

The Risk Pool Study Guide

The Risk Pool by Richard Russo

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Plot Summary

The Risk Pool, by Richard Russo, is a coming of age novel narrated by the main character, Ned Hall. The story takes place in the small town of fictional Mohawk, New York, and it boasts rich, flawed characters and a wonderful combination of pokerfaced humor and moving moments. Richard Russo focuses on the roughness, the beauty, and the complexity of small town, working-class people.

The entire book is divided into four parts, which correspond to the four seasons of Mohawk (according to Ned's grandfather): Fourth of July, Mohawk Fair, Eat the Bird, and Winter. Winter is capitalized because it is by far the longest season in the town. Richard Russo reveals his excellent observations of real-life people through Ned's unique ability to see interesting details in every situation.

The story begins shortly before Ned's birth. Ned's parents, Sam and Jenny, have a tumultuous relationship. Sam has recently returned from World War II, and he wants to celebrate life. Jenny tries to go along, but when she becomes pregnant, she is ready to settle down and get to the business of real life. Sam abandons the family shortly after Ned's birth, but he returns later and tries to insert himself back into their lives at various times.

Ned Hall lives with his father for two short years after his mother has a nervous breakdown, and when she recovers, Ned moves back in with her for his high school years. Ned manages to grow up into a fine young man, in spite of being raised by two less than ideal parental figures. His father is a first-class drifter who is always stuck at the bottom of the auto insurance risk pool because of his bad driving habits. His mother develops severe psychological problems that keep her in hospitals and nursing homes for several years and addicted to Librium after she is released. Ned is also raised by a large number of minor characters in town who keep an eye on him, but not too closely.

The novel follows Ned Hall's life in chronological order, but it is also a cyclical story. It begins around the time of Ned's birth and the first few pages include a touching moment in the hospital when Ned is born. His mother looks beautiful and his father is in awe. The story ends with another beginning—the birth of Ned's son. Ned's girlfriend looks beautiful, and Ned is in awe when he sees his new son. The author uses almost exactly the same words to strengthen the idea of the circle of life.

Everyone in Mohawk is doing the best they can, in spite of living in a crumbling local economy and a sagging town. Most of the residents talk of money and luck as if it's something they will never have, but they willingly take the hand they've been dealt and shrug their shoulders at the craziness of life. The numerous characters in this novel are both hilarious and heartbreaking in their sincerity.



Chapters 1-5

Chapters 1-5 Summary

Chapter one opens at the end of World War II. Sam, has just returned from the war, and he wants to celebrate life. Ned's mother, Jenny, tries to keep up with his partying, but the fun soon wears off, and she wants to get back to real life when she finds she is pregnant with Ned. Jenny and Sam separate shortly before Ned is born. Ned's grandfather dies six months after Ned's birth, and Jenny files for divorce the day after the funeral. She doesn't end up getting the divorce until many years later, because Sam beats up her lawyer and harasses her relentlessly. At the end of the chapter, Sam skips town and is not seen in Mohawk again for six years. Jenny can finally sleep at night.

In chapter two, Ned is a first grader at McKinley Elementary School. When the other children ask Ned about his father, he tells them he's dead. It's the first lie he can remember telling. Unfortunately, Ned's father shows up at the school one day, and the lie is revealed. The incident ignites a new war between Sam and Jenny. Sam shows up at their house nightly, and Jenny calls the cops every time he does. The cycle continues for nearly a year.

Chapter three takes place a week later. Sam kidnaps Ned as he is walking from his Aunt Rose's house to his home. Sam asks Ned if he wants to go for a ride. Ned incorrectly assumes he plans to take him for ice cream. Instead, they head in the opposite direction and pick up a tall, dark-skinned man Sam calls Wussy. Then, the three of them head off for a fishing trip. Ned has a great time learning to fish with Sam and Wussy, but by the time they return him to his mother twenty-four hours later, his clothes are a mess, he's covered with poison ivy, and his eyes are swollen shut from crying over losing the jackknife Sam gave him. Jenny is on the front porch when they arrive. She pulls out her father's service revolver and starts shooting at Sam and Wussy. They make a hasty getaway in a white convertible filled with bullet holes.

Sam disappears again in chapter four, and life for Ned and his mother goes on. The gossip that surrounds the last confrontation between Sam and Jenny is too much for Jenny to handle, and she starts to suffer from panic attacks. She is prescribed Librium, but it makes her so listless that she decides not to renew the prescription and tries church instead. Jenny becomes addicted to church. She begins to attend Our Lady of Sorrows every morning and takes Ned with her. Ned is made an altar boy by the fifth grade. A young priest named Father Michaels comes to Our Lady of Sorrows to relieve the old Monsignor of some of his duties. Father Michaels and Ned become friends. One morning, Father Michaels asks Ned to introduce him to his mother. Ned suggests that Father Michaels come over that evening when his mother is home from work. He forgets to tell his mother, so she is quite surprised when Father Michaels shows up with a bottle of wine at the front door at dinnertime. They share an awkward dinner, and then Father Michaels tells Ned to go outside and play while he discusses some business with his mother.



In chapter five, the rectory at Our Lady of Sorrows becomes Ned's second home during the summer months. Father Michaels makes Ned feel welcome, but the Monsignor doesn't seem thrilled. Ned particularly enjoys the huge breakfasts they have in the rectory every morning. Mrs. Abrosino has been cooking for the Monsignor since her husband died, and she makes huge plates of food. After breakfast, the Monsignor usually takes a nap and Father Michaels makes visits in the community. Ned is left to wander the grounds alone. Soon he makes friends with the groundskeeper, Skinny. Eventually, Ned starts taking over some of Skinny's duties. He particularly likes mowing the lawn. One day while Ned is mowing the church grounds, a rock is launched through the mower and put a hole in the stained glass window. The old Monsignor discovers that Ned has been mowing the lawn instead of Skinny.

Chapters 1-5 Analysis

Chapter one establishes the main tension point of the book: Ned's parents. They are at odds from the start, and Ned often ends up in the middle. This chapter also points out that the two pivotal men in Ned's young life are his grandfather and his father, even though he spends very little time with either of them. Ned has no personal recollection of his grandfather, but the man is a legend to him. Ned is thirty-five years old as he recalls this story from his own memory, stories his mother has told him, and local lore.

In chapter two, the war between Sam and Jenny starts again. The author uses simile to describe Jenny's fury, when he says that her eyes were glowing like the tip of Sam's cigarette. This chapter also reveals Ned's emotions surrounding his father. He is embarrassed that he does not have a father who is present in his life, so he tells the kids in school that Sam is dead. Ned is near tears and very shaken up when he is reunited with his father. Sam is frightening to the young boy in his beat-up white convertible, smoking cigarettes. On the other hand, Ned feels a strange connection to the man. At the end of the chapter, they agree to keep a secret. Sam won't tell Jenny that Ned was climbing the tree, and Ned won't tell his mother that his father was at the house before she came home.

Chapter three shows a relationship developing between Ned and his father, Sam. Sam kidnaps Ned with the idea that he will prove Ned needs a father. The plan backfires, because instead he proves that he's an unfit parent. He returns Ned to his mother looking like a vagabond. Nevertheless, Ned secretly cherishes the day he spends with his dad and Wussy learning to fish. The pride he feels when he shows his dad the fish he caught surprises him. The author uses simile here to describe Ned's pride as feeling like his throat was full, as if there was a hook in it.

When Jenny is shooting at Wussy and Sam in the convertible, and Sam thinks Wussy has been shot, the author uses hyperbole in Wussy's statement that he's fine—except for the coronary.

The reader also learns a bit more about Sam and Jenny's relationship in this chapter. When they were newly married, they had always enjoyed a combative relationship—



mostly because they liked making up afterward. But now they have crossed a line. Sam realizes that Jenny might really consider him to be dangerous. She is honestly afraid of him being anywhere near Ned. Sam has to admit to himself in this moment that he hasn't been a very good caretaker. He decides to take Wussy's advice and leave Ned and Jenny alone for awhile.

In chapter four, the author uses simile to compare Jenny to drunks. He says that Jenny attends mass the way drunks go on binges. She can never get enough. Ned also enjoys the quiet silence of the church and makes his mother happy by asking what he has to do to become an altar boy. When he goes through catechism and becomes an altar boy in the fifth grade, Ned develops his skills in lying in the confessional. He confesses to sins he hasn't committed and never admits to those small sins he does commit. The Monsignor does not seem impressed by his confessions either way. Ned is disappointed to find out that nothing exciting goes on in the inner sanctum of the church, but he dutifully carries out his responsibilities.

Things start looking up for Ned when Father Michaels comes to the church. He becomes a friend and confidant. Father Michaels asks Ned about his father and encourages him to talk about his feelings. He confides in Ned that his father had been a drunk who beat him and his mother until he died unexpectedly. Father Michaels also encourages Ned to be thankful for his mother. The author uses hyperbole when Father Michaels tells Ned that he thinks Jenny is an extraordinary woman—not just as a gunfighter—but as someone of courage and endurance.

The final scene of the chapter is a comic combination of stilted dialogue and incongruous events: the priest shows up with a bottle of wine (confusing Jenny, because she doesn't know Ned invited him to dinner); Ned is left in the living room to entertain Father Michaels while his mother tries to make their hot dog casserole presentable; Jenny speaks in an uncharacteristically high voice and laughs hysterically at all of Father Michael's jokes; and Ned is dismissed at the end of the meal to play outside while Jenny and Father Michaels talk over business. Ned wonders what business a priest and his mother could possibly have, but he goes outside to play anyway. It's as if the characters are not in the right scene, and the author plays up the comic aspect of the situation.

In the first paragraph of chapter five, the author foreshadows a mishap with the stained glass window at Our Lady of Sorrows, when the Monsignor sees Ned with a rubber ball and reminds him that stained glass windows are not easily replaced. Later in the chapter, Ned is mowing the lawn and a rock hits the mower blade and sails through that stained glass window.

Mrs. Ambrosino is also introduced in this chapter. She is an older widow who cooks every day for the Monsignor in the rectory. Ever since her husband died, she has made it her mission to improve the Monsignor's health by providing huge amounts of food for him to eat. Ned and Father Michaels also benefit from her cooking, even though she cares little about whether or not they eat it. The author describes the feast that takes



place every morning with towers of toast, half a dozen eggs, pitchers of milk and juice, ham, sausage, bacon, and bowls of fruit. It's a growing boy's dream come true.

