

Refund: Stories Study Guide

Refund: Stories by Karen E. Bender

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Plot Summary

“Refund” is a collection of 13 short stories of literary fiction by Karen E. Bender. In the titular short story “Reunion,” Anna Green attends her twentieth high school reunion where reflects on the past and the present. She runs into her old boyfriend, Warren Vance, who refers to himself in the third-person and has seemingly become very wealthy. Warren cruelly tells Anna she could have had a good life with him. Her own quiet life suddenly seems dull, though she deeply loves her husband and children. Anna and Warren get together and speak several times by phone, with Warren encouraging Anna to invest with him. Anna gives Warren her credit card information to do so, only to discover later on that he is a con man, and has used her card for luxury purposes. Anna has the purchases canceled, and confesses what has happened to her husband. Her husband lovingly helps her to make things right, during which time Anna realizes she is happy with her life.

In “Theft,” the elderly Ginger Klein has been diagnosed with Alzheimer’s. She decides to go on a cruise to kill herself so she can enjoy the rest of her life and so her body is found quickly. She has no one else to take care of her because she has lived her life as a swindler. On board, Ginger meets a 22 year-old girl named Darlene, and the two become friends. Ginger tells Darlene all about her life, and tells Darlene she doesn’t need to worry about changing for her ex-boyfriend, that she should just be herself. Ginger’s mind ultimately goes on the trip, leading Darlene to believe that Ginger made everything up about being a swindler. In “Anything for Money,” Lenny Weiss works as the producer of the TV show “Anything for Money.” Lenny does not have a real relationship with his daughter, so it surprises him when his granddaughter, Aurora, is sent to live with him. Aurora, it turns out, has a weak heart brought on by diseases contracted in third world countries sustained in travels with her mother who leads a reckless lifestyle. Lenny devotes his life to finding a new heart for Aurora, all the while devoting himself to knowing her and making her happy.

In “The Third Child,” Jane Goldman, her husband, and their two children have relocated to South Carolina from New York for financial reasons. Pregnant with a third child, Jane decides to an abortion for financial reasons and because she worries about being mother enough for two children. Her husband is angered that Jane has not consulted him. In “The Loan Officer’s Visit,” Laura Kaufman’s parents come to visit her and her family for the first time in Richmond. Their visit is short and unsettling, because Laura’s parents seem to be aging quickly before her eyes. They do not seem to be the same people she remembers as a child. In “Refund,” Josh and Clarissa sublet their New York apartment to take one month teaching jobs at a college in Virginia for the month of September. Two young women from Montreal, Kim and Darla, take the apartment. Because of the terrorist attacks on 9/11, Kim decides to return to Canada, demanding a full refund. Clarissa disagrees, noting that she can only give a partial refund. Kim counters, saying she deserves more money for everything she has experienced. Clarissa ultimately learns that Darla was killed in the Twin Towers, having been urged by Kim to meet her there.



In "This Cat," the unnamed narrator purchases a black cat for her children. At the same time, the narrator undergoes testing for breast cancer. The cat suddenly dies one morning from a disease no one knew the cat had. The narrator sees herself in the cat, and notes that she wants the cat back. She and her family have a funeral for the cat, during which time the phone rings with test results. In "A Chick From My Dream Life," Sally wishes she could be confident like her sister, Betty, who has a missing hand. Through the summer, Sally works up the courage to talk to boys as she notes her father is becoming more and more withdrawn. In "Candidate," the liberal Diane Bernstein learns she and conservative Republican candidate Woody Wilson have more in common than she suspected. She also comes to view him not as some heartless politician opposed to gay marriage, but a complex human being who is more than meets the eye. In "The Sea Turtle Hospital," a teaching assistant brings a student to a sea turtle hospital to see people doing good things after she and the student survive a school shooting.

In "Free Lunch," Donna and her family, newly arrived to New Brunswick, North Carolina, are invited to lunch with the local Rabbi's family. The rabbi's wife believes God has brought Donna and her family to North Carolina, but Donna does not believe so. In "For What Purpose?", TSA agent Sally befriends and develops a crush on a man named John Comet. Sally is later saddened to learn that she is going to be laid off due to budget cutbacks, and is horrified to see John apprehended by the TSA for trying to travel with his beetle collection. In "What the Cat Said," a married couple's cat says "I love you" twice. The couple debate to whom the cat was speaking. The cat cuddles up with the husband, snaps at the wife, then jumps off the bed.



Reunion – Anything for Money

Summary

"Reunion" – Anna Green attends Surfview High's twentieth reunion at the Mercury Ball. She only agrees to go because Tiffany Mann, former student body vice president and one of the reunion organizers, lets Anna come for free since they are trying to get people to come. Anna's goal is to hand out as many business cards as she can. Now married, Anna has become an appliance repairwoman. While everyone shows off pictures of their kids or latest purchases, she hands out her cards. Anna runs into Johnny, who was obsessed with the weather in high school and still is. Anna next runs into Deidre Hoffman, who wants to know what ever became of Warren Vance, who had big plans of wealth and politics in high school. Anna and Warren had long ago dated, but she had turned down his proposal of marriage.

Anna then runs into Warren Vance. He refers to himself in the third-person by his last name. Vance reveals he is married, and is millionaire. He tells Anna she could have had it all. A moment later, Johnny pulls out a gun and opens fire. People are wounded. Vance shows Anna a way to get out. Outside, she goes to thank him, but he is gone. Anna's two-hour drive home to the Inland Empire seems surreal. Anna is grateful to get home to her husband, son, and daughter, Sophie. Sophie has recently developed a fear of sleeping alone. Only when Anna's husband sleeps on the floor in Sophie's room does Sophie go to sleep. As Anna goes to sleep, she thinks about the strangeness of life, such as Johnny opening fire, beautiful Tyra Johnson now being horribly overweight, and childhood friend Laurie Stone being indicted for embezzlement. That night, Anna dreams of Warren taking a trip to the moon and telling her he wants her.

The paper carries news of the shooting the next morning. Two people have died. Anna sets out to work. Two days later, she meets up with Vance at his request they discuss business at his glamor real estate office. Vance is unconcerned about the dead and injured, saying they merely got in the way. He is quick to point out the failings and deficiencies of others, including their physical being. Vance says his own life is a dream. Arriving home, Anna brings gifts for her children –a pack of Yu-Gi-Oh! cards for her son, and a pink pony for her daughter. Neither like the gifts. Her daughter apologizes for this. Anna begins to cry, knowing her children will grow up. Anna realizes she cannot stop thinking about Vance.

A few days later, Vance calls and encourages Anna to invest with him in a deal by credit card for \$5,000. She agrees. When the credit card bill comes in, she sees massive purchases for steaks, airline tickets, and watches. She tries to confront Vance, only to discover his phone line and office no longer exist. She calls the credit card company to cancel the purchases and shows her husband the bill. Her husband is gentle and morally supportive, knowing she has been through a trying time at the reunion. Anna's life continues on normally. Sophie eventually begins sleeping alone. Anna knows she has a good life and has made the right choices.



"Theft" – Ginger Klein, 82 years old, is on a Carnival Alaskan cruise with all the cash she owns. She has been a swindler for 65 years, having been brought into it by her sister Evelyn, and has been diagnosed with Alzheimer's Disease. She has no more family or friends to rely on. She has decided on a cruise after being with a man decades before who said he would want to die on a cruise so his body would be found quickly, and wouldn't rot. On the first day of the cruise, Ginger writes down everything she can remember about her life. At lunch, Ginger meets a girl of 22 named Darlene Horwitz. Ginger reveals she is a swindler. Darlene has come on the cruise with her parents after her boyfriend, Warren, broke up with her. She worries she will never find the one. She explains she wasn't what Warren wanted. Ginger tells Darlene she it is up to her how she wants to be noticed. It makes Ginger reflect on the countless cities and countless identities she has lived under.

Darlene later visits Ginger's room, where Ginger is looking at old photos from decades before. One photo is of Darlene with the vice-president of MGM, having convinced him she was a duchess from Belgium. At dinner that night, Darlene reveals she has left a message on Warren's machine, saying she'll be anything he wants her to be. Ginger explains this is not what she meant. During the passenger talent show, Ginger throws out money to the audience. Afterwards, she wonders how Darlene will feel leaving the ship alone. At the gift shop, Ginger seeks to buy a several-hundred dollar opal necklace for Darlene, but no longer has any money. She begins shouting that a thief has taken the money from her. Darlene rushes to her side, but Ginger cannot remember who Darlene is. Darlene, in turn, does not believe that Ginger has ever been a swindler.

"Anything for Money" – Lenny Weiss is the executive producer of the TV gameshow "Anything for Money." His favorite thing to do each Monday is to select contestants for the show. With his mother a secretary for the studios, Lenny had an easy time getting jobs in the studio system, working his way up to being a successful screenwriter. Laid off and desperate in a recession in the 1970s for money for his sick daughter, Lenny realized he would do anything for money, thus giving him the idea for the game show. The show quickly became a hit, but his wife, Lola, left him not long after, saying he never truly saw her. Lola took Charlene with her. Lenny rarely saw Charlene for years. As a producer's daughter, her exploits ended up in the tabloids all the time. She had a daughter named Aurora, but Lenny never saw her. Years pass.

