Jess, as his refusal to sleep with her while she is not herself, and his refusal to let her get high or wasted, both factor into Jess retaining her dignity. Both Ed and Jess have helped to keep their family unit – and each other – together.

While the full details of Ed's childhood are never revealed, the reader does get a sense that there was some strain between Ed and his father, which was never quite overcome. In the present, however, Ed looks to make amends and to patch things up with his father because he does not want his father to die without having made some kind of peace. It should be noted that Ed's own father's absence from his life – for whatever reason – is reflected in his determination to be a force for good in the lives of Nicky and Tanzie. Ed is behaving very much like a traditional father without recognizing it – and a traditional father is exactly what Nicky and Jess (and Ed) need. Ed, drawing on Jess's courage and strength, asks her to accompany him to see his parents and his sister the following day.

Without Jess, Nicky, and Tanzie, Ed would have probably never followed through in meeting up with his own family. Family, Moyes continues to potently argue, is utterly



essential to human life. Ed recognizes in finding family what he has been missing in his own life, and what he has not taken advantage of beforehand – his own family. At the same time, Jess relates her own fears to Ed – that she is worried that her kids will want to live with Marty and Linzie because Marty and Linzie have so much money. Ed reassures her that this is not the case. In an indirect way, Moyes underscores her argument that money is not everything – but family is. This will be borne out in the coming chapters.

Discussion Question 1

In what ways do Ed and Jess draw strength from one another in their own moments of weakness? Why is this so important to each other?

Discussion Question 2

At long last, Jess finally has a break down and comes to challenge her own convictions that being good is a good thing, and that good things happen to good people. Why? How does Ed respond? Why?

Discussion Question 3

Moyes continues to press her argument that family is the most important thing in life in this section of the novel. What events in the novel support this idea? Why do these things matter, especially to Jess and to Ed?

Vocabulary

bucolic, surreptitiously, metaphorical, mortified, excruciating, recalcitrant, ostentatiously



Chapters 25 – 32

Summary

Chapter 25: Jess – Jess does her best to make herself look presentable despite having smashed her nose the night before, and thinks happily on having finally slept with Ed. They then drive to Ed's parents' house, in a quiet, friendly neighborhood. There, Ed learns from Mrs. Harris, the housekeeper, that his father has taken a turn for the worse and is in the hospital. Ed and Jess then drive to the hospital. There, Gemma smacks Ed across the face before he and Jess go in to see Ed's father and mother, Bob and Anne. Bob is very happy to see Ed, and happy to see that Ed has brought along a girl, saying it is about time. Ed then confesses that he is under investigation for insider trading, and explains the details. His family is stunned. Jess then speaks up in defense of Ed, explaining all the good he has done for her, and says she hopes her son turns out to be half the man Ed is. Bob appreciates Ed trying to protect him, but says he could not love Ed any less because of the situation. Bob says Ed can always start over again after he takes his punishment. Jess then heads out to get her toe looked at. When Jess returns, even Gemma is being kind to Ed. Outside, Jess wraps her arms around Ed and holds him.

Chapter 26: Tanzie – As Tanzie gets to know Suze, Linzie's daughter, she finds out that Linzie doesn't spend much time with Suze and doesn't read to her the way Jess reads to Tanzie. Tanzie is happy when Jess and Ed pick her and Nicky up that afternoon. She also thinks about her father telling her that private school is no guarantee of success, that it all comes from a person's self-determination. Tanzie tells Jess she does not want to go home, but would rather stay in the cabin. Ed explains they will be making a detour on the way home.

Chapter 27: Jess - As everyone drives home, Jess realizes she wants Ed, and wants him to be a part of their family. She realizes that, together, they will all be okay. She sees how well he gets along with her children, and how attentive he is to the family as a whole. Ed's detour turns out to be Nottingham, where he makes sure the kids will be able to enjoy themselves. Tanzie reveals she has left her math books at Marty's house, but doesn't want Jess to have Marty send them home. This worries Jess, who later talks about it with Ed. Ed reassures her, saying some time to decompress will be good for Tanzie. Jess and Ed then take a bath and have sex. They both realize how happy they are. Jess tells him that no matter what happens with the investigation, she will wait for him and want him, even if he loses everything. On the way home, Ed buys a security camera system for Jess's house, to ensure she can keep her family safe, and bullies away from Nicky. While putting in the system, he discovers that Jess has his work ID card.

Chapter 28: Nicky – Nicky recognizes that his mom and Ed must have had a fight, because Ed leaves abruptly. Nicky becomes worried when Jess goes to bed, and remains there the next day. Nicky does his best to keep up with household chores while



Jess is in bed. At last, Nicky gets Jess to open up about everything. She explains she has fallen in love with Ed. Outside, they suddenly hear dogs barking, and rush to the window to see Tazie being cornered by three kids, two of them being Fishers. Norman bolts out of the yard to go to Tazie's aid, but is hit by a car.

Chapter 29: Tazie – Tazie thinks about what has happened. Upset by Jess being upset, had gone to the store to get a card to cheer Jess up with the Fisher kids and their friend began to bully her and pull her toward a car, asking her if she knew about boys and tearing at her clothes. Tazie's scream brought out Norman to defend her, and he now lies in the road after being hit by a car.

Chapter 30: Jess – Jess and Nicky come running out into the road. The driver of the car is beside himself with remorse. Nathalie comes running up the road, half-dressed. Jess tells Norman "thank you" as Norman passes out. Tazie cries, followed by Nicky.