After breakfast, Ned is left on his own, and soon he finds a group of tall pine trees behind the church that provide cool shade in the summer. He spends many days sitting beneath the trees on a blanket and reading. Sometimes Father Michaels joins Ned under the trees after his duties are completed and he often tells Ned that he is a wonder, which Ned thinks is evidence of the priest's simplemindedness. This reveals the fact that Ned does not think very highly of himself.

Skinny is also introduced in this chapter. He is Ned's only other companion during the summer months at the church. Skinny is the groundskeeper, a slightly lazy alcoholic in his forties. He prefers trimming with the hand sheers in the cool shade to mowing the lawn, and Ned would love a chance to work the power mower, so they switch jobs one day. Skinny says, "Just this once," but it becomes a regular practice until the rock breaks the stained glass window. Skinny knows Ned's father and reveals in this chapter that he has not left town. Sam Hall is still in Mohawk.

Ned admits in this chapter that he is slightly annoyed at his mother for driving his father away. He feels guilty for that, because he has always been on his mother's side. He understands that she is nervous, because his father is a dangerous man to be around. The author uses metaphor when one of Sam's friends says that Sam should be issued with a warning label—as if Sam was an item in a store.

Throughout this chapter, the author also gives hints to a growing relationship between Jenny and Father Michaels. Jenny flashes a bright smile from the porch when Father Michaels brings Ned home at the end of the day. There is another instance where Ned senses their chemistry. He thinks Father Michaels is about to reach out and take his mother's hand.



Chapters 6-10

Chapters 6-10 Summary

In chapter six, Ned and his mother are both happy, even though Ned would like to see his father again. Skinny tells Ned that his father says hello and he will come by to see him sometime soon. That gives Ned a mixture of fear and excitement. He notices that his mother also seems nervous and assumes she has heard the same news. In the middle of the night, Ned awakens to hear someone come quietly in the front door and up the stairs. He goes back to bed believing that his father has come home. Ned runs downstairs the next morning when he hears voices in the kitchen, but it is Father Michaels sitting at the table, not his father. He is not wearing his priest collar. Ned finds it hard to hide his unexpected anger.

Ned and his mother go to the Sunday morning mass, and it turns out to be the strangest mass Ned has ever experienced. His mother is radiant and happy and takes communion for the first time; Father Michaels is nervous and distracted. Ned is an altar boy at the service, and he tries to help cover up Father Michaels' blunders. In the middle of communion, Father Michaels returns the chalice to the altar and disappears through the sacristy, leaving the parishioners in the pews.

Chapter seven begins with a brief history of Mohawk County. It is the summer of 1959, and Ned is now twelve years old. He enjoys spending time riding his bike through Myrtle Park. Ever since Father Michaels walked out the back door of the church, Ned's mother barely leaves the house. They no longer go to church. Ned runs into Wussy downtown and shows him his new bike, which was left on the doorstep. Ned hopes it was a gift from his father, but he doesn't know for sure. Wussy tells Ned that Sam has gone to Alaska, so Ned stops waiting for his father to show up. Not long after his conversation with Wussy, Ned is in the park throwing rocks and trying to hit the roof of an old shack. He hits the roof with a fairly big rock, and a frightened man runs out of the shack. It's Sam. Ned doesn't reveal himself, but from that moment on he decides not to believe anyone who says his father has left town.

Chapter eight introduces the Claudes. Ned becomes friends with Claude Schwartz, Jr., a boy two years his senior. Claude isn't a great friend. He specifically chooses Ned as a friend so that he can beat him in every sort of competition. Ned calls the family the Claudes, because they are comprised of Claude Jr., Claude Sr., and the mother, Claudine. Ned dutifully goes along with all of Claude's competitions—swimming, throwing, running eating—and he loses in all of them. One day, Claude Jr. invites Ned to the beach with his family. At the beach, Ned sees his father watching him from a hill nearby. After a brief conversation, Ned gathers his things and leaves with Sam.

Chapter nine begins with Sam and Ned leaving the park. Sam plays a joke on the sleeping attendant in the shack at the entrance to the park. The man turns out to be Tree, a friend of Sam's, and after he cusses out Sam and is properly introduced to Ned,



the three of them walk to The Lookout, a tavern just outside the entrance to the park. At The Lookout, Tree and Alice (the bartender and Tree's occasional girlfriend) yell at each other for a few minutes and then appear to make up. When Alice and Tree move down the bar to talk more privately, Sam asks Ned about his mother. Ned lies at first and says she's fine, but then he admits that she is not well. At the end of the chapter, Sam tells Ned that maybe he better come stay with him for awhile. Ned agrees.

In chapter ten, Ned moves into Sam's apartment. It is downtown in the former Accounting Department above Klein's Department Store. As he is moving in, Ned meets Rose, the woman who owns the beauty salon across the hall from Sam's apartment. The apartment is huge and sparsely furnished, and Ned immediately starts feeling homesick. It doesn't help most of his clothes are stolen from the back of Sam's car while he's moving in.

Chapters 6-10 Analysis

In the beginning of chapter six, Ned compares the level of danger in being around his father to the level of danger he faces as a young boy working the power mower at church. Whether or not he gets hurt is mostly a matter of positioning.

Father Michaels intercedes for Skinny and for Ned, and soon they are both at work on the church grounds again. Ned even has the old Monsignor's official blessing to mow. Life is pretty good for Ned and his mother. They go to mass every morning, although Jenny still does not receive communion, and then Ned stays on to have breakfast in the rectory, and Jenny returns home to get ready for work. A routine starts to develop that includes Father Michaels spending many afternoons on the porch with Ned and Jenny. Ned secretly fears that his father will show up to ruin their happy days. He has a longing to see his father again, but he's afraid of what would happen if Sam and Father Michaels ever meet. Ned doesn't think Father Michaels is any match for his father.

When Skinny informs Ned that his father says hello and that he'll stop by one day, Ned's fears increase. So on the night that Ned hears someone come in the front door and creep up the stairs to his mother's room, he assumes it's his father, come home. Ned is shocked the next morning to see Father Michaels sitting at the kitchen table.

The transformation in Jenny is obvious. She looks radiant as she sings while making what she says will be a "stunning" breakfast. Ned's sudden dark mood matches Jenny's happiness in intensity. Sam is not home, and Father Michaels seems to be taking his place.

The author gives small hints that Father Michaels is unnerved by the new situation. Ned finds him praying in the sacristy early; then Father Michaels forgets to give a sermon during the service; and he fumbles throughout communion. Then, when Jenny kneels at the communion rail, both Father Michaels and Ned are surprised. The author uses simile to describe Jenny. She looks as radiant as the Virgin Mary. There is a moment



when Father Michaels, Ned, and Jenny seem to be the only three people in the church. Then, Father Michaels flees the church and is never seen again.

Chapter seven adds more detail to the description of Mohawk. It is cut in half by the sprawling Myrtle Park that has steep slopes on three sides. Council members often talk about blasting a hole through the rocks in the park to create a through street, but it never happens. The tanneries that were once the lifeblood of Mohawk have now mostly shut down, and the town is destined to remain in decline.

It is now the summer of 1959, and Ned is given the gift of freedom when a bike mysteriously shows up on their porch. He spends most days riding the winding paths through Myrtle Park. The author uses onomatopoeia to describe the sound that the pebbles make (plinked) when Ned tosses them from a perch high in the park onto rusted out cars or an old shack. When Ned throws an unusually large rock at the shack, he discovers his father. Ned hasn't seen his father in over five years, but he knows it's him. He feels the same tightness in his chest he felt when his father kidnapped him from school.

Ned doesn't speak to his father that day. Sam never sees the boy when he runs out of the shack as if someone is trying to shoot him. In stark contrast, Ned also gazes out at the big white house that shines like a jewel from the cover of Myrtle Park. It is a beautiful home that sits on a hill on the other side of the highway. Ned wonders what it would be like to live in such a house, but he imagines that his future holds more shacks than white jewel houses.

At the end of chapter seven, the reader can feel Ned's security slipping away. His father has done nothing more than drift in and out of his life occasionally, and now his mother is slowly going crazy and withdrawing from the world. Where does that leave Ned? F. William Peterson pays Jenny a visit to try to talk her into getting help. There is a new influx of cash after his visit, but Jenny never leaves the house.

In chapter eight, the Claudes are not well-received in Ned's neighborhood. They are the only Jews who live in the neighborhood, which is already a strike against them in this racially and culturally divided town. The fact that their faith is constantly brought up is ironic, since the Claudes do not practice their religion in any way, and Claude Sr. even goes as far as expressing his distaste for orthodox Jewish practices.

When the Claudes move in, they immediately start renovating the house that used to belong to Ned's Aunt Rose. They build a second story, which makes it the biggest house on the block; they add a swimming pool to the backyard; and they erect a five-foot, chain-link fence around the property. All of these home improvements are vehemently opposed by neighbors, but the Claudes make the changes anyway.

The author uses psychological profiles done on children to further describe Claude Jr.'s character. Ned narrates that he has since heard of these studies, and Claude fits into the category of the child who will choose the easiest way to win and then be enamored with himself in victory.



When Claude Jr. and Ned engage in an Oreo eating contest, the author personifies the Oreos when describing Claude's victory and Ned's defeat. The winning Oreo descends into Claude as the losing Oreo—and all its brothers—ascend out of Ned.

The reunion of Ned and his father at the close of the chapter is very short and not outwardly emotional, but the author does a wonderful job of inferring the deep emotions below the surface. Ned and Sam don't have much to say to each other, but Ned tells his father simply that he missed him, and Sam admits the same. Then Ned abandons the Claudes and leaves with his father.

Chapter nine is a further glimpse into the life and personality of Sam Hall. He acts like an adolescent when he plays a joke on his friend Tree in the attendant's shack. Simile is used to describe how the screen hits the side of the shack like a pistol shot. Then, Sam takes his underage son to a bar, just in case there is any doubt that he might be an unfit parent. When the bartender asks Sam how old Ned is, Sam gets his age wrong by a year.