In the present, after work, Lenny returns home to find his now 12 year-old granddaughter, Aurora, at his house. Aurora carries a note from Charlene, revealing that Charlene has gone into rehabilitation for three months. Lenny feels awkward, and worries about having time to tend to Aurora. He wants to leave it up to his maid, Rosita. In the morning, Aurora is full of questions about Lenny, having read about him and his gameshow online. She explains she is writing a script. He gives her use of his home office to work. When he returns home from work, he finds Aurora running through her script with Rosita and Carlos. In the guest room, he discovers that Aurora has taken his headset, comb, and cologne, and has been packed into a brown bag marked "MY GRANDFATHER LENNY" along with several other brown bags full of possessions. At dinner, Aurora explains she wants to be a success. Lenny says success is luck; Aurora



believes it is a careful plan. He invites her with him to choose contestants for his show. Aurora is thrilled.

Lenny and Aurora travel to Las Vegas for a special Superbowl version of the show. Aurora ends up horrified at the demeaning things Lenny makes people do to have a chance on the show. She tells him he is a jerk. Lenny soothes things over by listening to Aurora speak about her movie. He wonders what the real reason is for Aurora being sent to him. He begins taking her to see things like Hawaii and London, but Aurora's favorite thing to do with him is talk. Aurora then comes down with a bad flu and is admitted to the hospital. It is discovered her heart is weakened by a third-world disease picked up during her many travels with her mother. Aurora needs a new heart. Lenny is stunned. He pushes his money at the hospital to get Aurora a better place on the waiting list. Lenny becomes obsessed with saving Aurora to the point of neglecting work. Lenny continues looking for a heart for his granddaughter, all the while listening about her collection of stolen things. He asks for something from her. She gives him a scrap of red velvet used on her movie poster for her movie, "Danger."

Analysis

"Refund" is a collection of 13 short stories of literary fiction by Karen E. Bender. From the first three stories in collection, each of the five major themes found throughout the collection are present. These set the tone for the body of the work. Chief among these themes are Life and Disillusionment. Life never turns out the way people expect it. Sometimes it is better, sometimes it is worse. For Anna in "Reunion," life has certainly not turned out the way she had expected it. This begins when she refuses to marry Warren Vance as a young woman, and continues as she arrives at her reunion not with photos of purchases or family, but with business cards. She feels utterly out of place, having only come to the reunion because she was allowed in for free. She could not have otherwise afforded it. (Here, the theme of Money subtly emerges.)

Anna's encounter with Vance is troubling to her, because it reawakens old feelings and because it precedes a shooting event. The reader should not see the omen here, as the reunion precedes the shooting while meeting Vance precedes the trouble which will become his attempt at financially conning Anna. Anna, who had been somewhat disillusioned with life, now realizes she has the best life possible with her husband and children. She realizes she has made the best choices she could have, and that life did not turn out how it could have had she been with Vance instead. This is absolutely crucial as well to the theme of Disillusionment, in that disillusionment for Anna comes not with her family in the end, but with Vance. It is also through Anna that the theme of family first emerges, as Anna's appreciation of her family only increases.

The reader will also note how Vance makes fun of the way some of their old classmates are aging, quickly pointing out people who are balding and overweight. Aging becomes an important theme in the collection as well. Aging is especially apparent with Ginger in "Theft". Having spent her life swindling people, Ginger ironically finds herself with



nothing at the end of her life. Only the distraction of Darlene, and the promise of a genuine friend delay's Ginger's plans of suicide.

Ironically, this saves her for the time being because her mind fully snaps while she is on the cruise, leading Darlene to believe Ginger was only ever making up stories about swindling. Ginger herself had become disillusioned with her life. As a younger woman, swindling seemed to provide a riotous life for Ginger, but it never brought substance as she aged so that by the end of her life, she had nothing, was disillusioned, and believed suicide was the only option. Ginger does not even have money or family at the end of the story.

Money and family prove to be essential to the short story "Anything for Money." Here, Lenny has a chance to redo part of his past by taking in his granddaughter, Aurora. Having a failed relationship with Charlene makes Lenny try all the harder with Aurora. His discovery that Aurora is in need of a new heart angers him because he knows Aurora should have been taken better care of, but it also gives him a new purpose in life, to save Aurora. Family becomes central to Lenny's life, whereas making money had been previously central to his life.

Indeed, money had been the only thing Charlene had ever contacted him about. No amount of money could save the relationship with Charlene, but Lenny now hopes that money will help save Aurora's life. In the meantime, he endeavors to make her happy. Ironically, it is Lenny who should be experiencing a weak heart due to his age, not his grandchild. She is too young to have to endure such hardships, especially when such hardships could have been avoided. Life has not turned out the way Lenny expected, but Lenny knows that Aurora's life has turned out the way she could never have expected. Lenny comes to realize his faith in money has been misplaced. He wishes now it wasn't that he could do anything for money, but anything to save his granddaughter.

Discussion Question 1

How has life not turned out the way that Anna expects? How does she respond to this? Why?

Discussion Question 2

In what ways does money matter to Ginger and to Lenny? Why has money come to mean so much to them? What do they hope to do with their money? Why? Does their faith in money let them down? Why or why not?

Discussion Question 3

How does family matter to Anna, Ginger, and Lenny? Why do they feel this way? (Explain this specifically in regards to how they came to be in their present



circumstances.) How do their experiences in their respective stories affect their thinking and understanding of family?

Vocabulary

continuum, seductively, indicted, embezzlement, proliferation, obscene, festooned, metamorphosed, murmured, impulsively, gaudy, insubstantial, antigens, inchoate, exuberance

The Third Child – Refund

Summary

"The Third Child" – Jane Goldman is forty, married, has a 5 year-old son, and an 8 month-old daughter. They live in suburban South Carolina. Jane is a freelance technical manual editor, while her husband is a consultant. When they lived in Boston before, her husband had been a very successful website designer, but the business had gone under with the economic downturn. Yet in South Carolina in the present, they realize they have longed for a quiet life like this, but know that it will soon be gone. Jane's son often spends time with Mary Grace, an 8 year-old girl next door whose parents often keep to themselves. Pregnant with a third child, Jane has an abortion because she only wants to be a mother to two children. That evening, Jane is unhappy that her husband has purchased a \$345 digital camera. She also does her best to ignore the abortion she has had. She sees Mary Grace's parents through her window, and then takes out the trash. She runs around the block, taking in everything, wondering how much longer things will be as they are.

The next afternoon, Mary Grace upsets Jane's son when she refuses to marry him or stay for dinner, and annoys Jane. Jane sends her home. That night, Jane reflects on her own marriage. She says she is tired of picking up so many towels when her husband only picks up a few. He explains he sacrifices a lot for the family. Jane then confesses her abortion, which aggravates her husband for not even being consulted. The next day, Mary Grace and Jane's son want to make a lemonade stand. Jane calls Mary Grace's mom to see if she has any plastic cups to spare, but Mary Grace's mother tells Jane to stay away from Mary Grace because she feeds Mary Grace too many sweets. Jane knows it will be the last time Mary Grace visits. Outside, her son and Mary Grace make ten dollars with their lemonade stand. They are thrilled and count the money over and over.

"The Loan Officer's Visit" – Laura Kaufman, reflects on how her father and mother were very much active and alert when she was younger. Her father is a friendly loan officer whom she has long admired, but has become ill. Laura travels constantly for her job, always keeping in touch with her father by phone, always describing through her window what she sees. Laura visits home several times a year, finding everything to be the same. Her father rarely travels due to his illness. When Laura is 43, married, and with a family near Richmond, her father decides it is time for a visit. Laura is so happy to see her parents at the airport she cries. While checking them into a hotel, they wander off to look through a window. Laura panics to find them. Her father remarks how wonderful it is that they are now seeing the same view through the same window.

Both parents, however, do not like their hotel room because it has a Jacuzzi, and they are worried they could trip over it in the night. She then brings them to her house, where they are delighted to see their grandchildren and son-in-law. When Laura brings her parents back to the hotel, she notices they both seem anxious. They also seem much



older to her. At home, Laura picks a fight with her husband for forgetting to check on the clothes in the dryer. Driving her parents around the next day, they seem to age before her eyes. She tells them to stop and begins crying. Her mother thinks it is because of her father's illness. At the airport the next morning, Laura asks them to hold her sweater, and then to spit on it. They are both confused, but agree to do as asked. Laura treasures the sweater because it smells like her parents, and has a part of them in it.

"Refund" – Josh and Clarissa, both in their forties, have a 3 year-old son named Sammy. Josh and Clarissa are relatively unsuccessful painters who manage to get by. They live in the Manhattan neighborhood of Tribeca, and decide to sublet their apartment for \$3,000 for the month of September to afford an elite preschool called Rainbows for Sammy, wanting him to have a better life than they had. They will take up one-month positions teaching art at a university in Virginia for the month of September. Their investment banker, Gary, delivers renters to them, two friends named Kim and Darla from Montreal. A short time later, Muslim terrorists attack the World Trade Center. Josh and Clarissa are stunned that such a thing could happen. Kim calls, says she is leaving New York, and says she wants a refund. She later sends an e-mail requesting the refund, saying the apartment was filthy.