Chapter 31: Tazie – To Tazie, Norman's injury is like the end of the world, even though Jess holds her and tells her everything will be okay.

Chapter 32: Ed – Ed has coffee with Gemma and his legal team, during which time he tells his legal team he intends to plead guilty, because he did tell Deanna to buy stock so she would go away. He explains he wants to tell the truth even when the lawyers say that the check given to Deanna from Ed did not have Ed's handwriting spelling out Deanna's name – it was her own handwriting. Ed is despondent, thinking that Jess has lied to him about everything, only to get after his money. Ed spends the next few days with his parents, especially spending as much time as possible with his father. During this time, Bob tells Ed he is glad Ed has Jess.

Analysis

Interestingly enough, as the trip comes to a close, Ed and Jess both realize that they are not looking forward to the return home. It has nothing to do with Jess's financial worries, or Ed's legal troubles, but everything to do with the fact that Ed has now become a part of a family, and that Jess and her children have fallen in love with Ed. As Ed and Jess themselves realize, nothing else in the world now matters the way that their ad hoc family unit has come to matter to them. Jess and Ed both recognize that the other person is the part of life that has been missing, not only in terms of romance but in terms of family.

In Ed's weakest moment laying out his sins before his parents, it is Jess who steps up and defends him (even though it isn't necessary, her decision to speak well of Ed buoys his confidence and makes him realize he is actually loved for who he is as a person), saying that Ed is a wonderful person and that she hopes her son grows up to be half the man that Ed is. This speaks not only of Ed's good heart, but his manliness, his capabilities as a father, and his capabilities as a future husband. It is one of the highest compliments any man, anywhere, can receive. Jess's stand for Ed also breaks down



the final barrier between father and son, as Ed and his father come to an understanding of love and peace after so many years of strained relations.

Unfortunately, Jess's decisions early in the novel come back to haunt her when she must admit to Ed that she stole money from him. Ed, who has been slow to trust Jess given his relationship with Deanna and his failed marriage with Lara, now lets his fear get the best of him in believing that Jess is no different, despite a wealth of evidence to the contrary. Jess is devastated by Ed's decision to leave her – but in the meantime, Nicky steps up. Having seen how a real man cares for others, especially his family, Nicky imitates Ed in the taking care of his own family. Nicky, who realizes how blessed he is to have Jess and Tanzie (and he will later admit this) becomes the one who keeps the house running while Jess is down with heartbreak.

Discussion Question 1

Although there is plenty of evidence to demonstrate that Jess is not like Lara or Deanna, Ed still comes to believe that Jess is no different. Why? Is Ed's fear justifiable? Why or why not?

Discussion Question 2

How does Ed's example as a man come to influence Nicky in this section of the novel? Why does this turn out to be so important?

Discussion Question 3

What is the breakup like between Jess and Ed? Who seems to take the breakup harder? Why do you believe this is?

Vocabulary

luxuriatingly, enlightening, luminous, frenetic, disgruntled, incorrigible, melodramatic, choreographed, substantive



Chapters 33 – 41

Summary

Chapter 33: Jess – At the vet, Jess learns that Norman will lose an eye, but might survive. Jess is told such care will require a lot of money, and might not result in Norman living. Jess says to go ahead, no matter the cost.

Chapter 34: Nicky – Two days pass. Nicky writes in his blog that it looks as if Norman will pull through. Nicky wonders how his family can always strive to do the right thing, but end up getting smacked down again. Nicky also reveals that Jess has stopped telling them that good things happen to good people.

Chapter 35: Jess – The police come to question Jess about Norman and the events leading up to his being hit. For evidence, they use the film on the security camera system that Jess forgot Ed installed. Jason Fisher, his brother, and their friend are arrested. The Fishers are also legally forced to move elsewhere. Jess begins telling her kids good things are possible again. Life goes back to normal, but Jess is still in love with Ed and misses him terribly. She then sends Ed a letter apologizing for taking his money, along with a 20-pound note as a repayment installment. Jess then reaches out to a lawyer to hit Marty for two years' worth of back child support. Jess then reveals to her children why she and Ed are no longer seeing one another, and tells them to always do good. Her children tell her it is alright and rally around her.

Chapter 36: Nicky – Norman survives. Jess and the kids visit him every day until he is released. Nicky now believes that good things do happen to good people, and is no longer angry as he was when he first wrote his last blog post. On his post, he finds dozens of supportive comments. Many have even donated money to help pay for Norman's recovery. Nicky shows Jess, and explains that he would have never started a blog without Ed's encouragement. Nicky also points out words of encouragement for Tanzie, which he agrees to show to her.

Chapter 37: Jess – Jess is happy to have Norman back home at last, but notices Tanzie is still not her old self. She notices that Tanzie is hiding all of her math books around the house, believing attending St. Anne's is now impossible. Jess puts an ad in the paper to hire herself out as a handyperson to pick up extra money.

Chapter 38: Ed – Ed heads to court, where one of Deanna's banking friends explains to the court that he did indeed inform Deanna that purchasing stocks in the fashion that she was about to was insider trading. Ed is fined 750,000-pounds, sentenced to six months in prison, suspended for 12 months. Ed is thrilled he will not actually have to go to jail. He agrees to celebrate with Gemma, but first decides to meet with Ronan. The two men make peace, then decide to begin their own new company with a piece of software Ed has been considering to help people manage their finances that could be given away for free at the Citizens' Advice Bureau.