Ned is a keen observer, and he is surprised to see Tree and Alice holding hands after the loud fight that started as soon as Tree entered the bar.

Despite their strange reunion, Sam shows that he is concerned about his son. He asks about Jenny, and Ned finds out that his father has heard she is sick. Sam timidly suggest that Ned come and live with him for awhile. Ned just as apprehensively agrees, and he begins to feel a familiar tug of loyalty between parents. He has convinced himself over the past five years that he is not his father's son. He feels he is betraying his mother if he goes to live with him.

In chapter ten, Ned is introduced to his new home, and his life takes a serious downturn. Simile is used to describe the look of downtown Mohawk. A building is torn down and replaced with a parking lot, and there is no longer an unbroken row of three-story buildings on the main street. Ned describes the scene as like looking behind a painted stage backdrop in a theater. Buildings are being demolished all over downtown Mohawk, and the author gives the destruction a humorous twist by revealing a new town sign that says, "SHOP DOWNTOWN MOHAWK, Where There's Always Plenty of Parking."

Ned's heart sinks as he takes one of his cardboard boxes from the back of Sam's car and up the stairs to his new home—several huge rooms that were once the accounting department of Klein's Department Store. The dilapidated building is described through items such as a sign that reads "Ros 's Be Ty S lon" instead of Rose's Beauty Salon, because some of the letters have peeled off. When Ned enters the apartment, the gigantic size of the living room is emphasized by the fact that Sam has very little furniture to fill it.

By the end of the chapter, Ned's life seems to be crumbling along with the buildings in downtown Mohawk. Sam goes out on the town, and the boy is left in the big, empty, sparse apartment, devoid of comfort or security. The author gives one spark at hope at

the very end of the chapter. Ned discovers that Sam has kept a framed picture of him when he was six years old. Ned doesn't recall when the picture was taken, but it appears to be the only personal keepsake in the entire apartment.



Chapters 11-15

Chapters 11-15 Summary

In chapter eleven, Ned wakes up to find his father has left him a brown bag filled with clothes to make up for the ones that were stolen from his car the day before. He gets dressed and rides his bike to his favorite spot in Myrtle Park with a view of the white jewel house. Ned wonders about the people who live in that house. When Ned returns to the apartment, he is unsure of the routine. He would know what he was supposed to do in his mother's house, but the rules are not clear in his father's home. They drive to Eileen's house, and Ned meets both Eileen Littler and her son, Drew, for the first time.

Chapter twelve starts off with Sam showing Ned his duties in his new job cleaning Rose's Beauty Salon. Ned finds out that his father held the job himself for a period of time. While Ned cleans the shop, Sam tells him about Rose. The conversation eventually turns to the white jewel house, and Ned discovers that his father knows who lives in it. The owner is a war buddy of Sam's, Jack Ward. He married into a wealthy family, and now he doesn't work and claims he has trouble spending all the money. Sam plays a joke on Ned, leaving him in total darkness in the basement, and Ned is furious at his father.

Chapter thirteen describes the routine Ned and Sam have developed. Sam leaves for work early in the morning and returns to the apartment around seven in the evening, after having a couple of drinks on the way home. When he gets home, they eat hamburger steak dinners across the street at the Mohawk Grill. If Sam doesn't show up by seven in the evening, Ned makes himself a sandwich out of the small refrigerator and settles in for a night alone. Sometimes Ned and Sam have dinner over at Eileen's house. Drew often shows up at mealtime, and meals in the Littler household are always on the verge of erupting into a fight. Drew and Ned actually get along. On Saturdays, Ned visits his mother, and it is usually the oddest day of the week. Ned watches his mother drop further into her psychological illness while he tells her lies about his success in school to make her happy.

In chapter fourteen, Ned becomes a regular at the Mohawk Grill, a place his mother used to tell him never to enter. At the Mohawk Grill Ned gets an education. He learns how to handicap horses and studies the racing forms with his father.

Chapter fifteen begins the Sunday before Christmas. Ned is cleaning Rose's salon. He hears someone coming up the steps to their apartment, where he left his father sleeping on the couch. The guest is F. William Peterson, who has come to tell them that Jenny is in the hospital. She has had what they call a nervous collapse. Sam and Ned go to visit her, and Ned spends a tearful few minutes with his mother. Shortly after they return to the apartment, Sam leaves and Ned steals numerous items from Klein's Department Store and takes them to his mother's house.



Chapters 11-15 Analysis

In chapter eleven, the reader experiences some of the fear and uneasiness Ned feels when he is thrown into a new life with his father. He knew the routine in his mother's house very well, but Ned is unsure how to act around his father or what is expected of him. It's heartbreaking to consider the fear and lack of stability that this young boy is facing.

This chapter also introduces the white jewel house, which is a symbol of wealth and success in Mohawk. Ned spends hours gazing at it from a hidden spot in Myrtle Park and wondering about the people who live in the home. This foreshadows the fact that Ned will eventually get to know the family in the white jewel house very well.

Chapter twelve begins with Ned worrying about whether or not Rose can afford to pay him \$15 a week to clean her salon. It seems like a huge amount of money to a young boy. Sam puts his worries to rest when he shows Ned Rose's ledger. She has a lot of clients, and her business is booming. This is confusing to Ned, because he never sees any customers on the stairs, but he finds out that all of the little old ladies who are Rose's clients take the elevator in Klein's Department Store up to her salon.

Sam plays a little trick on Ned by not warning him that there is no elevator button in the basement when he takes the trash down. Ned is incredibly angry at his father for literally leaving him in the dark. Sam doesn't seem to understand that Ned could use a little security in a father figure, not someone who is always leaving him in a precarious situation.

While Ned is wandering around in the dark basement, he remembers a recent conversation he had with his father. When Tree took a roll of admission tickets from the park, Ned asked his father what he was going to do with them. Sam told him that he would save them for next year and sell them to make a side profit without the park owners knowing. Ned doesn't understand. He tells his father the act is dishonest, and Sam says so what. Ned's opinion of his father is not very high by the end of this chapter.

In chapter thirteen, Ned finds out that Sam, who he thinks is a no-good drifter, is held in high regard by many people in town. When he's working, he is always willing to lend someone a few bucks to get by. Ned and Sam work out a daily rhythm of their own, and in the process Ned quickly becomes very independent, because he cannot completely rely on when his father will come home or what they will have for dinner. At his mother's house, everything happened according to a strict schedule; the days are less predictable with his father.

This chapter further develops the antagonistic relationship between Sam and Drew. Sam constantly puts Drew down. His nickname for him is Zero. Sam thinks that Drew is a rotten kid who doesn't respect his mother; and Drew thinks that Sam is constantly putting his nose in their business, and he has not right to do so. Every time Sam tries to assert some sort of authority over Drew, the young man resists and resents him for it.



Ned is beginning to live a double life. He tells his mother bigger lies every Saturday when he visits her, culminating in the news that he has just become class president. In reality, Ned is living with practically no adult supervision and stealing from Klein's Department store weekly.

Ned's decline continues in chapter fourteen when he becomes a regular at the Mohawk Grill. Jenny has always told her son never to go near this establishment. Every time they had ever walked by, Jenny would cross the street to avoid the men standing in the doorway who would whistle at her and call out inviting remarks. It's a tough place. Ned knows his mother would not approve, but he is living with his father now, and the Mohawk Grill is Sam's regular hangout.

Ned tries to go for lunch at the Woolworth's lunch counter, but he finds that the meals do not even remotely resemble the enticing pictures on the wall behind the counter, so he ends up back at the Mohawk Grill where he won't get gypped. Ned is starting to think of himself as quite the entrepreneur. He is making his own money now, and he can afford to buy himself lunch.

The Mohawk Grill gives Ned an education of the type that his mother would never have approved. He learns to handicap horses, and he is always up on the local gossip. Ned also finds a bit of security in the Mohawk Grill. When he can't find his father, he goes there, and one of the men will know where he is. Once Ned becomes a regular, the men at the Mohawk Grill take care of him—sort of. The author explains the situation perfectly by saying that Ned now has about two dozen negligent fathers looking after him.

In chapter fifteen, Ned always checks Rose's ledger to see how her business is doing when he cleans on Sundays. He finds out that she is making record sales between Thanksgiving and Christmas. Rose looks out for Ned, too. When she pays him on Monday, she makes a comment that Sam leaves him alone too much. In truth, Ned doesn't mind being alone. Sam has set up an account for him to eat at the Mohawk Grill whenever he wants, and soon Ned forgets that he needs a father.

After Ned visits his mother in the hospital, he reacts to the pain of seeing her deteriorate physically and mentally in an odd way. He steals a bunch of items from Klein's Department Store without any regret and places them all over his mother's house. When he returns to the apartment he shares with his father, he doesn't care that Sam is not home. He falls asleep without dreaming. Ned's heart is becoming as dead as winter.



Chapters 16-20

Chapters 16-20 Summary

Chapter sixteen opens in February at the Mohawk Grill with Sam trying to talk the bookie, Untemeyer, into making a bet on the weather in Phoenix. They often eat dinner together at the Mohawk Grill or at Eileen's. When Sam doesn't show up, Ned eats dinner by himself in the apartment. Ned likes dinner at Eileen's the least, because it always breaks down into a fight between Sam, Drew, and Eileen. When they're hanging out at the Mohawk Grill, Sam teaches his son how to play Liars with two dollar bills. A few days later, Sam suddenly has money again. They stop at the market on the way to Eileen's and buy a bunch of expensive roasts for dinner. Sam leaves his car right in front of the garage at the Littler house. This infuriates Drew, who tries to blast through the snow to get around the car and ends up burying his motorcycle. When he finally frees it, he lifts the bike over Sam's car and breaks off the antenna in the process. Drew challenges Sam to an arm wrestling match, and Sam beats him decisively and painfully. Drew screams through his tears that he will get revenge someday.

In chapter seventeen, Drew starts an organization to abuse rich people, or the "Money People," as he called them. There are three members of the organization: Drew Littler, his friend Willie Heinz, and Ned. Drew continues giving Ned rides on his motorcycle, and they drive by the homes of the Money People. The house they visit the most often is the white jewel house. On one of their motorcycle rides, Ned sees a for sale sign in front of his mother's house. Ned believes that his mother must be dead, and no one has told him. When Sam punches F. William Peterson at The Elms, Ned is completely convinced it is because of his mother's death and starts crying uncontrollably.