New York is changed. It is quieter, there is a smell of destruction in the air, American flags are everywhere, and the police are out in force. Bills have piled up at home. Josh realizes their part-time work has hindered them, that they should have gotten full-time jobs 15 years ago. Based on Kim's use of the apartment and a cleaning fee, Clarissa calculates a refund of \$1,000 to be paid back beginning with a \$20 installment. Kim replies that nothing in the apartment was clean, that she has had nightmares since 9/11, insults Clarissa's youthful way of dressing as pretending to be young, and that she has had many nightmares since returning to Montreal. She wants \$27,000, with the \$3,000 refund and \$1,000 for each nightmare. This increases to \$29,000 a short time later. She also insults Sammy's scribbles, saying he has no artistic talent.

Josh takes on a job as an illustrator at an advertising firm. Clarissa writes back to Kim, saying that she is considering the appropriate refund, noting they should all rise above themselves in such a terrible time. She sends a check for \$263.75, because that is all she has. Kim calls days later demanding \$54,200. She explains that she could have been killed, and that she was supposed to meet Darla at the Twin Towers. Kim says it was her idea to meet at the Twin Towers, even though Darla had wanted to go to the Empire State Building instead. She was on the phone with Darla, who was on the elevator heading up when the tower was hit. Kim then asks Clarissa if she knows how long she is going to be charged.

Analysis

The themes of Life and Disillusionment continue to pervade these three short stories. Due to a bad economy and money issues, Jane and her family move from Boston to South Carolina in "The Third Child." Jane has become dissatisfied with her life. Life has



not turned out the way she, or her husband have hoped, otherwise they would not be living in South Carolina.

They are very much at odds with their surroundings in many ways. For example, whereas unexpected children mean that Southern families make room and make do, Jane truly considers no alternative except abortion. This is a stark contrast to the value placed on family and children in America's southern culture. The reader should also note Jane's husband's unhappiness with not being consulted because Jane knows her husband would have wanted her to keep the baby. This leads to a level of disillusionment between husband and wife, as their partnership has become one-sided.

Disillusionment through family proves to be critical for Laura in "The Loan Officer's Visit." Laura has long had a high opinion of her parents, and has though the world of them even through her father's illness. She is thrilled when he is well enough to visit her in Richmond. But the arrival of her parents compels Laura to confront the truth that her parents are aging. They are not what they were years before.

Laura reacts badly this way because the aging of her parents means not only that she, too, is aging, but that her parents will not be around forever. She becomes disillusioned with how life must invariably proceed. This leads to the strange but explainable act of having her parents hold and spit into her sweater so she will always have a piece of them with her. It is a way for Laura to preserve a memory with her parents the way they are now, and not the way that they will be in future years.

Family means everything to Josh and Clarissa, who decide to sublet their apartment and take a one-month teaching gig in Virginia in order to pay for their son's chance to attend an elite preschool. (The reader should pay attention to how Josh later says he and Clarissa should have gotten real, full-time employment 15 years earlier. This in and of itself is a statement of disillusionment with how they have been living their lives.) Disillusionment is not far behind for Josh and Clarissa, or for Kim. The terrorist attacks on 9/11 disrupt their ordinary lives, leading them to become disillusioned with the idea that safety and security are assured things. Kim herself becomes disillusioned with travel and with life in general after Darla dies.

Kim blames herself in large measure because she insisted Darla meet her at the World Trade Center. It also causes Clarissa to reevaluate why Kim has been so cruel toward her in the refund negotiations. No amount of money can ever make up for the experience that Kim has had. However, it is cruel that Kim directs her animosity toward Clarissa, who had nothing to do with what happened to Kim and Darla. This disillusionments Clarissa toward other people.

Discussion Question 1

Why does Jane refuse to consult her husband in her decision to have an abortion? Do you believe she should have discussed it with her husband? Why or why not?



Discussion Question 2

Do you believe Kim is fair in asking for a refund? Why or why not?

Discussion Question 3

Why does Laura have her parents hold and spit on her sweater? Why does Laura seem unable to handle the fact that her parents are aging, and that life is simply taking its normal course?

Vocabulary

fetid, ponderous, writhing, plaintive, designate, inevitably, warily, innocuous, fortuitous, glum, zeal, bewildering



This Cat – Candidate

Summary

"This Cat" – The narrator brings her children to PetSmart to adopt a cat. The cat they adopt has black fur and is friendly. The cat will be called "The Cat" until a name can be decided upon. At the same time, a droplet comes out of the narrator's breast, urging her gynecologist to send her to Havensworth Radiology for an x-ray. A breast surgeon calls for a biopsy. The narrator keeps her mind off her fear by focusing on the cat which likes to follow her around, and getting her family to focus on the cat. She has not told them at all about her tests. The narrator and her husband called to the school to meet with the principal over her son stealing everything from a donut to the teacher's diamond bracelet. The son is suspended for two days. During that time he says he enjoys sitting with the narrator, though he has no reason for any of the stealing he has done.

The next day, the narrator has the biopsy done. The narrator wonders why it has been her that this is happening to. The narrator discovers the cat lying dead on the floor the next morning after everyone goes to school and work. The narrator calls about the cat, only to learn that sometimes cats end up with fatal diseases that aren't known until later. She offers the narrator a new cat, but the narrator says she wants "this cat." The children are saddened when they learn the news. They have a burial for the cat. Inside, the phone rings. The narrator goes to get it.

"A Chick From My Dream Life" – Sally's sister, Betsy, has a bad hand with no fingers that the narrator and their parents help Betsy to hide when dressing for each day. Sally sometimes envies Betsy's band hand for the parental attention it brings her. She doesn't find missing fingers to be something wrong. In the summer of 1973, Sally's father begins sleeping on the couch. No one knows why. Sally thinks something may be wrong, especially once he begins making his daughters leave him alone. Before this, he used to take Sally and Betsy driving to places they had never been before. As teens, the girls go to the beach, They discover a ditch into which local boys like to urinate. The girls are fascinated watching them urinate. They imagine what it would be like to date the boys they see come and go all day.

At the beach snack stand, a boy named Barry introduces himself to Betsy, saying that he hangs out at Life Station 5. Sally is envious of Betsy's ease with boys. At home, Sally finally asks her father what is wrong. He denies it is cancer or heart failure, but says he gets tired. That night, Sally considers chopping off her own fingers to gain what Betsy has, but cannot bring herself to do it. In an attempt to get their father to move from the couch, Betsy blocks the TV, causing their father to jump up, gently set her aside, and return to the couch. At the beach, Sally finally works up the courage with Betsy by her side to speak to the boys.

"Candidate" – Diane Bernstein, native of Seattle, and mother of two, has recently been abandoned by her husband. She now struggles between working and being a mom to



Liza and Tommy. She works as a remedial writing lab tutor at Briar Wood College. One evening at home, Woody Wilson, Republican candidate for state legislator, pays a door-to-door visit. His campaign is focused on families, and opposing his lesbian opponent Judy Hollis. Diane calls it bullshit. Suddenly, Woody passes out. Diane goes to call 911, but Woody recovers enough to tell her not to do so. He explains his doctor said he is merely exhausted, and that he can't have this getting out to the public. She gets him some ice for his head, and asks him why he is running for office. He explains he believes that God has called him to do it. He thanks Diane for her kindness. She asks him why he hates so many people. He says he hates no one, but is trying to spare people from a life of pain.

Woody reveals his mother died when he was 8 years old and that he had to work a job as a child to help support his father and siblings. Diane wonders how anyone could know the right way to live. Tommy notes that Woody has 58 campaign buttons in his bag. Woody notes he has 108 signs in town. He reveals his wife, Daisy, helped him put up the signs, but that she has been very ill lately. He says he relies on God so that his wife may rely on him. Diane reveals her own husband has left her. Tommy admits to missing his father. Woody tells the autistic Tommy it is tough to be without a father. He asks Tommy if Tommy is alright. Tommy says he doesn't care if he is. Diane wonders how her life has come to this, receiving comfort from a stranger of the opposite political party. As Woody leaves, he thanks Diane for her hospitality. He asks what he should say about the bump on his head. Diane suggests saying he tripped.

Analysis

Life and Disillusionment remain central to these three stories. This begins with the cat in "This Cat." The unnamed narrator adopts a black cat on behalf of her children, who are thrilled to have a pet. Black cats are often associated with bad luck, but the narrator isn't troubled by this at all. She notes the cat seems to follow her around as the story unfolds, and indeed, the cat becomes like a shadow, or symbolic of the narrator. The narrator has tests run to determine whether or not she has breast cancer, while the cat ends up dying of a disease no one knew the cat had. But such is life, and it causes the narrator an amount of disillusionment, having previously been unconcerned with anything beyond daily, mundane things.