Chapter 39: Ed – Ed goes to Gemma's house to have dinner with her and her family. Later in the evening, he explains what has happened with Jess. Gemma encourages Ed to look at things from Jess's perspective in this situation. Gemma believes Ed can trust Jess. At home, he discovers letters and installment payments from Jess. Ed then receives a call from the Olympiad committee, who explain they are having the competition all over again because it turns out that the first problem on the contest was actually unsolvable. The competition will be held in Basingstoke. Ed now has no choice but to speak with Jess.

Chapter 40: Jess – Jess is stunned when Ed shows up at her house. Tanzie lets him in, and he listens to Tanzie explain why Jess said Ed wasn't coming around anymore. Ed explains that is not why he has shown up. He explains everything about the Olympiad redo to her and to Jess. Tanzie is thrilled, and wants to participate but only if Norman can come. Ed and Jess agree. At the college where the competition is being held, Nicky takes Norman for a walk, while Ed and Jess talk. Ed explains that he still wants Jess, and wants to see what he and her children all add up to.

Chapter 41: Tanzie – Tanzie is thrilled to be attending St. Anne's, and now has a best friend named Sriti. Ed picks Tanzie up from school on Tuesdays and Thursdays while Jess is working. Jess's handyperson business has taken off, and she now has three employees. Nicky now has a girlfriend named Lila, and is preparing for college. Ed works from home managing his new business, and Tanzie is thrilled to have him around. She continues to try to teach Norman to play fetch, and believes that one day, he will eventually figure it out.

Analysis

As the novel comes to a close, Jess continues to insist to her children that they must always do the right thing. She confesses that her breakup with Ed is her own doing, and uses it as an example of what could happen if someone does the wrong thing. Nicky and Tanzie rally around their mother, demonstrating once more Moyes's point that family is the most important thing. The love and comfort that Jess draws from her children helps her to struggle on through the breakup. She turns her attention to finding ways to pay for schooling at St. Anne's, and paying Ed back. Jess is also given her own lesson in kindness, as Nicky's blogging – first inspired by Ed – yields donations from friendly strangers all over the world to help pay for Norman's veterinarian bills.

Fortunately for Ed, Ed does not have to go to jail, though he is still slapped with a massive fine. Ed reconnects with his old business partner, and decides that, with the legal troubles behind, he will now begin a new company with financial software free through government agencies. Ed has learned invaluable lessons from Jess and her children – family lessons which he now applies in the work place. Here again are Moyes's arguments that family is essential in human life, and that money is not everything – demonstrated from the familial inspiration Ed has had, and his desire that the financial software be available to be people free of charge.



By the end of the novel, through interactions with his own family, and drawing on the advice of his sister, Ed decides to reach out to Jess. Both are still in love with one another, and immediately reconnect and commit themselves to a relationship that seems to be heading in the direction of marriage. The influence that Ed and Jess have had on one another, and the influence they have had on Nicky and Tanzie, is clearly visible at the very end of the novel. Nicky is confident enough now to have a girlfriend. Jess has started her own business. Ed has started over. Tanzie now attends St. Anne's, where she has a best friend and feels as if she finally fits in. Ed and Jess recognize in one another that no one is perfect, that everyone makes mistakes, but together, families get through things.

Discussion Question 1

Why does Ed ultimately come to forgive Jess? What does this act of forgiveness mean for Jess, and for the family at large?

Discussion Question 2

Why does it matter so much to Gemma that Ed comes over for a family dinner? What important decision does this family dinner – and time spent with Gemma – help Ed to make regarding his own life? Why?

Discussion Question 3

Why does Ed explain to Jess that he wants to see what he, Jess, and the kids (and the dog) all add up to? Why is this decision to make an attempt at something so important to Ed – and so important to Jess?

Vocabulary

antagonistic, recuperation, complicated, constituent part, emergence



Characters

Jess

Jess Thomas is the 27-year-old single mother of Nicky and Tanzie. Beautiful, optimistic, independent, compassionate, nurturing, and dedicated to her children, Jess believes that people must always strive to be good, to do good things, and to face each obstacle that comes their way with determination and a brave heart. This is all in spite of her ex-husband, who never comes around and who rarely ever pays child support.

Jess's primary focus initially is to find a way to scrape together money to send Tanzie to St. Anne's. She reluctantly accepts help from Ed to get her family to Scotland for the Math Olympiad, and comes to greatly admire Ed's age, maturity, attentiveness to her kids, and his kindness – things which make her fall in love with him. Ed demonstrates to Jess that even she can have someone to rely on, and demonstrates that there are still good men in the world. Jess likewise comes to be a pillar of strength for Ed, and the feminine touch he needs in his life.

Ed

Ed Nicholls is the 34-year-old tech millionaire and head of the company Mayfly, which produces software. Ed is kind, attentive, mature, masculine, and purpose-driven. Ed has been hurt repeatedly by women only after his money, so he has become untrusting and distant. His involvement with Deanna has inadvertently led to him being investigated for insider trading, leading to a massive investigation into his affairs and his person.

Ed, feeling hopeless, helpless, and without a purpose, commits to driving Jess and her kids to Scotland for the Math Olympiad. Ed comes to fall in love with Jess and her children, and realizes family is the very thing he has been missing in his life. He also comes to learn that he can indeed trust Jess, and can depend on her in difficult situations – such as when he admits the truth of the investigation to his own parents and his sister.