Sam takes Ned to visit his mother in chapter eighteen to prove that she is not dead. Ned feels slightly better after visiting the nursing home in Schenectady, but not much. Jenny is spacey and barely recognizes Ned at first. On the way back from the nursing home, they stop back in at The Elms. Jack Ward shows up with his daughter, Tria, and Ned believes she is the most beautiful girl he has ever seen.

In chapter nineteen, school is out for the summer, and Ned has a lot of free time on his hands. He spends much of it at the Mohawk Free Library. He also starts working part-time washing dishes for Harry at the Mohawk Grille. Ned spends the hot afternoons riding all over town on his bicycle. His favorite afternoon spot is still Myrtle Park. One day, Ned finds out from his father at the Mohawk Grill that his former friend Claude tried to hang himself.

In chapter twenty, Ned joins a gang. It is Drew's organization—its sole purpose is to right wrongs wherever they find them. Drew grows more moody every day, and finally one day Eileen receives a phone call that Drew has had an accident on his motorcycle. Sam, Ned, and Eileen pile in his Mercury and drive to the scene, which is near the white jewel house. Drew is beating up his motorcycle on a hill, and a middle-aged woman is



sitting next to her blue Impala crying. Eileen and Sam talk to the police officers while Drew continues to pound his cycle with the twisted handlebars. Ned sees Tria Ward and her mother standing on the other side of the road, and he goes to talk to them. Sam carefully approaches Drew and finally gets him to surrender.

Chapters 16-20 Analysis

Chapter sixteen reveals another one of Sam's traits: he will make a wager on anything. At the beginning of the chapter, Sam is trying to lure Untemeyer into betting about the temperature in Phoenix. He will take any opportunity to make a bet and test his luck.

Sam often takes Ned along to his favorite establishments. Mike is Ned's favorite bartender. He gives him quarters to play the jukebox (Elvis and Duane Eddy are Ned's favorites). Mike also lets Ned sit at the bar, and most of the other bartenders don't. The author sets up a good relationship with Mike in Ned's younger years. The story will follow through when Ned comes back during his college years and work for Mike for a summer.

Sam takes Ned to visit his mother at the Albany hospital only once, and Ned wishes he hadn't, because she looks like a shell of her former self. When Sam asks her how she's doing, Ned lies and says she is doing well, making up a normal conversation they might have had. Ned is becoming a very good liar.

Ned also lies by omission. He never tells his father about the day when the principal calls him into his office a week after their visit to the hospital. Ned feels a knot in his throat, and his eyes fill with tears when he sees F. William Peterson and thinks the worse. Instead, Mrs. Peterson is happy to tell him that his mother is out of immediate danger and will be transferred to a nursing home in Schenectady, where Ned can see her whenever he wants.

The tension between Sam and Drew ramps up a few notches at the end of the chapter. Sam blocks the garage with his car and purposely takes his time moving it so that Drew can get his motorcycle in. Drew gets impatient and buries his motorcycle in a snowdrift trying to get out of the car. From that point forward, the tension continues to grow. Even Ned gets angry, because he hurts himself trying to help Drew free his bike from the snow. Eileen, Sam, Ned, and Drew are all in a foul mood when they sit down to dinner. Then, the author uses the crowded conditions at the table to increase the tension even further. Ned is disgusted by the way both his father and Drew fish their fingers in the jars of pickles and olives on the table. He knows his father's hands at least are clean, but it still makes him nauseous, because Sam's thumb and forefinger are permanently black from excessive smoking. The tension rises throughout the meal until something has got to give. Meals at Eileen's usually end up with something broken. Sam tries to force Drew to do the dishes, and Drew challenges him to an arm wrestling match to see who will do the chore. Everyone expects Drew to win, because he has been building his biceps relentlessly by lifting weights in the garage. However, Sam slams Drew's arm on



the table, sending him sprawling on the floor. Sam's victory deepens Drew's hatred of the man and his resolution to get even one day.

In chapter seventeen, the author uses Drew as an example in pointing out how unattractive humans are when they are full of rage. It becomes an oddly funny chapter. Drew creates an organization to abuse rich people, but the reality is there are very few wealthy families in Mohawk. This fact does nothing to diminish Drew's hatred of Money People, and this foreshadows the fact that there is something behind Drew's disdain of people with wealth.

Drew's first plan is to lift weights so that he becomes so big that people are frightened of him. The iron bar that Drew uses to lift weights becomes a metaphor for his personal problems, such as his hatred of wealthy people. When he successfully lifts the bar, he is victorious; when he fails to complete the lift, Drew becomes deflated and morose.

Ned learns the ultimate relativity of wealth from Drew when they take motorcycle rides all over town to look at the homes of the Money People. A wealth person is someone who has a dollar more than you. They visit one house regularly, and that is the white jewel house. Ned doesn't know at this point in the story why Drew is so obsessed with this home.

It is on one of their motorcycle rides that Ned discovers his mother's house is for sale. His childish fears get the best of him, and he begins to believe that she has died and that everyone knows but no one has the nerve to tell him. The older Ned steps in as the narrator at this point and says that when he looks back on this period of his life, it is horrifying to him that he so easily put his mother out of his mind for the most part during the two years she was in the hospital and a nursing home. He believes now, that he didn't do it because he was particularly unfeeling. He refused to think about his mother because he couldn't afford to do it. The adult Ned believes that it must have been a survival tactic. Nevertheless, the author uses the metaphor of waves in the ocean to describe Ned's memories of his mother during this time. They wash over Ned at certain moments and leave him with unbearable feelings of guilt that are so strong that he wishes he would die. These are intense feelings for a young boy.

Chapter eighteen releases some of the tension that has been building in the story. Sam takes Ned to visit his mother to prove that she is not dead. He teases Ned all the way home, pointing out houses of dead people every time there is a for-sale sign in the front yard.

Ned is glad that his mother isn't dead, but seeing her does not really make him feel better. She does not look good, and she barely recognizes him. Ned can't blame her though. He knows he has grown a few inches since she has seen him last, and he wonders about what else has changed in him that makes him unrecognizable to her. Ned wants to be her son again, to show his allegiance to her, but he doesn't remember how.



After they visit the nursing home, Sam takes Ned to The Elms. It is a gutsy move, because they caused a big scene there the night before. The author uses simile to describe their return by saying they went back like iron filings to a magnet. Ned turns red with shame when they walk in, but Sam seems completely indifferent.

This chapter also introduces Ned's first love, Tria Ward. She and her father, Jack Ward, come into The Elms, and Jack and Sam relive a few old war stories. The Wards are the family that live in the white jewel house. Ned is completely smitten by Tria, and the author uses onomatopoeia to describe Ned's first embarrassing words to her. She smiles at him, and he "bleats" in response. Ned does eventually find his voice, and they have a brief conversation.

At the end of the chapter, the author uncovers a clue about F. William Peterson's affection for Jenny. As Ned is falling asleep, he realizes that the signature that shows up numerous times on the guest book at the nursing home belongs to F. William Peterson. He has been visiting Ned's mother regularly.

Chapter nineteen reveals a new part of Ned. He discovers that he loves books and spends a lot of time at the Mohawk Free Library during the summer. This new fact alludes to Ned's future in the publishing business. Ned also develops a strong idea that most efforts to teach people are wasted. He learns much more on his own, when he is free to go off in a quiet corner and read.

Ned also spends a lot of time biking around Myrtle Park and staring at the white jewel house and wondering about life. He finds it hard to imagine that his father and Jack Ward are friends, who fought the Germans together and survived. Did they know back then what their lives would be like now? Ned wonders if Jack planned his fate, to marry a rich woman, have a beautiful daughter, and living in the most beautiful house in Mohawk. What about his own father? Did he plan to have the life he has? Ned always goes to Myrtle Park to daydream about Tria, but he ends up spending more time thinking about her father and how he got to his present status.

When Sam tells his son the latest gossip, that his friend Claude Jr. tried to hang himself, Ned is understandably alarmed and has troubling fishing the truth out of all the stories that circulate around the Mohawk Grill. The discussion that takes place when everyone gets involved is hilarious and similar to the Abbott and Costello "Who's on First?" routine. Everyone is confused about whether it was Claude Jr. or Claude Sr., where they live, and how it happened.

Sam stays home with Ned and watches television that night. He watches his son for signs of how he feels about the fact that his friend tried to kill himself. The author uses alliteration to describe the scene: when Sam tries to figure Ned out, perplexity is the predictable result.

Chapter twenty opens with a ridiculous statement to get the reader's attention: Ned joins a gang. Later explanation reveals that the statement is technically true, but not as scary as it sounds. Ned, Drew, and Willie Heinz form a group whose purpose is to right



wrongs. It stems from Drew's obsession with Money People. They train in the woods and everything, but the only real action they take is playing practical jokes on unsuspecting wealthy people and stealing cars. Willie and Drew are the only two involved in the car thefts.

The author provides a hilarious description of Willie Heinz. He is a tall, lanky boy who is a complete coward. His favorite pastime is running away. When Willie Heinz is not running he resembles a badly designed bird. Willie randomly acts possessed, pulls some prank, and then takes off in flight. He is entertaining and harmless in Ned's eyes.

Drew seems more dangerous to Ned. Ned knows when Drew is angry, because he has a vein on his forehead that begins to throb when he gets worked up. The author uses a metaphor of a purple worm tunneling beneath the skin of his forehead to describe how it looks.

When Drew is involved in a motorcycle accident, Eileen, Sam, and Ned rush to the scene. No one can get near Drew as he beats and kicks his motorcycle in a rage. Surprisingly, it is Sam who finally talks him down and gets him to go in the ambulance to the hospital. Even though Sam spends a lot of time putting Drew down, he is there for him when he needs help.