The narrator sees herself in the cat, having never suspected she herself could have cancer. If the cat dies, she herself might die. It is why she so determinedly says she doesn't want another cat, but wants "this" cat. The narrator doesn't want the afterlife, but wants her current life. Her family means everything to her, and she cannot bear the thought of leaving them. While the cat dies, the narrator's ultimate fate is unknown. However, whereas the cat's disease was never diagnosed or treated, the narrator's situation is being assessed. It is probable that, even if she does end up with cancer, she will survive.

Life hands out unexpected challenges as well. For Sally and Betsy, their challenges are emotional and physical, respectively. While Sally has both her hands, Betsy only has



one hand. While Betsy has supreme self-confidence, Sally is utterly shy around boys. Interestingly, as the reader notes, Sally wishes at one point she had only one hand so she could be confident like Betsy. Betsy helps bring Sally out of her shell over the course of the summer as the girls grow increasingly attracted to boys. As sisters, they are committed and loyal to one another in all their endeavors.

This includes their concern at how their father appears to be aging before their eyes. He is withdrawn and seems tired all the time. He denies anything is seriously wrong with him, but his daughters recognize that he is getting older. The true cause of his withdrawing is never revealed, but it gives the daughters perspective on their lives, especially Sally. While her father withdraws into himself, Sally becomes more outgoing, wanting to not take life for granted, or to wither away without ever having really lived.

Life is not the way that Diane expected it to be, either. She finds herself and her children abandoned and struggles to provide for her family. She is annoyed by the conservatism of the area in which she is forced to live, and refuses to truly understand the people or the place where she lives. Her attitude toward the area can best be summed up by her initial reaction to Woody Wilson. She is not a cruel person naturally, but her disillusionment with life in general has led her to become cynical automatically.

Woody's exhaustion elicits kindness from Diane, and Woody in turn comforts Diane's family in a critical moment of need. Diane is both humbled and humiliated by this, because she realizes how much her life has changed. Likewise, she is deeply moved by how devoted Woody is to his wife even when his wife is so ill. Woody's life has not turned out exactly the way he believed it would be, but he is not giving up. She may not agree with his politics, but Diane comes to respect and admire Woody, seeing him now as a human being rather than some stereotypical conservative Republican politician opposed to gay marriage. The reader should note that Diane suggests telling people he tripped to explain the bump on his head. The bump Wilson receives from falling is symbolic and reflective of the bumps and pains people experience in life. Sometimes these things just happen in life, causing people to trip before getting up again.

Discussion Question 1

Why does the narrator of "This Cat" react so badly to the death of the family cat? Why is she especially insistent not on getting a new cat, but on wanting "this cat"?

Discussion Question 2

Why does Sally envy the fact that Betsy does not have both of her hands? What does Sally believe only having one hand does for Betsy? What encourages Sally to finally break out of her shell?



Discussion Question 3

How does Diane's attitude toward Woody Wilson change by the end of the short story "Candidate"? Why is this so?

Vocabulary

satirical, tentatively, ungrammatical, putrid, legislate, contributions



The Sea Turtle Hospital – Free Lunch

Summary

"The Sea Turtle Hospital" – Arthur Elementary School goes on lockdown for the second time in a week while Miss Samson, a lonely young teaching assistant, is doing a presentation on the Amazon Council of Beings with Mrs. Reeves. Miss Samson can only wonder what is going on, thinking it may perhaps be arguing parents. Mrs. Reeves keeps the kids busy by counting macaroni, while Miss Samson wonders how many children she and Mrs. Reeves can save by shielding the children with their bodies. The children are herded into the classroom nook. Miss Samson covers the nook with the carpet on the floor while gunshots are heard outside. A short time later, the police give the all-clear, and the students are sent home to terrified parents. Miss Samson speaks with Mrs. Jefferson, third-grade teacher, who reveals Mrs. Hill was shot by Trevor Johnson's dad because Trevor's math score didn't improve.

Miss Samson waits with Keisha Jones, who doesn't know who is picking her up from school. Miss Samson calls Keisha's relatives, who reveal her mother is working late at the hospital. Miss Samson decides to drive Keisha home, but Keisha wants to see the sea turtle hospital. She also asks about the shooting. Miss Samson doesn't know how to answer so she says nothing. Miss Samson wonders in her mind why Miss Hill had to die, or why anyone. She needs to do something good on this day. Miss Samson brings Keisha to the sea turtle hospital, where she pets injured sea turtles. Keisha begins crying because the turtles don't have big enough tubs to swim in. Miss Samson says she would build a huge tub for them. She then drops Keisha off at home to a grateful mother and family while Miss Samson heads home alone.

"Free Lunch" – Donna and her husband have moved to New Brunswick, North Carolina, from Manhattan after she is laid off and after her husband's firm sends him down South to work for at least one more year before potentially being laid off himself. Donna has spent 17 years working at Hugo Resources, a shoe manufacturing firm, but the company has hit hard times in the recession. Many are laid off. No one can make sense of what has happened. In New Brunswick, Donna tries desperately to find work. The family also does its best to fit in. The town is mostly Christian, but Donna and her family are Jewish. There is a small Jewish population in town, headed up by Chasidic Rabbi Jacob. Jacob and his wife try to get Donna and her family to become active in the Jewish community, but Donna and her family are reluctant.

They finally agree to attend a Pesach lunch at Jacob's home. Jacob, his wife Aviva, and their sons Joshua and Adam are happy to have Donna, her husband, and their kids over. While the kids are roughhousing, Donna pulls Jacob and Aviva's youngest out of the way just in the nick of time. Aviva thanks Donna, saying God has sent her. On the way home, Donna thinks about this, but does not believe God has sent her, but does believe Aviva should be more careful with her child.



Analysis

Disillusionment and Life not turning out as expected remains central in the stories “The Sea Turtle Hospital” and “Free Lunch.” Miss Samson enjoys her work as a teacher’s assistant, existing in a simple but rewarding job. Miss Samson herself is lonely outside of school, living alone. The terror of the school shooting causes her to question her own life, and life in general. She becomes disillusioned with life, knowing that someone can shoot a teacher over math grades. That such horror could come out of a simple school day causes Miss Samson to seek to do something good.

This she does by bringing Keisha home, but stopping along the way at the Sea Turtle Hospital so Keisha may have good memories of the day. Keisha is unhappy with the size of the tubs the sea turtles have at the hospital. The sea turtles and their tubs become symbolic of Miss Samson here. Whereas Miss Samson is emotionally injured, the sea turtles are physically injured. Whereas the sea turtles have unhappy lives in small tubs at the moment, Miss Samson has an unhappy life in a small apartment at the moment. She vows to change this, to shift her life in a new direction. It gives meaning to the tragedy which has occurred.

In “Free Lunch,” another family reeling from economic misfortune journeys to live in the South. Donna’s family’s survival is at stake, as her husband’s time with his company is running out. The family does not fit in well with the area, not merely because the area is predominantly conservative and Christian, but because even among the local Jewish community, which is fervent and deeply religious, Donna’s family is more secular.

This in turn causes Donna and her family to avoid, for months, integration into the conservative Jewish community by refusing invites to meals at the rabbi’s house. Rabbi Jacob is well loved in the town (by Jews and Christians alike). His family’s devoutness clashes with the secularity of Donna’s family when Jacob’s wife comments she believes God has brought them to New Brunswick. Donna disagrees, thinking the rabbi’s wife needs to do her job as a mom better. In many ways, Donna’s criticism of the rabbi’s wife’s faith and role as mother are directed towards Donna herself, who feels she has let down her own family by having to move and by being unable to find a new job. Life has not turned out as planned, and Donna blames herself for this.

Discussion Question 1

Do you believe Donna’s criticism of the rabbi’s wife, and the criticism indirectly pointed toward herself, is fair? Why or why not?

Discussion Question 2

Why does Miss Samson bring Keisha to the sea turtle hospital? What is the experience like for each of them? Does this serve Miss Samson’s original intent? Why or why not?



Discussion Question 3

Why does Donna resist attempts to join the Jewish community in New Brunswick in “Free Lunch”? Why does Rabbi Jacob seek to bring Donna and her family into the fold? What is the result? Why?

Vocabulary

transaction, sanguine, repository, bureaucracy, trembling, clichés, inopportune, absurdly



For What Purpose – What the Cat Said

Summary

"For What Purpose" – After her parents die in a car crash, Sally takes on work as a TSA agent. She has worked there for three years, asking people as they come and go what their purpose in traveling is. Her only surviving family member is her sister. As Sally works, she also considers her fellow TSA crewmembers and their lives. They have all become friends. She thinks about how things change for them, such as Deanna getting pregnant, Lester getting engaged, Joanne's son graduating from college and so on. The narrator's attempts at dating never go far. She lives alone in an apartment with roses on the balcony. Word comes that one of the TSA members will be losing their jobs due to budget cutbacks. Though Sally and her crew still get together as friends, the mood between them has changed with the cutback announcement.