Nicky

Nicky is the 16-year-old adopted son of Jess, and the adopted brother of Tanzie. Nicky, feeling abandoned by his mother and his father, has lovingly been taken in by Jess. Still feeling lost, though, Nicky dresses like a Goth and dabbles with drugs and cigarettes. His exposure to Ed, however, causes him to quit drugs and cigarettes, and teaches him what a real man and a real father are like. Nicky comes to care for Jess as the man of the house during her temporary break-up with Ed, handling chores and tending to Jess emotionally.



Tanzie

Costanza “Tanzie” Thomas is the 10-year-old daughter of Jess and Marty. Tanzie is a brilliant kid with an aptitude for math. She deeply loves her family, including Norman, whom she is determined to teach how to play fetch. She is so intelligent that the local private school, St. Anne’s, catches wind of her and wants her to attend. Tanzie is thrilled at the prospect, and agrees to participate in the Math Olympiad in order to win a cash prize to help her attend the school. Tanzie quickly warms up to Ed, where she comes to feel more comfortable about herself and her capabilities.

Marty

Marty Thomas is the deadbeat ex-husband of Jess, and the father of both Nicky and Tanzie. Marty has given up on his responsibilities and moved in with a wealthy and successful woman named Linzie, where he acts as something like a father.

He has barely visited his own kids in two years, and has barely paid them any child support in that time. His selfishness causes Jess a moral crisis in that she comes to question her outlook on the world because Marty has been lying to her about his living situation for so long, and lying about taking care of his own kids.

Gemma

Gemma is the sister of Ed, and the daughter of Bob and Ann Nicholls, and is also a wife and mother to her own family. Gemma is loving and kind, but very serious when needed. This includes rightfully lecturing Ed on the importance of family, and in seeing family. Ed finally comes around, not only visiting their parents but visiting Gemma’s own family as well. It is Gemma who assures Ed that he can trust Jess, and should once again try to make things work with Jess.

Bob

Bob Nicholls is the husband of Ann Nicholls, and the father of Ed and Gemma. Bob is an ex-military man who has a strained relationship with Ed, though much of this – and why – is never explained. What is known, however, is that Bob is ill and dying, which prompts reunion and a reconnection between Bob and Ed. It is Bob who tells Ed he is glad that Ed has Jess, and this in turn helps compel Ed to seek out Jess again.

Deanna

Deanna Lewis is an old college acquaintance of Ed who lays into him and begins a pseudo-relationship with him in order to access his wealth. Deanna is sexually manipulative and cold. Ed cannot stand being used, so he uses money as a way to



break up with Deanna by giving her a check to invest in stock in SFAX. Deanna in turn sends the information to her brother, who makes millions on the launch of SFAX. This in turn triggers an investigation into Ed with accusations of insider trading.

Paul Wilkes

Paul Wilkes is Ed's lawyer. Paul is a good and decent man who will do what he can to get Ed off the hook. He seeks to use the check Ed wrote to Deanna – with the name blank – as evidence that Ed did not intend insider trading and did not intend for Deanna to use the money in such a fashion. Ed, however, chooses to tell the truth, during which time Paul is able to keep Ed out of jail, though Ed is still hit with a massive fine.

Norman

Norman is the large dog – a mutt in breeding – belonging to Jess and her family. Norman is well-loved and well-cared for, but does not know how to play fetch no matter how much Tanzie tries to teach him. He accompanies the family on their trip to Scotland, even getting Ed to warm up to him. Norman is later hit by a car while trying to defend Tanzie against the Fishers, but survives his injury.



Symbols and Symbolism

SFAX

SFAX is a new form of financial software released by Ed's company, Mayfly, and signals the beginning of his legal troubles and a moral awakening. SFAX is a payment system where people who use the system pay a small fee to use it. Wanting to get rid of Deanna, Ed tells Deanna to invest in stocks in SFAX, and gives her money to do so. This brings allegations of insider trading.

SFAX is frowned upon by Jess and Tanzie, as they explain to Ed that paying to use a system to pay others means they will have less money to buy clothes and food. This causes Ed to reconsider his priorities in programming, and to create a new financial management program that will be given to people for free.

Check

A check for 5,000 pounds is written out to Deanna by Ed, though Ed does not include a name on the check. The check is to allow Deanna to invest in SFAX stocks, thus relieving her of the need to pretend to like Ed in order to get at his money. The check becomes a primary piece of evidence in the case against Ed for insider trading.

Scholarship

A scholarship for St. Anne's is offered to Jess for Tanzie's attendance, and becomes the rationale Jess has for entering Tanzie in the Math Olympiad. The scholarship covers 90% of the costs of attendance, but Jess is still short by 2,000 pounds. Jess's attempts to have the scholarship increased, fail, but with the scholarship as a firm foundation, Jess believes it is very possible to have Tanzie attend St. Anne's.

Wad of cash

A wad of cash totaling almost 500 pounds is left behind by Ed in the taxi, and becomes the source of Jess's temporary breakup with Ed later in the novel. Jess uses the cash as a downpayment for St. Anne's, believing she will use some of the prize money from the Olympiad to pay back Ed later. When Ed learns about this, he becomes worried that Jess only wants him for his money, but this is demonstrated to not be true. The cash also becomes a lesson that Jess uses for her children, instructing them that they must always do the right thing, which in this case, would have been to have returned the money outright to Ed.



Money

Money is Jess's chief practical concern throughout most of the novel. Jess needs money not only to pay bills, but to be able to send Tazie to St. Anne's school. Jess devotes much of her life to work in order to be able to provide for both of her kids. At no point does Jess ever consider how much easier it would be without kids financially, because she loves them so much. Money is important to Jess, but family is more important.