Chapters 21-25

Chapters 21-25 Summary

Ned realizes in chapter twenty-one that Sam and Eileen left with the ambulance and he is stranded at the accident site. Tria introduces Ned to her mother, and Mrs. Ward invites Ned up to the house for something cool. Tria, Mrs. Ward, and Ned pile into the front seat of a big, expensive Lincoln. Tria is learning to drive because Mrs. Ward refuses to drive. Tria creeps up the dark drive in the car, and when her mother suggests that she turn on the headlights, Tria panics and stalls the car. Ned saves them by reaching over and throwing the car in park. They leave the Lincoln where it is, half off the road, and walk up to the house. The trio meets Jack Ward in front of the house, and he asks what happened to the car. Mrs. Ward tells Tria to go show her father where it's "resting" and then takes Ned by the hand into the white jewel house. In the kitchen, Mrs. Ward introduces Ned to Mrs. Petrie, the housekeeper, and then wanders off. Mrs. Petrie leaves, and Jack Ward and Tria return with the car. Tria disappears into the house, and Jack invites Ned to watch a ball game on TV, but soon he wanders off, too. When no one comes back, Ned leaves.

In chapter twenty-two, the reader learns about Ned's various entrepreneurial endeavors in the summer. One of them is retrieving golf balls from the thirteenth and fourteenth holes of the Mohawk Country Club and then selling them just outside of the entrance to the country club. Ned steals goggles, a snorkel, and flippers from Klein's Department Store and utilizes them at dusk to retrieve the balls, along with a net that Wussy gave him. When Ned gets disoriented in the brackish water one night and almost drowns, he decides that he should have a lookout. He tries Willie Heinz as a partner first, but Willie is easily distracted and incredibly stupid. Next, Ned brings Claude into the enterprise. Claude isn't much better, but he is faithful.

Chapter twenty-three reveals that Ned is loaded. He has three jobs: cleaning Rose's beauty salon, selling golf balls, and helping Harry at the Mohawk Grill. He stashes all of his money in a bank account and watches it grow. Jack Ward is one of his regular golf ball customers, and he is often in the company of a blond who acts younger than she is. One day when Ned returns from selling golf balls, he finds a pool table in the apartment. Wussy and Sam finally get the table level, and Sam cuffs Ned on the back of the head and tells him not to tell his mother. Ned plays pool whenever he gets the chance.

In chapter twenty-four, Ned says that he has heard it said more than once that ability in the game of billiards corresponds to a lack of skill in romance. After he tries to call Tria once without success, Ned turns to pool instead for entertainment and Freudian references. After awhile, Ned can easily beat his father. Ned comes home from school one day in March and the apartment is empty, which is odd, because he usually finds his father asleep on the couch at that time of day. Rose sticks her head in the door and asks Ned if he's okay; then, Wussy shows up at the apartment and takes Ned for a hamburger steak at the Mowhawk Grill. Everyone seems to be looking over at Ned and



whispering. When Ned returns home, he sees a light on in the apartment and a shadow pass by the window. The intruder is F. William Peterson.

In chapter twenty-five, Ned learns from F. William Peterson that his father is in jail. Sam gets out the very next day, and Ned finds him at the Mohawk Grill drinking coffee. Sam doesn't really explain his "little problem," but he assures Ned that it will be resolved soon and things will go on as if nothing ever happened. On the way home, Sam indirectly tells Ned that his own money paid the bail. The next day, Ned checks his bank account and finds the Sam completely wiped him out.

Chapters 21-25 Analysis

In chapter twenty-one, Ned's misfortune of getting left at the scene of the accident turns into a lucky break. It gets him admission into the Ward home. Mrs. Ward invites Ned up for something cool, and a funny scene unfolds. Tria is learning to drive, and the three of them—Mrs. Ward, Tria, and Ned—cram into the front seat to drive the short distance up the hill to the white jewel house. Ned can see that Tria is nervous about driving, and she is mortified that she stalls the big car and it starts rolling backward. Ned has an opportunity to save the day by reaching over and throwing the car in park. Unfortunately, when he does so, he accidentally plants his hand squarely in Mrs. Ward's crotch for leverage. No one comments on this breach of etiquette.

When Ned is granted access to the white jewel house, he should be excited to finally see the inside, but the vibe in the home is very odd and it dampens his enthusiasm. Ned detects some animosity between Jack Ward and his wife. The author uses alliteration to describe her tone with him as somewhere between mirth and malice. Ned doesn't feel like he's "in their midst." In fact, the Wards pretty much forget about him as soon as he's inside the house. Jack Ward doesn't seem very comfortable in his own home, either. Mrs. Petrie, the maid, is asked to get Ned something cool, and her interaction with the Wards reveals a barely hidden animosity as well. She clearly feels unappreciated and overworked.

Ned is eventually ignored by everyone in the house, and he leaves on his own and goes back to his father's car to wait for him. This entire chapter confirms a personal feeling that Ned has that he is often invisible or overlooked.

In chapter twenty-two, Ned compares getting disoriented underwater in the pond to when he was left in the dark in the basement of Klein's Department store. Claude is always very relieved when Ned resurfaces in the pond. It was as if Claude thought Ned went to the same dark place he had been when he almost killed himself. Ned doesn't really like the new Claude. He is not longer competitive, and he wanders around forlornly as if he has no longer has any defenses. Ned is only friends with him now because it seems to make Claude's mother happy. She, too, looks lost. Ned realizes that when he takes Claude off her hands for a few hours, that's the only time she ever gets any rest, because she is always waiting and watching for him to make another



suicide attempt. It's spooky to Ned how Claude and his mother just watch each other. Their house is always eerily silent.

The author uses simile to describe Jack Ward's girlfriend in chapter twenty-three. She is in her thirties, but she acts like a schoolgirl, talks like a baby, and when she sees Claude Jr. staring at her, she recoils as if from a snake. Ned observes her at his golf ball stand one of his three jobs during the summer.

Ned is fully developing his own independence in this chapter. He knows he cannot completely rely on either parent, so he becomes a young entrepreneur, holding down three jobs and watching his bank account grow. Ned creates his own feeling of security.

Sam shows his affection for his son in an odd way, but it is consistent with Sam's personality. He gets his son a pool table. Sam's announcement of the gift is hilarious: "You got a pool table. Don't tell your mother." The gift actually turns out to be very precious to Ned. It gives him something to do in his solitary hours when Sam is out at the bars, and the huge apartment in the former Accounting Department is perfect for a pool table, because there is plenty of room to shoot without running up against any walls or pillars, as he probably would in a more traditional home. Ned becomes a very good pool player.

In chapter twenty-four, author compares the green felt of a pool table to calm waters. In the pool hall, stories of romantic conquests travel over the green felt even faster than over calm water. But Ned doesn't ever see any proof that a stud with a pool cue is also a stud with women. He suspects the opposite is true. The author uses simile to say that the table draws Ned like a beautiful woman.

The entire town braces for winter, and everyone is low on cash. There are layoffs at the tanneries, and poker games become the only sign of a fluid economy in town. Sam always parks his car in front of Klein at various crazy angles because of the snow. One day in February they get their picture in the paper, because an unexpected thaw leaves the car balanced on top of a fire hydrant. Sam works as a bartender at The Elms for a short time, but he stops when he is on the outs with Eileen.

These are always lean times for Sam. They are bleak times for Ned, too, because he has to put his golf ball business on hold. Ned combats his loneliness by playing rack after rack of pool in the apartment.

One day in March, Sam is particularly hard to find. Ned doesn't think much of it, but his suspicions grow when many of Sam's friends taking an increased interest in whether or not he's okay. Rose stops by to check on him; Wussy gives him some money; and Eileen invites him to stay with her for awhile. When F. William Peterson shows up at the apartment, Ned is sure that something must be wrong.

Chapter twenty-five describes Ned's complex relationship with F. William Peterson. He has always thought of Mr. Peterson as the enemy, and he blames him for his father's misfortunes. Ned knows that Mr. Peterson doesn't deserve it, but he's an easy person to blame. He is a villain in Sam's book, and in this case, Ned takes his father's side. What



Ned doesn't realize is that Mr. Peterson is actually helping Sam to get out of jail. It will take many years before Ned develops a friendship and respect for F. William Peterson. He is usually associated with calamity, because he always shows up when something has gone wrong with Ned's father or mother.

Ned discovers that his father has taken all of his savings to pay his bail, and he takes the news surprisingly well. Ned decides that it is some sort of cosmic payback for him stealing from Kleine's Department Store. He never blames his father or holds a resentment against him. Ned has been warned by his mother that Sam Hall is slippery with money.

This chapter gives some insight into Sam and Jenny's relationship in the early years through a brief flashback. At one time, Sam and Jenny used to gamble together, but Jenny became frustrated by Sam's gambling habits. He would tell her that he was making one bet, and then when she went to the ladies room, he would make a few more side bets. Jenny never knew exactly which horse she should really be rooting for, because she didn't know what extra tickets Sam had hidden in his pockets. It was reckless and it left her feeling lost, so she stopped going to the track with Sam, much to his disappointment.

At the end of the chapter, Sam refuses to loan Drew money for a new bike and Harry tells Drew to get out of the Mohawk Grill and go to the pool hall if he wants to get in a fight. This foreshadows what Drew does next.



Chapters 26-30

Chapters 26-30 Summary

In chapter twenty-six, Ned visits Claude and finds him next door. The house belongs to an elderly woman named Mrs. Agajanian. She is the same elderly woman who witnessed Claude's suicide attempt. When Ned enters the house, Mrs. Agajanian is playing 78 rpm records for Claude on a huge cherry Victrola in the dark sitting room. Ned is invited to sit down, but he makes the mistake of sitting on Mrs. Agajanian's imaginary son, Ralph, who is apparently cleaning fish. Mrs. Agajanian waltzes around the room and tells the boys fantastic stories of her life. Eventually, she passes out in a chair. Claude covers her with a blanket, and both boys slip out the back door. Ned and Claude find out from Claude's mother that Mrs. Agajanian never had a husband or a son.

In chapter twenty-seven, Drew lands in jail for beating up four Negroes outside of the pool hall. Everyone at the Mohawk Grill pieces together the story later. At the same time Drew is beating up the boys at the pool hall, Jack Ward has a heart attack on the sixteenth hole of the Mohawk Country Club. The next afternoon, Ned, Sam, and Eileen go to the Ward home to pay their respects. There is a huge line of cars to get to the white jewel house, and a crowd of people in line waiting to go into the home. Sam directs Ned and Eileen to follow him in a back entrance and through the kitchen. They fight their way through the crowd. Ned gets in the line filing past the casket and Mrs. Ward and Tria, but he decides at the last minute he can't face Tria and slips out of the line.