At work, a man named John Comet comes through Sally's line. He is on the way Cincinnati for business, as he is involved in the marketing of custom luggage. Sally senses sadness in him though he tries to look happy. Sally is later approached by Joanne on behalf of their crew, saying that they believe Lester is going to fire the narrator. Joanne explains it was consensus that Sally be told. John Comet and Sally get coffee together. John reveals he is divorced, but has a son named Louis. They got out on a second coffee date and get together for a third time. John and Sally kiss. John then reveals he saw his son, now living in Miami with his ex-wife. Louis is mad because John has missed so many of his baseball games. At the airport, John's bag is searched and his pet beetle collection is discovered. The beetles escape. Sally wants to help, but isn't sure how. Lester confirms that day she will be the one to be let go.

"What the Cat Said" – The narrator and her husband are in bed when their cat, pacing the room, speaks. The cat says "I love you." The narrator and her husband believe it must have been their son, but come to the realization it was Cutie, their gray male cat. The narrator doesn't like Cutie, because Cutie is destructive. For example, he chewed up the doll of a girl over on a playdate. The cat repeats his love. Neither husband nor narrator know to whom the cat has spoken. The husband believes it was him. He pets Cutie. Cutie then snaps at the narrator. The husband says to ignore Cutie, who has stopped speaking and jumps off the bed.

Analysis

Life does not work out the way that Sally envisions it will be. After the death of her parents, Sally becomes disillusioned with life, unable to truly see a point or a purpose to it. She takes on work as a TSA agent, while falling away from dating and a romantic life. She lives alone except for the roses she tends to on her apartment balcony. No one knows she is lonely outside of work, because at work, Sally feels as if she belongs among her fellow workers, with all of whom she is friends. Sally's life is interrupted by



the appearance of John Comet, who himself is struggling with loneliness and fatherhood after a divorce. Sally and John seem to hit things off based largely on their disillusionment with life and their quietness about it.

Life still does not turn out the way that Sally hopes it will. A potential relationship with John goes nowhere, as Sally feels powerless to help him either emotionally or in the airport when John's beetle collection escapes. The terror of the escaping bugs is seen by passengers and workers as a terrifying infestation waiting to break out. This can be seen as symbolic of the emotionally-sad feelings which infest Sally and John both. Sooner or later, they will spill out. Things only worsen when Sally herself is fired. Even her attempts to find solid ground in life after the death of her parents have failed.

For the married couple in "What the Cat Said," the speaking of the cat leads to disillusionment and distance between the married couple. The wife has never liked the cat, so it is seemingly natural that the cat should profess his love for the husband. Disharmony is caused initially because the husband and wife disagree over to whom the cat has spoken. The cat cuddles with the husband, but when the wife goes to pet the cat, the cat snaps at her. This makes the wife feel better because it is normal cat behavior, though the husband in no real way moves to defend his wife from the cat.

Discussion Question 1

In what ways does life not work out for Sally as she had imagined? How does she seek to cope with these events and situations? Why?

Discussion Question 2

Why do you believe that Sally and John Comet, though they get close, never truly have a relationship? (Consider especially the themes of disillusionment and life in your answer.)

Discussion Question 3

What is most striking to the husband and wife in "What the Cat Said" about their talking cat? Why does this throw the married couple off?

Vocabulary

affixed, serene, vulnerable, conversationalists, toiletries, intent, fragile, undertone, erotic



Characters

Anna Green

Anna Green is the principal character in the short story “Reunion.” A married, working mother and in her late thirties, Anna attends her high school’s twentieth reunion. At the reunion, she questions some of her choices in life, such as deciding not to marry her high school sweetheart, Warren Vance. Anna is shocked when the reunion becomes the target for a shooting by a former classmate, and is grateful to have escaped alive. She reestablishes contact with Vance, only to be cheated out of money in an investment scam. Anna realizes she made the correct choice by refusing to marry Vance years before and more deeply appreciates her husband, children, and quiet life.

Ginger Klein

Ginger Klein is the principal character in the short story “Theft.” Ginger Klein is an 82 year-old woman who goes on an Alaskan cruise to kill herself after learning she has Alzheimer’s. Without family or loved ones to care for her based on her life as a swindler, Ginger believes killing herself is the only way to go. On the ship, she befriends a 22 year-old girl named Darlene, telling Darlene to be herself and not what her ex-boyfriend wanted her to be. Ginger’s friendship with Darlene distracts her from suicide, leading to Ginger’s mind snapping by the end of the cruise and Darlene believing that Ginger never truly was a swindler.

Lenny Weiss and Aurora Weiss

Lenny Weiss and Aurora Weiss are the principal characters in the short story “Anything for Money.” Lenny and Aurora are grandfather and granddaughter, respectively. Aurora’s mother, Charlene, is Lenny’s daughter. The two do not have a good relationship because Charlene is selfish and obsessed with celebrity living. Lenny himself is devoted to his work as a produce for the famous game show “Anything for Money.” He comes to care for Aurora under the guise that Charlene is going into rehab, but later learns that Aurora needs a new heart. He endeavors to be close with Aurora, to have a relationship with her that Charlene never wanted, and to find a way to save Aurora’s life. Aurora admires her grandfather, longs to be like him, and deeply appreciates all that he does for her.

Jane Goldman

Jane Goldman is the principal character in the short story “The Third Child.” Having relocated to South Carolina following economic distress, Jane and her family settle in the South as best they can. Jane discovers she is pregnant with a third child. Already having two children and worried about finances, Jane decides to have an abortion, only



coming to tell her husband later on. Her husband is very upset for not having been consulted.

Laura Kaufman

Laura Kaufman is the principal character in the short story “The Loan Officer’s Visit.” A painting restorationist, Laura is also married with children. She has long loved and admired her parents and is thrilled when they finally come for the first visit to her new home in Richmond, Virginia. Laura is put off by the visit because her parents seem so much older and helpless. She realizes they are all growing older, and she will one day no longer have her parents. She asks her parents to hold and spit on her sweater before they board their return flight home so that she will always have a piece of them with her.

Sally and Betsy

Sally and Betsy are twin sisters in the short story “A Chick From My Dream Life.” Sally is very shy, while Betsy, who is missing one of her hands, is very confident and outgoing. Sally envies Betsy’s outgoing nature and lack of a hand. Sally and Betsy come to worry for their father, who appears to be withdrawing into himself for unknown reasons. With Betsy’s encouragement, and worrying she may end up withdrawn like her father, Sally finally gains enough self-confidence to be outgoing and speak to boys at the beach.

Narrator of "This Cat"

The Narrator of “This Cat” is a married woman with children who adopts a black cat for her family. The cat has an undiagnosed and untreated disease which kills it, while the narrator learns she may have breast cancer. The narrator sees much of herself in the cat, wanting the cat to come back. A funeral is held for the cat, during which time a phone call comes in with a diagnosis for the narrator. Whether or not the narrator has cancer is not revealed.

Clarissa and Kim

Clarissa and Kim are the principal characters in the short story “Refund.” Clarissa is married to Josh, and the two have a son whom they wish to send to an elite preschool. They take art teaching jobs in Virginia for the month of September 2001, and sublet their apartment to pay for the school. The apartment is sublet to Kim and Darla from Montreal. Kim suggests meeting Darla at the World Trade Center on 9/11 only to learn tragically that Darla has been killed. Kim demands a refund for her experiences, continually increasing the amount as her pain at Darla’s death increases, and as she looks to take it out on Clarissa.



Diane Bernstein and Woody Wilson

Diane Bernstein and Woody Wilson are the principal characters in the short story "Candidate." Diane is a liberal Democrat who has moved South with her children after being abandoned by her husband. Diane is visited by Woody Wilson, a conservative Republican running for state legislature. Diane is ready to shut the door in his face until Woody collapses from exhaustion. As Woody recovers, Diane explains her situation. Woody comforts Diane's young son, and explains he himself had to help out his family as a young age. Woody speaks lovingly and devotedly of his wife, who is usually bedridden from illness. Diane comes to admire Woody, realizing he isn't just a rubberstamp politician, but a human being. She may not agree with him politically, but she comes to respect him personally.

Miss Samson

Miss Samson is the principal character in the short story "The Sea Turtle Hospital." Samson is a teacher's assistant at Arthur Elementary School. She is a sweet but lonely young woman who is horrified by the shooting that occurs at her school. Hoping for some good to come of the day, she brings a student named Keisha to the sea turtle hospital on the way home. Keisha is upset by the fact that the sea turtles don't have much room, which causes Samson to continue to reevaluate her own life. She begins to think beyond the confines of her own small apartment.

Donna

Donna is the principal character in the short story "Free Lunch." She and her family have moved to New Brunswick, North Carolina from New York due to financial difficulties. Donna and her family are secular Jews who rarely attend Temple and feel out of place in the predominantly Christian town. They even feel out of place among the conservative Jewish community there. Donna comes to criticize the local rabbi's wife for the way she cares for her children and her home, criticism indirectly pointed at Donna herself for having failed to provide for her family in New York and for so far having failed to secure a job in North Carolina.