ID card

A Mayfly ID card is among the possessions that Ed leaves behind in the taxi, and it is the ID card that tips him off to Jess's actions prior to the Scotland trip. Ed discovers the ID card while installing a CCTV system in Jess's house after the trip, leading to a discussion about the things Ed left behind the night he was drunk. The discovery of the ID leads to Jess confessing the truth about the money he left behind, which in turn causes a temporary breakup between Jess and Ed.

Lincoln

Ed drives Jess, Nicky, Tazie, and Norman to Scotland in his brand new Lincoln, an imported American luxury car. When the trip begins, the car is spotless; by the end of the trip, the car is full of spots, stains, trash, clothing, and all the things that make a family car a family car. Ed is at first annoyed by the condition of his car, but later comes to accept it as natural and enjoyable since it has been in conjunction with a family.

CCTV system

Ed purchases a CCTV (closed-circuit television) security camera system for Jess's house on the way home from Scotland in order to help her feel more safe and secure given her abusive neighbors and the situations in which Nicky and Tazie have been forced. The CCTV system pays off almost immediately when Tazie is cornered by the Fishers with the intent to sexually abuse her. The police review film from the CCTV system, and arrest Jason Fisher, his brother, and their friend for their actions. As a result, the Fishers are compelled to move to another town.

Blog posts

Blog posts are written by Nicky throughout the novel, with Nicky having been inspired by Ed to keep a blog at all. The blog posts allow Nicky to make friends, and allow him to vent his frustrations and share his feelings with others. This proves to be an important outlet for Nicky. One such blog post, about his sister being attacked and Norman's being hit by a car, brings in donations, prayers, and well-wishes from all over the world.

Repayment installments

Repayment installments are made by Jess in order to repay the money she stole from Ed to make a downpayment at St. Anne's. The repayments come in at a rate of 20 pounds, and Jess hopes that they will encourage Ed to speak to her again. When Ed receives the repayments, he is touched and realizes he misses Jess. The repayments, in addition to Gemma's insistence, make Ed realize that Jess is actually not trying to take advantage of him.



Settings

No. 14 Seacole Avenue

No. 14 Seacole Avenue is the address where Jess, Nicky, and Tanzee live on the English southern shore. The working class neighborhood in which Jess and her kids live is relatively safe, but her residence next door to the Fishers – a family of unkind parents and bullying children – leaves much to be desired. Jess longs for the day she can move away from No. 14, but does not have the finances to do it. Ed, worried for the safety of Jess and the kids, purchases a CCTV system for them to use while he is away handling his legal troubles. The CCTV system at No. 14 leads to the arrest of two of the Fisher kids, and compels the Fisher family to be legally forced to move away.

Aberdeen

Aberdeen, Scotland, is the site of a university that hosts the Math Olympiad, and is the target destination of Ed, Jess, Nicky, Tanzie, and Norman. Aberdeen is a large city, and is plagued by traffic when Ed, Jess, and the kids arrive for the competition. Ed drops everyone off at the university, while he scours the city for a drugstore that carries reading glasses in order to ensure that Tanzie can fairly participate in the competition by seeing clearly. Aberdeen comes to represent the physical end of the journey that Ed and Jess undertake, and neither one of them look forward to reaching Aberdeen because they know it means the journey is over.

B-Roads

B-Roads, or secondary roads, are primarily used by Ed and Jess on their trip to Scotland. These secondary roads have slower speed limits, and are used so that Ed may drive slowly because Tanzie gets carsick at speeds above 40 miles-per-hour. At first, Ed is annoyed with taking the back roads, wanting to get to Eberdeen as fast as possible and return. But as the trip unfolds, Ed comes to love the idea of taking secondary roads, back roads, and side roads because the trip is more of an adventure, and allows them to see parts of the country not ordinarily seen from highways.

St. Anne's

St. Anne's is an elite private school on the other side of town where Jess and her children live. St. Anne's charges tuition for attendance, requires school uniforms, and culls the best and brightest minds from the public school system to attend. Among these students culled is Tanzie. Jess makes it her short-term mission to find a way to scrape together enough money for Tanzie to attend St. Anne's. This initiates the trip to Scotland. By the end of the novel, Tanzie is attending St. Anne's, where she has made a new best friend and feels as if she truly fits in.

The Royal Hospital

The Royal Hospital is where Bob Nicholls is taken when he takes a turn for the worse in terms of his health. It is to the Royal Hospital that Ed and Jess travel to visit Bob, Anne, and Gemma. It is at the hospital that Ed's family meets – and approves of – Jess, and it is later at the hospital that Jess speaks glowingly of Ed and who he is as a person. It is at the Royal Hospital that Ed spends much of his time around his trial, wanting to spend as much time as possible with Bob before Bob passes away.



Themes and Motifs

Never give up

Never give up, argues Jojo Moyes in her novel “One Plus One.” No matter how difficult situations might be, and no matter how difficult a person expects situations to be, one must never be afraid to tackling challenges and hard times. This is a lesson that Ed learns throughout the course of the novel, and is something that Jess herself needs to be reminded of later on.

Jess is an eternal optimist, always looking for the best in any bad situation, and always determining and planning how best to overcome bad situations and obstacles. This can be seen not only in her ability to survive as a single mom by working two jobs and raising two kids, but by raising a kid who is not biologically hers, and by seeking to find a way to ensure that Tanzie may attend St. Anne’s. Financial challenges are common in Jess’s life, but she never lets them get her down, and she never complains about having to work so much or work so hard to support her family.