Later that night, Sam and Ned find a drunk Drew Littler at the entrance to their apartment. He has a piece of glass sticking out of his head; he's soaking wet; and he smells awful. Sam gets Skinny and Wussy to help him carry Drew into the apartment, and they call Eileen and a doctor. After a terrible night, everyone is asleep in various spots in the apartment, and F. William Peterson walks in the unlocked apartment door. Ned almost does not recognize the woman with him. It is his own mother.

Chapter twenty-eight launches the final stage of Ned's boyhood in Mohawk. F. William Peterson finds Jenny a nice flat on the second floor of a stone house on Greenwood Drive, and Ned moves back in with her. Ned is fairly certain that Mr. Peterson wants to marry his mother as soon as she is officially divorced from his father. He visits frequently but never stays overnight. Ned's life with his father vanishes, and his new life with his mother begins. Drew Littler ends up in a state mental facility in Utica. Ned doesn't see Sam again for ten years.

Chapter twenty-nine jumps ahead in the story to Ned's college years. He is living in Tuscon, Arizona and going to the university. When the chapter begins, Ned has just emerged from an all-night poker game with his friend, Robert Crane and a few college professors. Robert drops Ned off at his apartment and invites him to the dog track that



evening. Ned declines but shows up there later anyway, even though he's broke. He prefers the dog track to answering the phone that rings nonstop in his apartment. He believes it is his mother calling. When he finally answers the phone later, it is not his mother but Eileen Littler, who has called to say something has happened to his father.

In chapter thirty, Ned decides to return home. On the trip across the country, Ned has a hard time imagining his father as a drunk, but it has been ten years since he's seen him. According to Eileen, Sam has been arrested five times in the last two years. Ned arrives on Main Street and is on his way to the Mohawk Grill when he runs into F. William Peterson. He visits briefly with Mr. Peterson, who suggests that he call his mother the next day and tell her he's on his way so she has time to get used to the idea. Ned agrees to do so. F. William Peterson tells Ned that he might find his father at The Night Owl, so he heads there next. Ned hears Sam before he sees him. He sits down on the barstool next to his father.

Chapters 26-30 Analysis

In chapter twenty-six, Claude is ostracized in school because no one really wants to be associated with someone who tried to commit suicide—faculty or students. Claude admits that he doesn't mind school much anymore, because the teachers never call on him in class.

Ned meets Mrs. Agajanian in this chapter, and she comes a recurring comic character in the rest of the novel. She is a delusional lady with a rich imagination, and Claude and Ned are thoroughly entertained by her. The author uses simile to describe how Mrs. Agajanian acts when she meets Ned. She rises lightly to greet Ned as if she were filled with feathers. Mrs. Agajanian is surprisingly agile for an old woman; her faded hair rings her white face like a thundercloud.

Underneath the silliness of Mrs. Agajanian's character there is a touch of sadness. Mrs. Agajanian claims to be a widow who finds out that her husband is gay when he's on his deathbed. She also has an imaginary son who shows off to the guests by expertly cleaning fish in the sitting room. Ned finds out that in reality she is a woman who never married and is living alone in the house where she grew up. She has no living relatives as far as anyone knows. She has completely fabricated a more interesting life.

Ned realizes in chapter twenty-seven that Jack Ward's death has rattled Sam. The two men survived the war; they had gone ashore together on Utah Beach; and now Jack is dead. Sam covers his shock well, though, and gets lots of mileage out of the story surrounding Jack's death. The author uses hyperbole to describe how Ned feels when the men at the Mohawk Grill joke about Jack dying in the saddle. Ned feels a strong homicidal impulse toward them and would have erased them from the face of the earth if it was within his power.

Ned goes to Our Lady of Sorrows to sort out his feelings about Jack Ward's death. Ned looks at the statue of Jesus and thinks that one didn't need a crystal ball to predict that



Jesus would be crucified. The way Jesus went about things, Ned thinks it would have been a miracle if he wasn't crucified. But Jack Ward's death is a mystery. Ned doesn't understand how anybody could be Jack Ward and not live happily ever after. Ned realizes while he sits in the dark church that in spite of the fact that Jack Ward had survived the war, married a rich woman, fathered a beautiful daughter, and was driving a big Lincoln, he wasn't happy. Ned remembers that Jack seemed out of place and lost in his own home when he invited Ned into the library on the night of Drew's motorcycle accident. Ned comes to the conclusion at the end of the chapter that life is a crapshoot.

When Drew appears in a drunken heap at Sam's apartment when they return from Jack Ward's wake, Sam gets help to get Drew up to the apartment, and the author uses simile to describe Drew's howls as animal like.

Ned takes a good look at Eileen later that evening. He hates to admit she is really a homely woman when he sees her sleeping curled up next to her son. Ned observes that Eileen is almost pretty when she is waitressing at The Elms. Then she is fluid and efficient motion. But when she stops moving, the author compares her attractiveness to some sort of liquid. When she stops moving, it's like the pretty drains out of her or settles somewhere out of sight. Sam reads Ned's mind and says out loud that she is not the prettiest girl, but she is one of the best.

Chapter twenty-eight foreshadows a future when Ned is only an occasional visitor to Mohawk. As an adult, Ned will become part of a growing group of Americans who are wanderers. They escape their small home towns and return occasionally. Memories of their past propel them to go further away after each visit—giving them momentum for the next outward arch. Each arc gets further and further away, and soon there is no elasticity left, nothing to draw them home.

Ned describes the metamorphosis of his mother. At thirty-eight years old, she is almost completely gray, but in other ways she looks more youthful than ever. She has put on some weight, and doesn't look as frail as she used to look. She continues to take Librium.

After Sam comes over to say goodbye, Ned goes to the garage and plays rack after rack of pool under a bare light bulb with a cloud of silent, circling moths. This solitary scene is a metaphor for Ned's sadness and loneliness.

In chapter twenty-nine, Ned seems to be growing up more in the image of his father than his mother. He has just gambled away most of his money. The storyline takes a brief diversion to talk about luck again. Ned's roommate Lanny Aguilar thinks Ned is lucky, because he gets a draft number of 348. Lanny draws a 19. Ned believes his friend Robert is even more lucky, as he drew a 366. Robert agrees and tells Ned that he should follow in his footsteps. Ned describes Robert's wife, Anita, as a very savvy woman. She usually does well at the dog track, and if they are low on money, she is very good at writing a solid C+ paper for football players in exchange for cash. Robert tries it a couple of times, but he writes a paper that gets a B+, and the kid gets caught.



The author reveals Ned's current dilemma and the reason he's not answering his phone. It's really hard to portray himself as successful student to his mother when he's in a tailspin. Ever since her nervous breakdown, Ned's mother has had a very low tolerance for the truth. She needs to hear that everything is great. Ned discovered this in high school when he was living with her again. He also realized later that she was addicted to Librium. On the other hand, Jenny probably never would have gotten out of the nursing home without the pills.

The two years Jenny spent in the hospital and Ned spent with his father are tragically lost, according to Ned's mother. She claims them to be a dark time for both of them and something that would best be forgotten. What Jenny doesn't realize is that Ned changed during those two years. He was no longer a boy when he came back to spend his high school years with her, and he certainly was no longer her boy. One of Jenny's favorite words is "rapport." It makes Ned want to cry when he's in high school, because it is a figment of her imagination. They have no real rapport. They just tell each other lies to make everything seem okay.

In chapter thirty, when Ned returns to Mohawk, he compares the dilapidated downtown to a Hollywood back lot, where you can now see things you're not supposed to see (like overflowing garbage dumpsters) between the gaps in the buildings.

When Ned runs into F. William Peterson and finds out about his father's recent legal troubles, the author uses simile to describe how Ned and Mr. Peterson smile at each other in the law offices like two conspirators. They may actually be developing an awkward affection for one another, because F. William Peterson has gone out of his way to help Sam. Jenny knows nothing about it. F. William Peterson makes sure that he is not the lawyer of record in the case.

Ned's emotions regarding a reunion with his father are revealed when he feels a wave of nausea before walking into The Night Owl to find Sam. He's afraid he might not even recognize him. Right before Ned enters, Wussy pulls up. They go in together, but Wussy takes a detour to the restroom. Ned hears his father's familiar voice before he sees him, and then he sits on an empty barstool next to his father, who recognizes him instantly, too.



Chapters 31-35

Chapters 31-35 Summary

At the beginning of chapter thirty-one, Wussy, Sam, and Ned are in Sam's convertible driving to the Big Bend Hunting Lodge. When they walk into the lodge, both the bartender and a woman sitting on the bar are topless. Sam tells Ned this is a late graduation present. Ned comes to later in bed with a woman named Marion. Actually, Marion isn't her name. She is from Marion, Illinois. On their way back to Mohawk in the convertible, Ned realizes that sometime during the night he was separated from his duffel bag. Sam and Ned break into the Night Owl to retrieve his duffel bag behind the bar. When they exit, they run into Andy Winkler, the smallest cop Ned has ever seen—and thankfully a friend of Sam's. Andy lets them off the hook, and then Sam drives them twenty yards to his apartment, which is now above a jewelry store.

In chapter thirty-two, Ned finally calls his mother. He showers and shaves at his father's apartment to get ready to go see her. Sam drops Ned off at his mother's house, and Ned, Jenny, and F. William Peterson go to The Elms, the establishment Mike lost in a poker game in Las Vegas, for dinner. The combination of alcohol at dinner and her Librium makes Jenny loud and talkative, but Ned observes that she really looks wonderful. The evening is a little rocky with Jenny's mood swings, and Ned is reminded that things always go better when she gets her way. When they return to Jenny's flat, she dismisses F. William Peterson at the curb. Ned hopes she will want to go to sleep right away, but instead she sits at the kitchen table and cries over phantom regrets.