Sally

Sally is the principal character in the short story "For What Purpose?" Sally takes a job at the TSA after the tragic death of her parents in a car accident. Sally lives a quiet, comfortable, but lonely life, growing rose bushes on her apartment balcony. She has no real romances as she is disillusioned with the fleeting nature of life after the death of her parents. She nearly begins a relationship with John Comet, but the relationship never truly gets off the ground. When John's beetle collection is discovered by the TSA in the airport, she feels powerless to help him. Sally learns that same day that she is to be laid off due to budget cutbacks.



The Unnamed Married Couple in "What the Cat Said"

The unnamed married couple in "What the Cat Said" are in bed when their cat speaks, saying "I love you" twice. The man and woman debate who the cat was talking to. The man believes it is him because he, unlike his wife, actually likes the cat. This causes some disharmony between the husband and the wife since it is the husband to whom the cat has been speaking.



Symbols and Symbolism

Credit card bill

A credit card bill is received by Anna in “Reunion” after agreeing to invest with Warren Vance. The credit card bill contains purchases Vance made for watches, steaks, and airline tickets. He has tried to scam her. She and her husband cancel the purchases. The entire experience with Vance and the credit card bill makes Anna all the more appreciative for her family and the way her life has turned out.

Cash

Nearly \$1,000 in cash is carried by Ginger in “Theft” when she goes on the cruise to Alaska. Ginger intends to enjoy herself with the money because she knows she will be committing suicide on the cruise. She throws out most of her money to the audience during a guest talent show one night. Yet, when she goes to buy an opal necklace for Darlene, Ginger realizes she is out of money. Her mind snaps, leading Darlene to believe Ginger never truly was a swindler.

Heart

Aurora has a bad heart in the story “Anything for Money.” The weakened heart is a result of third-world diseases picked up by Aurora traveling throughout the world with her mother, who leads recklessly. Lenny is stunned to discover his 12 year-old granddaughter should need a new heart, and commits himself to doing whatever he can to make her happy, and to finding her a new heart. His search has yet yielded no results by the end of the story.

Abortion

Jane has an abortion in “The Third Child.” Pregnant with an unexpected third child, Jane decides she can only be a mother to her two current children, and that her family cannot bear the financial cost of a third child. As a result, Jane has an abortion. This leads to disharmony between her and her husband, who is upset that she didn’t tell him about what she would do. She knows he would have wanted to keep the baby.

Sweater

A sweater is worn by Laura Kaufman in “The Loan Officer’s Visit.” Struck with the fact that her parents are aging and will not be around forever, Laura becomes disenchanted and disillusioned with life briefly. She asks her parents to hold her sweater and spit on it



before they disembark for a return trip home. This way, she explains, she will always have a piece of her parents with her even when they are gone.

Campaign buttons

Campaign buttons are carried by Woody Wilson, a conservative Republican candidate for State Legislature in the story “Candidate.” When Woody recovers from exhaustion at Diane’s house, her son, Tommy, counts the number of campaign buttons Woody is carrying to be 58. Woody thanks him for this, and realizes that Tommy is at least slightly autistic. He comforts Tommy, upset since his father left, telling him it is tough to be without his father. This earns Woody the respect, though not the political support of Diane.

Black cat

A black cat is purchased by the unnamed narrator in the short story “This Cat” for her children. Black cats are usually associated with bad luck, but the narrator isn’t troubled by this at all. She notes the cat seems to follow her around and becomes like a shadow or symbolic of the narrator herself. The narrator has tests run to determine whether or not she has breast cancer, while the cat ends up dying of a disease no one knew the cat had. The narrator sees much of herself in the cat, wanting the cat to come back. A funeral is held for the cat, during which time a phone call comes in with a diagnosis for the narrator. Whether or not the narrator has cancer is not revealed.

Sea turtle bins

Sea turtle bins are kept at the sea turtle hospital in the short story “The Sea Turtle Hospital.” The bins are used to keep injured sea turtles until they are recovered from injuries to be set free in the ocean. Keisha complains that the bins are too small and sad for the sea turtles to swim in. This makes Miss Samson reflect on how she would build a massive bin for the sea turtles and causes her to reflect on her own small life and small apartment.

Roses

Roses are grown on the apartment balcony of Sally in the short story “For What Purpose?” The roses are the only company that Sally keeps. Roses are symbolic of romance and love, but Sally has no romantic love in her life so the roses serve to be tragic and ironic. Despite her disillusionment with life, Sally’s growing of roses means that she holds out hope that romance will come to her someday.

Beetles

Beetles are kept as pets by John Comet in “For What Purpose?” He carries with them throughout his travels. On Sally’s last day at work, the TSA discovers these beetles, which flow from his bag like an infestation. They become representative of the infestation of sadness and disillusionment that John and Sally carry inside, but which no one knows about from the outside.

Settings

New York

New York is both a city and a state in the Northeastern United States. It is the home city of many of the characters in the collection of short stories, all of whom leave New York for economic difficulties. New York is also the scene of the terrorist attacks of September 11, 2001, noted in the short story “Refund”. New York is visited by Kim and Darla from Montreal in “Refund”. The attack claims Darla’s life, and throws Kim into crisis because Kim had suggested meeting up at the World Trade Center. Kim will be forever haunted by her trip to New York as a result.

North Carolina

North Carolina is state in the Southeastern United States. It is a very conservative state politically and religiously, and factors into many of the short stories in the novel. It is a place with an affordable, good standard of living, and is where many of the stories’ characters and their families relocate due to financial difficulties. Diane relocates to North Carolina with her children from Seattle after being abandoned by her husband in “Candidate.” Donna and her family relocate to New Brunswick, North Carolina from New York for financial reasons in “Free Lunch.” Others, such as Anna and her family in “Reunion” have always lived there.

South Carolina

South Carolina is a state in the Southeastern United States. It is a very conservative state politically and religiously, and factors into many of the short stories in the novel. It is a place with an affordable, good standard of living, and is where many of the stories’ characters and their families relocate due to financial difficulties. For example, Jane Goldman and her family relocate to South Carolina from New York following financial difficulties in Boston in “The Third Child.” Jane puts herself at odds with the very pro-family, pro-life population of South Carolina when she decides to have an abortion.

Airport

An unidentified airport is the workplace of Sally in the short story “For What Purpose?” The airport is Sally’s only true social outlet after the deaths of her parents. There, she befriends her fellow TSA agents and looks at them as family. It is at the airport that she first meets John Comet, and later proves powerless to help him when his beetle collection is discovered. Sally ultimately loses her job with the TSA at the airport when budget cutbacks are announced.



Sea Turtle Hospital

The sea turtle hospital is located in an unidentified state on the shore. The sea turtle hospital tends to injured turtles before rereleasing them into the wild. The sea turtle hospital is visited by Miss Samson and Keisha after the shooting at Arthur Elementary School. Keisha is upset by the small tubs in which the sea turtles are kept due to funding cuts. It causes Miss Samson to compare her own life as small and needing change.



Themes and Motifs

Life

Life is an important theme in the short story collection “Refund” by Karen E. Bender. Life never turns out the way people expect it. Sometimes it is better, sometimes it is worse. Life is full of changes as well, many of which, like death, cannot be avoided.

In “Reunion,” Anna realizes that all of her former high school classmates are changed people, including herself. Johnny, long obsessed with studying weather, goes crazy and shoots up the reunion. Beautiful Tyra Johnson is now horribly overweight, and childhood friend Laurie Stone is being indicted for embezzlement. Likewise, Warren Vance has transformed into a swindler. Anna, who expected a little more out of her own life, suddenly realizes her family is more than enough and is everything she ever truly wanted. Life happens. Life also happens to Ginger in “Theft.” Ginger, a swindler, expected a glorious and glamorous life based on bilking people out of their money. Age catches up to her, and she develops Alzheimer’s disease, which in turn robs Ginger of the only thing she has left in life: her memories. These have been the subject of natural “theft.”

In “Anything for Money,” Lenny laments never having had a good relationship with his daughter, Charlene. Caring for his granddaughter, Aurora, gives him another chance and a new outlook on life. He and Aurora never expected that Aurora would be in need of a new heart at 12 years old. The circumstances of life happen. Lenny devotes himself to finding a heart for Aurora. In “The Third Child,” Jane realizes she is pregnant with a third child, an unexpected twist of life. She does not wish to care for a third child, the changes a third child will bring, or the financial difficulties, so she chooses an abortion. Her decision alienates her husband and causes disharmony in the marriage. In “The Loan Officer’s Visit,” Laura is forced to deal with the harsh realities that life brings over time, namely aging. She is unprepared for how aged her parents have become on their visit, and it disturbs her.

Life continues to confound Josh, Clarissa, and Kim in “Refund” by way of the September 11 terrorist attacks. The attacks lead to Darla’s death, traumatizing Kim and causing her to take it out on Clarissa, who herself never expected any of it. In “This Cat,” the unnamed narrator is saddened by the death of the family’s new pet cat due to an unknown disease. The narrator herself is troubled by a possible breast cancer diagnosis. In “A Chick From My Dream Life,” Sally and Betsy are caught unaware by their father’s sudden aging and withdrawal from the world and from everyday life. This propels Sally to step out into the world and become outgoing.