Ed is amazed by Jess’s optimism. He has never met anyone like her, and tells her just this. This is one of the highest compliments that Jess can receive, for she values her optimistic outlook on life. Ed begins to fall for Jess because of her optimism, and is himself inspired by Jess. In his own life, Ed commits to seeing through the legal investigation no matter what happens, commits to ensure that Tanzie has a chance to participate in the Math Olympiad no matter what happens, and commits to beginning a new company after being let go from Mayfly. Even with such difficulties facing him, Ed draws strength from Jess’s courage and refusal to give up.

Jess, however, reaches her own breaking point when she learns that Marty has been living in luxury while she and the kids have been struggling just to put food on the table. Jess suddenly doubts her optimistic outlook on life, and begins doubting her philosophy that good things ultimately happen to good people. It is Ed who then comes to remind Jess she must never give up, and never lose hope. He reassures her that everything will be okay, and turns out to be the good thing that Jess deserves by being a good person. Because of Ed, Jess gets herself together, and goes on to start her own handyperson company, ensuring a better income for her family.

You can always change the future

You can always change the future, argues Jojo Moyes in her novel “One Plus One.” While the past may determine how the present has come to be, it does not necessarily determine what the future will be. There is always a chance to change the future, Moyes argues, and make the future better than the past.

Jess has had a difficult life, getting pregnant at around 15 or 16, and giving birth to Tanzie at 17 –following by the divorce with Marty. Even when Nicky is abandoned by his



mother, and later by Marty, Jess endeavors to ensure that Nicky's life will be better than it has been by adopting him and raising him as her own son. Jess herself endeavors that her own life will be better than it has been by ensuring her children have opportunities and chances that she herself never had. She ensures this by working multiple jobs and devoting herself to family.

The idea that the future can be better than the past can also be seen in Ed's love life as well as his professional life. Ed's own company, built from the ground up, is taken away from him, as is a serious portion of his wealth. Ed, who already has difficult relationships with his parents, finds himself further isolated by bad relationships and a bad marriage, in which the girls he dates want only his money. Ed is heartbroken by this, and rendered untrusting. He believes his life will not get better, until he meets Jess. Jess demonstrates that Ed can indeed be loved for him, not for his money; and she demonstrates that Ed can indeed have a better life in the future by way of a loving and loyal family. Jess helps inspire Ed to reconnect with his own parents, ensuring a better future over the past.

Likewise, the broken marriages and difficult lives that Tanzie and Nicky have had to endure are demonstrated to have no bearing on the future by Ed. Nicky's being beat up and bullied for his style find safe harbor with Ed, who encourages Nicky to be proud of himself, and to blog to help find himself further. Nicky does as Ed instructs, and ends up doing well in school and getting a girlfriend. Tanzie, who has struggled with her brilliance and bullying from other kids, finds comfort in Ed's kindness and his example, and through Ed and her time at St. Anne's, Tanzie becomes a more confident, happier kid.

Money isn't everything

Money isn't everything, argues Jojo Moyes in her novel "One Plus One." While money may be very important at times in life, it isn't everything. Moyes demonstrates this through an important sequence of events through the course of the novel.

At first, it appears as if money may indeed be everything. Jess must work two jobs in order to pay the bills, pay for food, for clothes, and for the other odds and ends necessary in human life and in raising two kids. Jess must also concern herself with money in order to send Tanzie to St. Anne's school, as well as to pay for car repairs, car impound fees, and taxes later in the novel. Ed himself has been preoccupied with money as of late, as his company seeks better and better profit margins. Ed has grown disillusioned with this, believing the company he began is now only interested in making money. Ed himself is accused of insider trading, with the purpose being primarily to make money.

When Jess begins traveling with her kids and Ed, she very strictly monitors what they eat and where they stay, because she does not want to spend too much money or become too indebted to Ed. Ed, on the other hand, doesn't care, and is happy to pay for dinner and for rooms. Indeed, it is through discussions with Jess and her kids that he discovers the small charges incurred of payers through his payment software add up to



real-world things like clothes and food. It reminds Ed of his own middle class roots, and how difficult money used to be to come by.

By the end of the novel, Ed realizes that family is far more important than money. Jess realizes that, although times are tight, sometimes money has to be spent for good reasons or for a little enjoyment, from a nice dinner to saving Norman's life. Ed is inspired by Jess and her family to create a financial management software system that will be made available for free to average citizens, rather than something which will end up costing them immense amounts of money to use. Though it means risk, Ed is willing to start a new business all over again, in the hopes that it will help other people more carefully manage their money, easing their minds and allowing them to focus on things in life other than money.

Family is essential to human life

Family is essential to human life, argues Jojo Moyes in her novel "One Plus One." Family gives a person purpose and acceptance, things which Ed, Jess, Nicky, Tanzie, and Norman all need—even without realizing it. While things like careers and money may be important, it is family that truly completes a human life.

When the novel begins, the reader discovers immediately just how family-oriented Jess is. Jess works multiple jobs to be able to provide for her family. To Jess, there is no higher purpose in life than family, and ensuring that one's children have better chances in life than their parents did. This is why Jess works multiple jobs and is willing to do whatever it takes in order to ensure that Tanzie may attend St. Anne's; and it is why Jess unhesitatingly adopts Nicky as her own child even though Nicky is not biologically hers. It is clear that Nicky and Tanzie love Jess deeply as well, and their acceptance of Jess means the world to Jess because it helps make her feel as if she belongs, and as if she has a purpose in providing for them.