Ned starts working as the day bartender at Mike's Place at the beginning of chapter thirty-three. Through his job, Ned catches up on what's going on with all of Sam's cronies. He finds out that Tree divorced his heavyset wife and married Alice, but now he is having an affair with his ex-wife. Every Wednesday, Mrs. Agajanian comes in and orders about four Manhattans and wets her pants in the booth. One Saturday afternoon in May, Ned runs into another old woman from his past at the drug store—Mrs. Ward. After grilling Ned on what he has been studying at the university, Mrs. Ward invites him come over to their house the next day for brunch (at one o'clock). Ned goes to the Ward home the next day for brunch and is surprised to find that Skinny is their new gardener. Ned has a pleasant brunch with Mrs. Ward and Tria on their patio, and he starts to fall in love with Tria again. Ned soon finds out that Mrs. Ward wants Ned to edit a book that her father wrote on the history of Mohawk. Ned can hardly believe his luck. He now has free access to the white jewel house and opportunities to see Tria Ward for the next few months.

In chapter thirty-four, Sam admits to Ned that the latest accident would put him even further into the risk pool and make his insurance rates ridiculously high. Sam's drinking slows down in the summer months because he's working; and shortly after Ned's return, Sam also starts up with Eileen again, too.



Ned officially stays with his mother, but he spends most of his time working and hanging out with his father. Drew is in prison, and Sam seems even more upset at hearing Drew's name than usual.

It takes Ned months to piece together what really happened between Sam, Drew and Eileen. Evidently, Sam and Wussy were putting a new roof on Eileen's house. When Drew came home, Sam thought he had taken one of the beers they were saving for when the job was done. Sam confronted Drew, and Drew lifted Sam by the neck right of the ground with one big hand and smashed the half-full can of beer on his face, breaking his nose. At the end of the chapter, Sam talks about the fact that God must have it in for him. Some people are lucky and some are not. He uses Jack Ward as an example. Ned points out that Jack Ward is dead, but that makes no impression on Sam.

Chapter thirty-five begins with Ned's old friend Claude coming into Mike's Place while Ned is working. Claude invites Ned to come by for supper, and he does a few days later. Claude lives with his mother and pregnant wife in a very run-down part of Mohawk. The apartment is stifling, because Claude's mother refuses to open the windows. Ned finds out that Claude has a job at the post office. They eat cheese pizza and drink cherry Kool-Aid. Claude's wife appears after dinner, and Ned dislikes her immediately. Ned feels terrible about Claude's circumstances, but Claude doesn't seem to mind. He just shrugs and says, "Life, huh?" Ned leaves and takes a drive before returning the convertible to his father, just to shake off his bad mood.

Chapters 31-35 Analysis

In chapter thirty-one, a short drunken dialogue between Sam and Ned brings out each of their resentments for not having stayed in touch for the past ten years. Then, Wussy goads Sam into showing Ned that his thumb has been cut off at the knuckle when a coworker dropped a 400-pound pipe on it. The rest of the chapter is a hazy recall of their drunken evening offered in bits and pieces of dialogue and Ned's memory before they return to Mohawk. When Ned is making his getaway after Sam helps him break into The Night Owl to retrieve his duffel bag from behind the bar, a funny dialogue ensues when they are discovered by the tiniest cop Ned has ever seen, who turns out to be a former classmate of Ned's and, of course, friend of Sam's. The little cop named Andy lets them go.

The author uses simile in chapter thirty-two to describe Ned's mother's reaction when she finds out he's in town. She squeals like a pig on the phone. Ned also tells his father that his mother said she would have bells on when he arrived. Sam makes a joke about her precarious psychological state by agreeing in a one-word use of onomatopoeia, "Ding-a-ling."

The long time period between when father and son have seen each other is accentuated when Sam watches Ned shave. He points out that the last time they saw each other, Sam was too young to shave. On the other hand, some things never change. When Sam drives Ned over to his mother's house, they have to stop on the



way so Sam can put a couple of cans of oil into the convertible—just like he did when he kidnapped Ned for the fishing trip when he was six years old.

When Jenny, F. William Peterson, and Ned go out to dinner at The Elms, Jenny gets a little loose after having a few cocktails (mixed with her Librium), and she calls F. William Peterson a "Midwesterner," which she means to be an insult. He's actually from Pennsylvania, but Jenny considers that close enough to Ohio to be the Midwest. Jenny does this to make a clear division. F. William Peterson is the outsider, and she and Ned are confidants.

When Ned and his mother return to her flat, she sits at the kitchen table and starts to cry. Ned points out that F. William Peterson loves her, and Jenny replies that she knows, and it's horrible. She wants her own true love. The author takes these four words apart to examine them through Ned's eyes. Her own true love. That small sentence takes Ned's breath away. It is outrageous in its simplicity, modesty . . . and arrogance. Ned realizes that everyone has a right to this, but only the very foolish or terminally naïve continue to fret about it.

In chapter thirty-three, the author uses Ned's job as the daytime bartender at Mike's Place to bring the reader up-to-date on various minor characters in the book. They either come into the bar, or Ned hears about them through the local gossip. When Ned is invited to the Ward home, he runs into Skinny Donovan, who is now their gardener. The author takes an opportunity here to bring up an old wound and also foreshadow Skinny's ultimate demise. Ned can see that Skinny is put out that Ned has been invited inside the white jewel house. Skinny is never allowed to go in, and he is certainly not offered a meal. This parallels the situation when Skinny was working as the gardener at Our Lady of Sorrows. Ned was allowed to share a lavish breakfast with the old Monsignor and Father Michaels, but Skinny was never allowed into the sacristy. Skinny tries to get Ned to ask Sam if he can get him a job on the road crew because he is currently working three lousy jobs and he knows the road crew jobs pay well. Ned promises to ask Sam about it. This promise foreshadows how Skinny will meet his end.

When Mrs. Ward takes down the book her father wrote from the mantel, the author compares the mantel to an altar. Her actions and expressions are religious in nature. The author uses simile to describe her fingers closing around the book like tiny vises.

In chapter thirty-four, Ned feels like he's the only one who is still worried about his father. He makes an interesting observation about the people of Mohawk. Everyone in the town is pretty close to the edge, so when Sam steps back a little by going back to work and cutting back on his drinking a bit, they are no longer concerned about him. There are people in town who have bigger problems. Sam will be okay.

Sam also reveals his philosophy on life toward the end of the chapter. He believes that God has it in for him. He's never a winner—not like Jack Ward. When Ned points out that Jack Ward is dead, Sam looks at his son as if he's too stupid to be related. He doesn't get Ned's correlation at all. All Sam knows is that he continually comes up short, and Jack Ward had it all. He even died in the saddle—a metaphor for having sex.



Claude is slightly wounded in chapter thirty-five when he finds out that Ned has been in town for a month and a half and not looked him up, but he forgives him. He writes his address down on a napkin and tells Ned to stop by. Then, the author sums up the last ten years for Claude in one sentence. Claude leans over the bar and tells Ned, "He never came back." Claude's father who had abandoned him and his mother after Claude Jr.'s suicide attempt, had never returned. Now Claude is living in a dismal apartment with his pregnant wife, Lisa, and his mother.

When Claude goes to get the pizza, his mother fills Ned in about what she doesn't like about their new neighborhood and also that they are having their own sort of domestic crisis today. Ned wonders out loud if he came at a bad time, but Mrs. Schwartz ignores his comment. She goes on to thinly veil the animosity she feels toward her daughter-in-law.

Ned meets Claude's wife right before he leaves, and he feels slightly guilty about his gut reaction to the woman. Ned almost immediately dislikes her, even though she should be given a lot of slack for being in the advanced stages of pregnancy and cooped up in a small, hot apartment with her husband and mother-in-law. Ned describes Lisa Schwartz as having a center of gravity that seemed to be below her hips. He can see her nipples through her light jumper and also tufts of black hair under her arms. The author does a wonderful job in a few short sentences of making Lisa seem completely repulsive, especially set in the scene of a sweltering apartment.

Ned gets the impression that Claude is not all that upset with his dismal life. It's as if it is so bad that it's wonderfully interesting to him. The visit has the opposite effect on Ned. He has to drive out of town to a spot where he can gun the engine in his father's Cadillac convertible to chase away his sadness over how things have turned out for Claude.



Chapters 36-40

Chapters 36-40 Summary

Tria and Ned become lovers in chapter thirty-six. She helps him with the editing of Mrs. Ward's father's history of Mohawk, and one night after Mrs. Ward goes to sleep, the lights go out in a thunderstorm and they make love in Tria's room and fall asleep in each other's arms. Ned sneaks out the next morning when they hear Mrs. Ward in the bathroom. When Ned returns his father's car, Sam tells him that Drew Littler has just been released from prison, and he's bigger than a house now. When Ned walks back to his mother's house, F. William Peterson pulls up next to him and says he's got some good news for Sam. It looks like he will walk on all charges.

In chapter thirty-seven, Ned takes Mr. Peterson's advice and tries to talk to his mother. She does most of the talking and goes on and on about how they are simpatico. Finally, Ned says that he is very tired and needs to take a nap. He is awakened by a phone call a few hours later. Eileen has made a bold move and called the house requesting that Ned go get his father, who is drunk and causing trouble somewhere. Jenny is furious, but Ned dutifully goes after his father. Ned calls Tria to say that they might have to move their dinner date back an hour or two. She sounds strange on the phone and says that they have a "situation" going on at home. Ned finds Sam at Mike's Place having a funny, drunk conversation with Roy Heinz. Ned realizes that Roy is Willie Heinz's father. Willie disappeared the night Jack Ward died. Sam tells a horrifying story of something that happened that day. He did get Skinny a job working as a flag man on the road crew, and he was run over by a cement mixer on his first day. Ned ends up getting drunk with Wussy and Sam instead of taking Tria to dinner. Late that evening, Ned drives to Tria Ward's house. He is startled to find her smoking in the dark on the patio. She confirms that Drew had been at her house earlier and told her that he was her brother. Ned warns Tria not to believe everything he says, but Tria says that she does believe him. Sam later confirms that Drew probably is Jack Ward's kid.

In chapter thirty-eight, it is the following Monday afternoon, and Tree comes into the bar to retell a story about something that happened at The Bachelors, a night spot on the lake road. Evidently, the bouncer kicked out a couple of kids around midnight, and they came back with friends and beat him up, leaving him barely alive in the dumpster. After work, Ned goes over to Eileen's house looking for Drew. He tells Drew that there might be a job opening at The Bachelors and why. It sounds like the perfect job for someone like Drew. Drew offers to give Ned a ride on his new Harley, but Ned declines. Before he leaves, Ned asks Drew if he remembers Willie, and Drew is suddenly hostile.