In “Candidate,” Diane never expects to be abandoned by her husband and forced to raise her children alone in life. Life is nothing like she had planned, being forced to relocate to the American South from Seattle. Likewise, she never expects for herself and her family to be comforted by a conservative Republican candidate for state office



with whom she politically disagrees. In “The Sea Turtle Hospital,” Miss Samson tries to make sense and something good come from a school shooting when she brings herself and Keisha to a sea turtle hospital. Miss Samson knows she herself—or anyone—could have easily been killed that day.

In “Free Lunch,” Donna and her family are forced to relocate to New Brunswick, North Carolina as the recession takes hold of their jobs. Donna never expected to be unemployed and living in a Southern town, or that she would look down on fellow human beings for her own inability to find a job. In “For What Purpose?,” life throws Sally a curve ball when she is fired from her TSA job due to funding cutbacks. In “What the Cat Said,” an unnamed married couple are stunned by the fact that their cat can talk. This causes unexpected disharmony between them as each of them argues they are the one to whom the cat has expressed his love.

Disillusionment

Disillusionment is an important theme in the short story collection “Refund” by Karen E. Bender. Disillusionment is essentially the loss of faith and hope in life or a specific situation, set of circumstances, or series of beliefs or events. Disillusionment is common throughout the short stories of “Refund.”

In “Reunion,” Anna is mildly disillusioned with life in general because she doesn’t have a fancy job and because her family doesn’t seem like it is enough, especially after seeing how well Vance is supposedly doing. Only after Vance uses her for her credit card does Anna realize she had nothing to be disillusioned about, but merely needed a reminder about how good she has things with her family. In “Theft,” Ginger has become disillusioned with her life when she learns she has Alzheimer’s Disease, and knows the way she has lived her life means that she has no one to care for her in her old age. As a result, she intends to commit suicide. In “The Third Child,” Jane is disillusioned with life in general after being forced to relocate to the South, and becomes disillusioned with the thought of children when she learns she is unexpectedly pregnant a third time.

In “Anything for Money,” Lenny is disillusioned with life with the distance between himself and his daughter, but renews his hope and faith in life when he struggles to ensure his granddaughter is found a heart transplant. Lenny is disillusioned, however, with the idea that a 12 year-old girl would need a heart transplant at all. In “The Loan Officer’s Visit,” Laura becomes disillusioned with her parents through no fault of their own, but merely because they are aging as life goes by. In “Refund,” Kim becomes disillusioned with travel and the world when 9/11 occurs during her stay in New York. Josh and Clarissa themselves become disillusioned with the world, and the way they have been living their lives given the attacks, realizing they should have more appropriately settled down 15 years before. In “This Cat,” a woman becomes disillusioned with life in general when she learns she may have breast cancer.

In “A Chick From My Dream Life,” Sally and Betsy become disillusioned with their father as he ages and withdraws from everyday life. This prompts Sally to embrace life and



become more outgoing, not wanting to end up like her father. In “Candidate,” Diane is disillusioned with life in general after being abandoned by her husband and being forced to move to the South. Only an encounter with a kind conservative Republican candidate for office renews her hope in humanity and in life, though she ardently disagrees with his politics. In “The Sea Turtle Hospital,” Miss Samson becomes disillusioned with her own life and with life in general following a tragic school shooting where she works. She endeavors to change her life because of it. In “Free Lunch,” Donna becomes disillusioned with family and life in general when her family must relocate for financial purposes. She comes to vicariously criticize the rabbi’s wife for her own shortcomings. In “For What Purpose?,” Sally becomes disillusioned with life when her parents are killed in a car accident, and when she herself loses her job with the TSA.

Family

Family is an important theme in the short story collection “Refund” by Karen E. Bender. Family involves mutual love, compassion, loyalty towards, and emotional, spiritual, and physical support of individuals who may or may not be blood-related, but who still behave in the fashion of the traditional family unit. Family can be found consistently throughout the collection of stories, and family affects the plot of the stories in various ways.

In “Reunion,” Anna’s disillusionment with a simple family life is done away with when she realizes through her encounter with Vance that her family is a beautiful and wonderful thing. She comes to appreciate it as everything she has ever truly wanted and needed. In “Theft,” it is Ginger’s lack of family that causes her to consider the way she has lived her life. Without family to care for her in her old age through Alzheimer’s, Ginger decides suicide is her only real option. This leads her to take the Alaskan cruise, and to meet Darlene. In “Anything for Money,” Lenny laments how his daughter has never wanted a real father-daughter relationship, but is given hope when Aurora comes to live with him. Saving Aurora’s life becomes his sole motivation in life as she seeks to find her a heart transplant.

In “The Third Child,” Jane decides she does not want to be a mother for the third time. She believes two children are enough, and does not want the financial responsibility of a third child, so she has an abortion. This causes a rift in the family, primarily between her and her husband. In “The Loan Officer’s Visit,” Laura is thrilled her parents will be visiting her and her family’s new home near Richmond, Virginia. Laura is terrified, though, to see how much her parents have aged. She asks them to hold and spit into her sweater so that she will always have a piece of the some of the people she loves most in life. In “Refund,” Josh and Clarissa take on any work they can to afford a private nursery school for their son. This includes a one-month stint teaching art in Virginia. In “This Cat,” the unnamed narrator buys a cat for her children, but then sees herself in the cat as the cat dies and she herself may have breast cancer. The narrator does not want the afterlife, but her current life with her husband and children.



In “A Chick From My Dream Life,” Sally and Betsy are teenaged girls who begin to notice boys for the first time as their father ages and withdraws into himself. Betsy helps to build up Sally’s confidence with boys, while their father’s withdrawal also helps Sally to not want to end up the same way. In “Candidate,” the abandoned Diane and her children are comforted by conservative Republican state legislature candidate Woody Wilson, who himself is utterly devoted to his ill wife. In “Free Lunch,” Donna criticizes the rabbi’s wife for her parenting skills as an indirect way of criticizing herself for not being able to financially contribute to her family. In “What the Cat Said,” a husband and wife have a disagreement over to whom the cat has expressed his love, as both seek to be the one to whom the cat has expressed love. In “The Sea Turtle Hospital” and “For What Purpose,” the characters of Miss Samson and Sally, respectively, are lonely because they have no family. Miss Samson brings a little girl to the sea turtle hospital to bring some good out of a day on which a shooting has occurred at school, while Sally comes to see her TSA coworkers as family who don’t bat an eye when she is laid off.

Money

Money is an important theme in the short story collection “Refund” by Karen E. Bender. Money becomes critical to the plots of a few of the stories, especially as money relates to life in general. Money makes direct appearances in some stories therein, and is only in the periphery of other stories.

In “Reunion,” Anna at first refuses to attend her reunion because she doesn’t have enough money to go. Only when she is asked to come for free to fill seats does she agree to go. Anna is later nearly swindled by Vance, but cancels his use of her credit card in time. At the same time, Jane refuses to have a third child in “The Third Child” in part as a matter of financial strain. In “Refund,” Kim demands ever higher refunds for the apartment she rented in New York during 9/11 because her friend was killed in the terrorist attacks. In “The Loan Officer’s Visit,” Laura’s father is a friendly loan officer who helps people with loans to achieve important things and dreams in their lives.

In “Theft,” money makes a direct appearance. Ginger, diagnosed with Alzheimer’s and determined to commit suicide on a cruise to Alaska, brings nearly a thousand dollars in cash with her. It is money she has not legitimately earned, but merely money she has swindled from people. She has spent her life swindling money from people to live off of. While she has had a wild and exotic life as a result, she has no family or friends to speak of now that she is aged. During a passenger talent show, Ginger throws out money to the audience. She no longer has enough money to buy Darlene an opal necklace, leading Darlene to believe that Ginger was never really a swindler after all.

In “Anything for Money”, Lenny is a successful producer of a gameshow called “Anything for Money.” Inspired by a financially difficult time in Lenny’s own life when he would do anything for money to support his family, the gameshow is a hit across the country. Lenny becomes enormously wealthy, though his wife leaves him, taking along their daughter, Charlene. Lenny has money but no family. Charlene only ever calls when she needs money, which Lenny dutifully sends. When his granddaughter, Aurora,



comes to stay with him, she has no interest in his money, but only wants to get to know him. Lenny is thrilled to have a second chance at life, so to speak. However, Lenny is horrified to learn Aurora needs a new heart. He uses his money as a way to help find Aurora a heart transplant. Though Aurora's fate is uncertain at the end of the story, Lenny is able to use his money for good in order to try to help Aurora.

Aging

Aging is an important theme in the short story collection "Refund" by Karen E. Bender. Aging is simply the process of growing older. Aging is immensely critical for the plots of many of the stories in the collection, with aging being central to some.

In "Reunion," Anna is attending her twentieth high school reunion. She notes how everyone has aged or changed, from people who have grown bald and wrinkly to beautiful Tyra Johnson being now horribly overweight, and childhood friend Laurie Stone being indicted for embezzlement. In "Theft," Ginger is 82 years old, and is no longer the woman she was when she was younger and in her prime of swindling. Ginger has been diagnosed with Alzheimer's, and her health will not last much longer. Ginger decides to commit suicide since she has no friends or family to care for her in her old age.