Ed, on the other hand, for reasons never entirely made clear, had a strained relationship with his parents growing up. Ed is deeply embarrassed by his financial scandal, and cannot bring himself to face his family. Without his job, and with a future seemingly being one of jail, Ed feels hopeless and helpless, as if he has no purpose and nowhere he belongs. This is in part why Ed reaches out to help Jess, because he cannot help himself. Ed quickly comes to discover that being with Jess and her kids, and driving them to Scotland, gives him a sense of purpose and belonging that he did not previously have.

Ed comes to be an important aspect in the lives of Jess, Nicky, and Tanzie as well. Ed provides a strong, masculine influence as a father for her children, and becomes someone on which Jess can depend in difficult situations. Ed himself realizes he can depend on someone like Jess, and that the two of them draw strength from one another and help each other in their weakest moments: they complete each other. Ed also inspires Tanzie not to be afraid of her own mathematical talents, and inspires Nicky to have more confidence in who he is. The completed sense of family gives each of the



people in it a sense of purpose and belonging, and turns out to be the very thing each needs more than anything else – something utterly essential to human life.

The journey to Scotland is a journey of self-discovery

The journey to Scotland is a journey of self-discovery, argues Jojo Moyes in her novel “One Plus One.” While the journey to Scotland may be a journey of physical destination, the journey is also a process in which Moyes’s characters come to better understand themselves, to change in positive ways, and to take new directions in life.

When the novel begins, Jess has the weight of the world on her shoulders. She feels out of her depth as a parent sometimes, but endeavors to do all she can for her children. She is fiercely independent, and brokenhearted by her ex-husband’s behavior. Yet, the journey to Scotland puts her in close contact with Ed, with whom she falls in love. She learns to take life a little easier because of Ed, comes to realize that she is indeed a good parent who is not out of her depth, and comes to realize that she does not have to be alone in life so long as she is willing to trust someone like Ed.

When the novel begins, Ed is facing not only jail time, but is struggling with family issues and a broken heart plagued by paranoia: he fears that only women interested in his money could ever be interested in him. Likewise, he feels as if he has no purpose or meaning in life without his career, and feels as if things will never get better. Jess, and the journey to Scotland, change all this for him. In Jess, he finds someone that he can not only trust, but love. Becoming the male figure in a family gives him a sense of purpose, meaning, and belonging, which in turn bolster Ed’s confidence and make him happy. Jess helps Ed reconnect with his own family, while becoming a part of hers.

When the novel begins, Nicky is unsure of himself, the victim of bullying, feels abandoned, and feels as if he is alone despite his love for Jess and Tanzie. Ed provides an important masculine, male influence for Nicky, teaching him the importance of caring for others, believing in himself, and reaching out to make friends. Nicky quickly bonds with Ed, for Ed had a similar childhood to Nicky’s in terms of being bullied – and has turned out to be more of a man than any of his bullies ever were. Tanzie, likewise, almost feels ashamed of her mathematical talents because she, too, is bullied by other kids. But upon seeing how someone intelligent like Ed can turn out, and with reassurance and support from Ed, Tanzie embraces her abilities as a math prodigy.



Styles

Point of View

Jojo Moyes tells her novel “One Plus One” in the third-person omniscient perspective, and tells certain chapters of the novel in the first-person omniscient perspective. In each chapter, the narrator focuses on a specific character in relation to the overall course of events, allowing the reader glimpses into their minds, thoughts, and feelings that are sometimes not expressed, and allowing the reader a God’s eye view into moments, situations, conversations, and events that the other characters themselves may not be aware of. This allows the reader to know everything going on at any given time in the novel, and provides for a greater depth not only in events, but in the rendering of characters. Chapters in the novel that focus on Nicky are told in the first-person point of view, as these chapters take the format of blog entries penned by Nicky himself. This gives the readers a particularly personal insight into Nicky’s heart and mind, for Nicky rarely ever says anything at all.

Language and Meaning

Jojo Moyes tells her novel “One Plus One” in language that is gentle and straightforward. Because Moyes’s novel is both one of romance and family, it is only fitting that the language she employs be gentle: cursing is rare, coarse words and gestures are also rare, while words of love, support, and encouragement are frequent. For example, Ed’s explanation of why he wants to try out things with Jess, to see if marriage and family really are possible one day, can be noted in Chapter 40. He explains this in mathematical terms, saying he wants to see what they all add up to. Here, both romance and family are as equally important. Moyes also employs language that is straightforward to be reflective not only of the times in which her characters live – the 2010s, when language used by people is casual and simple – but because she has important points she wants to convey to the reader in no uncertain terms. Among these are that family is essential to human life, that money isn’t everything, and that it is never too late to change the future.

Structure

Jojo Moyes divides her novel “One Plus One” into 40 consecutive, linearly-numbered chapters, prefaced by a prologue. The prologue details the beginning of Ed’s legal troubles, which serve as a background story as to why he agrees to drive Jess and her children to Scotland. The following 40 chapters trace the time before, during, and after the journey to Scotland. The chapters generally occur in a chronological fashion, but sometimes step back to explain events that have unfolded in preceding chapters. For example, in Chapter 8, Ed comes upon the car accident in which Jess and her family have been involved, while in Chapter 9, the background details and events leading up to

the crash are related to the reader. The simple and straightforward approach to the chapters – with numbers increasing one by one – is reflective of the title of the novel – One Plus One.