In "The Loan Officer's Visit," Laura is especially taken with how old her parents have gotten when they come for a visit to her new home near Richmond. Laura spends much of the story agonizing over how old they appear, and how they even appear to be aging before her eyes. It is one of the tragedies of life that people age, and Laura simply cannot get used to the fact that her parents are not who they were decades before. She wants to always keep a piece of them with her, so she has them hold her sweater and spit into it.

In "Refund," Josh comments about he and Clarissa are no longer very young, and should have gotten serious jobs 15 years before. It propels him to finally take a normal, nine-to-five job in advertising. In "A Chick From My Dream Life," Sally and Betsy remark upon how old their father suddenly seems to have gotten based on how withdrawn he has become. This in turn helps convince Sally to not become like her father. It inspires her to be more outgoing and confident.



Styles

Point of View

Karen E. Bender tells her collection of short stories, "Refund", in both the third and first-person narrative modes. "Reunion," "Theft," "Anything for Money," "The Third Child," "Refund," "A Chick From My Dream Life," and "Candidate" are told in the third-person limited omniscient perspective. "This Cat," "The Loan Officer's Visit," "The Sea Turtle Hospital," "Free Lunch," "For What Purpose?" and "What the Cat Said" are told in the first-person, limited omniscient perspective. In the stories told in first person, the reader becomes a personal confidante to the narrator, understanding the narrator's thoughts and feelings about events and situations, such as the narrator's thoughts about the cat's death in "This Cat" when she equates herself indirectly to the cat. In the stories told in third person, the reader becomes an observer of incidents that play out as describe by the narrator, such as in "Theft." The limited-omniscient perspective provides an atmosphere of drama and suspense, as in many of the stories, the outcomes are not given. This is the case with Aurora's heart in "Anything For Money" and the narrator's diagnosis in "This Cat."

Language and Meaning

Karen E. Bender tells her collection of short stories, "Refund", in language that is simple and straightforward. This is done for at least two reasons. First the simple and straightforward language is reflective of the contemporary times in which all of her characters (save the girls in "A Chick From My Dream Life" who grow up in the 1970s) exist, when language is casual and to-the-point. Secondly, Bender's short stories were all written in the twenty-first century, and are reflective of the common casual language and wording that people in the 2000s and 2010s use. The simple and straightforward language is not only reflective of the times the stories were written and in which they take place, but give the stories a sense of believability and realism as though they are accurately portrayed for their times.

Structure

Karen E. Bender's "Refund" is a collection of 13 short stories. Most are about 20 pages long or so, while others are much shorter, such as "What the Cat Said" and "This Cat." The short stories include "Reunion," "Theft," "Anything for Money," "The Third Child," "The Loan Officer's Visit," "Refund," "This Cat," "A Chick From My Dream Life," "Candidate," "The Sea Turtle Hospital," "Free Lunch," "For What Purpose?", and "What the Cat Said." The stories are arranged to flow from one to the next, often with some continuity between the two. "Reunion," for example, features a man named Warren Vance, while Darlene has just broken up with a Warren in "Theft." In "Theft," Ginger has no family to speak of, while in "Anything for Money," Lenny is given a second chance at

family as a grandfather and endeavors to everything he can to save his granddaughter's life.



Quotes

She lay awake in the dark while the others fell into their dreams. Was it strange that Johnny the Weatherman had begun to shoot?

-- Narrator ("Reunion" paragraph 75)

Importance: Here, Anna reflects on changes that life can bring. She thinks about how her dreams have not gone the way she would have imagined them to go, and how the same is true for the lives of her old classmates. This includes Johnny, who opens fire at the reunion, going from being obsessed with the weather to a crazed gunman.

This was her life now, at forty: she had married a man whom she admired and loved... and they fell into the exhausting momentum that was their lives.

-- Narrator ("The Third Child" paragraph 1)

Importance: Here, the narrator explains Jane's life as it currently is: simple, quiet, and full. The narrator is being ironic here in describing Jane's life, because Jane's unexpected pregnancy means life could get fuller. However, Jane's decision to have an abortion without speaking with her husband about it leads to a fracturing of Jane's idyllic life.

They had longed for this, from the first lonely moment of their childhoods when they realized they would not marry their fathers or mothers, through the burning romanticism of their teens, to the bustling search of their twenties, and there was the faint regret that this tumult and exhaustion was what they had longed for too, and soon it would be gone.

-- Narrator ("The Third Child" paragraph 2)

Importance: The narrator explains Jane's thoughts on aging. Still young but old enough, Jane and her husband have put much of the wildness and uncertainty of their past behind them, and are focused on the surer things in life. Yet, they do regret not having these things anymore. Ironically, when confronted with the unexpected, Jane arguably takes the "safe" way out by electing to have an abortion instead of giving birth to an unplanned baby. This causes friction in her marriage, and disrupts things in ways the baby never could have done.

My father lay in a shadowed room, sleeping like an infant, while I grew and grew.

-- Laura ("The Loan Officer's Visit" paragraph 21)

Importance: In this short story, Laura reflects on how her father's illness kept him cooped up at home for many years. Laura is terrified to see how much her parents have aged when they come to visit her in Richmond. She reflects on how, as she grows stronger, her parents grow weaker with age. She comes to look upon them like children for their aged ways, and panics because she does not want them to be anything other than what she remembers them as from her early life.



We're not special. Don't feel special. It could be us next time. It could be us any minute.
-- Josh ("Refund" paragraph 24)

Importance: In Virginia at the time of 9/11, Clarissa reflects on how they could have been killed if they had been in New York. Josh reminds her that it still could be them, that escaping one tragic event does not mean they will escape all others. Josh gives her a troubling dose of reality in that terrorists will never stop attacking, and that life is full of a thousand other dangers that could kill them. This reflects on the tenuous nature of life, and how easy to become disillusioned it is.

Why me? Why not my friend, my boss, my neighbor? Not me.
-- Narrator ("This Cat" paragraph 131)

Importance: Life can happen to anyone at any time, especially the unexpected. This is true for the cat who dies of an undetected disease, and is true of the narrator, who may have breast cancer. The narrator wonders why it had to be her rather than someone else, just the way that Josh in the previous quote ("We're not special...") contends that disaster could befall anyone at any point as is normal in life.

What should I tell people? How did this happen?
-- Woody Wilson ("The Candidate" paragraph 119)

Importance: Woody Wilson reflects on tripping, hitting his head, and developing a bump. His question about the bump is reflective of not merely the injury, but Diane's life. Diane herself wonders in general how she can go about explaining and accepting that her husband has abandoned her. She realizes that she and Woody Wilson, despite their political differences, have much in common.

I just tripped.
-- Woody Wilson ("The Candidate" paragraph 121)

Importance: Relating to Woody's bump, Diane urges him to tell people he tripped. Woody repeats this so it will become his mantra. This seemingly innocuous statement is in answer to his question about what he should tell people regarding the bump. In a larger sense, Diane answers her own question. Sometimes in life, people trip and get bumps. But they pick themselves up and continue on. Such is the case with Woody, who has experienced numerous difficulties in his life.

Who was going insane this time? Was it a husband and wife? Was it a fed-up parent?
-- Miss Samson ("The Sea Turtle Hospital" paragraph 4)

Importance: Miss Samson is initially annoyed when the elementary school she works at goes on lockdown for the second time in a week. She imagines it is some disagreement or unhappy parent. She never suspects it will be a parent who shoots Mrs. Hill. The irony of Miss Samson's consideration is that the situation will become a life-altering event for her, rather than the original mere inconvenience she imagines it to be.



I couldn't answer this –why Mrs. Hill? Why anyone?
-- Miss Samson ("The Sea Turtle Hospital" paragraph 128)

Importance: Here, Miss Samson reflects on why it had to be Mrs. Hill who had to die. She realizes how tenuous and fragile life truly is. This causes her to reevaluate her own life, and to insist that some good come out of the day. This she tries to make happen by bringing Keisha to the sea turtle hospital on the way home, but Keisha and Miss Samson both end up more upset by the visit than comforted.

Our story was the usual sad story of our current era.
-- Donna ("Free Lunch" paragraph 1)

Importance: Here, Donna explains succinctly the story of herself and her family. She and her husband have been forced to relocate due to lost jobs, a bad financial situation, and the economic recession that has hindered so many people. Many lives are thrown into disarray as a result of the recession. Donna comes to blame herself for being unable to find a new job in North Carolina, and so lashes out in unspoken criticism towards the rabbi's wife's parenting.

For what purpose?
-- Sally ("For What Purpose" paragraph 3)

Importance: Sally, who works with the TSA, is required to ask people about the purpose for their traveling. This statement, however, can be reflectively and symbolically applied to life in general: What is your purpose in life? For what purpose are you living? Sally reflects on her own life numerous times throughout the story, from deaths of her parents to her living alone and being romantically unattached. It is something she has not truly figured out by the end of the story.