Quotes

But worse than that, worse than the endless, bloody exhausting financial and energy-sapping struggle, was that being a parent on your own when you were totally out of your depth was actually the loneliness place on earth.

-- Narrator (Chapter 1 paragraph 12)

Importance: Jess is very happy to learn that her daughter, Tanzie, is not only brilliantly gifted in math, but will be offered a scholarship to attend St. Anne's, a quality private school across town. However, Jess's delight only compounds her concerns as a single parent, which include not only financial issues, but having to handle situations alone. Jess, who does not have her daughter's obvious intelligence, and who is struggling to make ends-meet, feels as if she is not capable of providing for someone like Tanzie.

There had always been something different about Tanzie.

-- Narrator (Chapter 4)

Importance: Jess, who feels out of her league trying to accommodate her daughter's obvious gift, feels all the more pressured to succeed in helping her daughter as she recalls Tanzie's upbringing. Jess always knew there was something different about Tanzie, such as Tanzie organizing her toy blocks into patterns as a child or doing math problems for fun. Jess's understanding that her daughter deserves a future full of opportunities makes her all the more anxious and desperate to find a way to get Tanzie to attend St. Anne's.

The SFA and the SOCA won't care what your motives were, Ed. She and her brother made a barrow load of money, and they did it illegally on information you gave her.

-- Paul Wilkes (Chapter 8)

Importance: Speaking with his attorney, Paul Wilkes, Ed explains that he was only trying to help Deanna in a difficult situation by encouraging her to invest in stock, and then by loaning her the money to invest in the first place. Paul explains, simple, that those tasked with stopping crime and bringing criminals to justice will not see it in the same light.

I'll drive you to Scotland.

-- Ed Nicholls (Chapter 10)

Importance: Ed, upon learning of Jess's situation, volunteers to drive Jess and her family to Scotland. Ed is not sure at first why he has done it, but he has laid the groundwork for the rest of the novel. Ed's driving Jess and her kids and dog to Scotland will form the core of the novel to come.

The only things Jess really cared about were those two children and letting them know they were okay.

-- Narrator (Chapter 17)



Importance: As the journey gets underway, Ed learns a lot about Jess, including that she is utterly devoted to her children. This is impressive to Ed, who has long been without a close-knit family. Jess herself reflects on how her two children are the most important thing in the world to her, and her love of nurturing also begins to be directed toward Ed as the trip continues.

And then he told her, his head down, his hands raking his short dark hair.
-- Narrator (Chapter 19)

Importance: At long last, Ed finally opens up to Jess about the legal trouble he is in while they are staying at a bed and breakfast. Ed also explains that he even misses his father, though he does not yet go into details about his family life. Jess comforts him, telling him everything will get better, even when they seem like they will not. This is comforting to Ed to some degree, but he is still worried.

Everything I've ever worked for. Everything I've ever cared about... I can't go and see my own dad because then he'll die knowing what a bloody idiot his son is.
-- Ed Nicholls (Chapter 19)

Importance: As Ed explains what he is facing, he also explains to Jess how much it has hurt him and cost him. His company, he reveals, isn't just a job, but everything he cares about. Everything he has built his life into now stands to be destroyed. He also reveals that, whatever may have happened, he actually does want to go and see his father – but does not want his father to die thinking him an idiot.

But something had happened while he driving along at 40 mph. The faint sense that he should actually have been somewhere else had begun to fade, almost without his being aware of it.
-- Narrator (Chapter 20)

Importance: As Ed continues to drive Jess, Tanzie, and Nicky to Scotland, he realizes that he is actually enjoying the time he is spending with them. He is also realizing he is dreading the end of the trip. Without anticipating it, Jess and her family have changed his life for the better.

This all has to have been worth something. It has to.
-- Ed Nicholls (Chapter 20)

Importance: Ed drops off Jess, Tanzie, and Nicky at the competition in Aberdeen at the university while he rushes to find Tanzie some replacement glasses. At first, the coordinator does not want to bring in the glasses to Tanzie, but Ed launches into a tirade about his experiences of the past three days.

I'm being investigated for insider trading... I will in all likelihood be charged and I may go to prison.
-- Ed Nicholls (Chapter 25)



Importance: At the hospital with his mother, father, and sister, Ed explains why he has been so crazy lately, saying he is under investigation. His family is stunned. He explains the details of the case, which further disappoint his family. But it is then that Jess speaks up in defense of Ed, saying he is wonderful.

As far as I'm concerned, your son is... wonderful.
-- Jess Thomas (Chapter 25)

Importance: Here, in front of Ed's family, Jess confesses that she believes Ed is a wonderful person. She reveals all that he has done for her in the past few days, and says she hopes her son turns out to be half the man that Ed is. It helps cause Ed's family to do the same, and to rally around him in his time of need.

It wasn't that Ed would make it okay – he had his own problems to deal with – but somehow the sum of them added up to something better. They would make it okay.
-- Jess Thomas (Chapter 27)

Importance: As Jess, Ed, Nicky, and Tanzie drive home, she realizes how much she wants Ed, both romantically, and as a part of her family. It is unlike anything Jess has ever experienced before. She deeply longs to have Ed in her life, and now must figure out how to tell him. By the end of the novel, however, it is Ed who tells Jess how important it is that they all add up to something together.