Chapter thirty-nine shows the first night of a new working arrangement for Ned at the Ward house. Tria has disappeared, and Mrs. Ward keeps him company all evening. Ned sees the project through to completion. Years later Ned will see a copy of The History of Mohawk County in the front window of Ford's Stationers, the closest thing Mohawk has to a bookstore. Mrs. Ward has removed all of Ned's edits to the original, but Ned is not



offended. The book does not sell a single copy. Ned also finds out this summer that the Wards are broke. Sam doesn't believe it. He holds firm to his idea that some people are born lucky and guesses that they must have money buried in the flowerbeds. Sam tells Ned that when he was over at the drug store earlier, he ran into the girl in the wheelchair who had been in the accident that almost sent him to jail. Surprisingly, she apologized to Sam, because the accident was her fault. She didn't want Sam to worry about it the rest of his life. Sam admits that he hadn't thought about her at all until that meeting.

In chapter forty, Ned gets ready to leave Mohawk for a second time. Mike takes the news the hardest, because he knows it will be hard to find an honest and hardworking bartender. Ned's mother seems relieved. F. William Peterson has a surprise: he has just inherited on Balboa Island of the coast of California, and he wants Jenny to come with him. Ned never sees Tria again. He tries to visit Claude one more time. Ned goes to the post office on the day he plans to leave, and he sees Claude coming down the steps after work, but Claude doesn't see Ned waving at him. He is mesmerized by a Thunderbird at the traffic light that looks like the one his father drove when he left town.

Ned, Wussy, and Sam have one last day out on the town, but their timing seems to be off. Ned makes one last stop before he leaves Mohawk, and that is to visit Drew Littler. Drew says cryptically that he thinks Ned knows what happened back then. Ned doesn't admit anything, but he has an idea that Willie Heinz drowned in the white Lincoln that used to belong to Jack Ward. Three months later, Sam calls Ned to tell him Drew was killed in a motorcycle accident.

Chapters 36-40 Analysis

Chapter thirty-six foreshadows Ned's future in the publishing business, when he finds out that he enjoys editing Mrs. Ward's manuscript. It also provides a flashback into Ned's past. He remembers how much he used to enjoy spending time at the Mohawk Free Library. He would choose books haphazardly and let them open him up to whole new worlds. Ned realizes that his years at the university have squelched the sense of wonder he had as a boy reading in the library.

After Ned and Tria make love, they share a revealing conversation about their fathers. Ned admits that he doesn't think his father needs him. He loves his father, but he's not sure if Sam has any feelings for him. Tria wishes she remembers more of her father. Her mother tells her that he was an empty man, and one dark part of Tria thinks that might be true, because she often feels empty herself. Tria is afraid that she is insignificant. Her mother told her when she was a child that she didn't count in her father's eyes, and while Tria knows now that she misinterpreted the context, the damage is still done. Ned has a different fear. He is afraid that he is somebody he doesn't like very much—like he might be turning into his father.

Ned tells Tria that he was at her house the night her father died, but he couldn't bring himself to come and talk to her. Tria says it was a horrible day for her. She hated her



mother and everyone else who was there. Ned admits that he saw a woman try to steal a book from their library. Tria says they stole many things, but the worst was that someone stole her father's white Lincoln that afternoon. Ned feels inexplicably guilty about this final act, even though he didn't even know how to drive at that time. The story will reveal later how close Ned was to the actual crime. Tria's final comment to Ned stays with him all day. She says that her mother will pretend like she doesn't see him sneak away from the house, because at the Ward house, things are always normal, no matter how abnormal.

When Ned runs into F. William Peterson on the way back to his mother's house, he finds out that his father will not be put in jail. Before Mr. Peterson leaves to find Sam, he suggests to Ned that he spend some time with his mother. Their short conversation shows how heavily guilt about his mother weighs on Ned. He wishes she didn't love him so much. Mr. Peterson says very plainly that she can't help herself.

In chapter thirty-seven, when Eileen calls Jenny's house to find Ned, Jenny is livid. She believes that it is all a personal affront to her. Ned will leave her alone to go take care of his father. It becomes obvious that her animosity toward Sam is always just below the surface. She is still certain that he's out to ruin her life, even though this particular incident has nothing to do with her. The author describes her in a very compact and unique way as an angry, self-pitying child full of terrible adult knowledge. Ned responds to his mother with a cutting remark as he leaves and then wonders at his own cruelty. The author uses the metaphor of a scar to describe Jenny's emotional distress, and Ned focuses cruelly on that scar that is already red and inflamed. He uses a dagger as a metaphor for Ned's ability to know right where to wound his mother with his words. He says that maybe he and his father are "simpatico." It is a word that she had just recently used to describe their mother-son relationship.

When Ned finds his father, he learns two important pieces of information. First, Drew is out of jail and has already stolen money from his mother; and second, Skinny Donovan is dead. Sam got him a job as a flag man on the road crew, and the moment he gets out of his car, he is run over by a cement mixer. The author plays up the irony here that no one would ever have guessed that Skinny Donovan would die on the job.

Ned realizes on this evening how easy it would be to become just like his father. It makes no sense at all that he forgets about the girl of his dreams and spends the evening with two middle-aged tomcats, as the author describes Sam and Wussy. But that's exactly what he does. Sam admits late in the evening that he regrets having abandoned Ned and his mother, even if she is wacky.

When Drew Littler enters the bar, the author describes Sam's instant change in demeanor. He is suddenly focused and his eyes narrow so that the bloodshot whites disappear. Sam is diverted by a pool game, but Ned ends up talking to Drew just long enough for Drew to drop a bomb of information. He claims that he is actually Jack Ward's son, and he went over to the Ward house earlier that evening to tell Tria the truth. A piece of the puzzle comes into place in the mystery of Drew's parenthood and his obsession with the Ward house, but Ned refuses to believe it. When he asks his



father to confirm, Sam gives him the word "probably," which really doesn't confirm anything to Ned.

Ned wonders if the beautiful Tria will end up looking like her mummified mother, as if a magician's trick will change her instantly. Then, he wonders if Tria is like her mother, what does that make him? His life seems to be running dangerously parallel to his father's at the moment. The author compares Drew Littler to a horrible monster who is slouching through the awful mix of information Ned has learned. Drew is the wildcard, because he has no blueprint for life. He has been given Zero—just like Sam's nickname for him—in the way of a father figure. He just gets bigger and bigger and lives by the rule of what's mine is mine.

When Ned returns to his mothers flat in the early morning hours, she is waiting up for him with puffy eyes from crying. He realizes that she has been trying to save him from "probably."

In chapter thirty-eight, Ned goes to visit Drew to tell him about a job opening at The Bachelors. The author takes this brief meetings as an opportunity to put another puzzle piece in place about the mystery of what happened to Willie Heinz. Ned innocently asks Drew if he remembers the kid, and Drew's face becomes a mask. Then, he is suddenly hostile. Ned has no idea why and decides that Drew is just crazy. Then, Drew looks toward the Ward house and tells Ned he can have it all, which also doesn't make any sense to Ned, but someday it will.

Chapter thirty-nine is a revelation for Ned. He realizes while working on Tria's grandfather's book that he really enjoys editing. He feels a unique bond with her grandfather when he tinkers with his words and tries to extract the best meaning. It reminds him again of when he was a child in the Mohawk Free Library, where he would often pick books just because they hadn't been checked out much, because he felt closer to the author somehow. The author uses simile to describe how Sam gives energy and momentum to sentences that are stalled and flooded, like a carburetor, by leaden words.

Ned finds out from Mrs. Ward gradually over the summer that she worshipped her father, and Jack could never have measured up. After Jack died, Mrs. Ward returns to her father's words, and this book is a way for her to share her father's wisdom with a public that she believes has lost its pride and sense of self-worth. Mrs. Ward firmly believes the book will be a best-seller, but it turns out that the rest of the world does not share her interest or belief in her father's ideals.

Ned discovers in this chapter that the Wards are broke, and when he tells his father, Sam refuses to believe it. He will not let go of the notion that Jack Ward is lucky. Sam does admit to one terrible truth, though. He has a chance meeting with the girl who was in the accident that almost sent him to jail. She is still in a wheelchair, and she admits to him that the accident was her fault. She doesn't want him to worry that he may have ruined her life. Sam struggles with the reality that he never once thought about the girl after the accident.



Chapter forty reveals that Jenny is almost glad to find out her son is leaving town. Their relationship has changed over the summer. Their proximity has made it harder to lie to one another, and she finds the truth too painful. She had wanted, like most parents, to maintain her son's innocence and spare him from the cruelty of real life, and that is an impossible task.

Jenny receives another cruel surprise. F. William Peterson has inherited a home on Balboa Island, and he wants her to go there with him. This fantasy come true is cruel, because it happens twenty-five years after Jenny wishes for it and with the wrong man.

The author brings back Roy Heinz one more time to revive the mystery of what happened to Willie Heinz. He asks Sam for money and laments that Sam is lucky he still has his son; Roy lost his son years ago. Ned thinks Roy is sad, but Sam thinks he's pathetic and says so by using a hilariously inappropriate mixed metaphor: you can only milk a dead kid so long. Willie is officially missing, but Ned thinks as he goes to sleep that night that he must be dead, because even though Willie enjoyed running away, he always doubled back toward home, and he would have done so by now.

Drew believes that Ned knows what happened, but he doesn't tell the story. He dies three months later in a motorcycle accident, and a confirmation of the truth dies with him.



Chapters 41-Epilogue

Chapters 41-Epilogue Summary

Chapter forty-one summarizes the next decade. Ned sees his father no more than a dozen times during this period, even though he is living in New York City, and there is a bus that goes straight to downtown Mohawk from the Port Authority. Ned becomes a book editor in Manhattan, and every time he visits his father, it seems as though Sam deteriorates a little bit more.

One day, Ned receives a newspaper clipping from the Mohawk Republican in the mail with no note. It is about the death of Miss Rachael Agajanian. She was living in a nursing home and had been on an excursion to the Mohawk Fair with a group of senior citizens. Her wheelchair somehow went in reverse on the merry-go-round, and she ended up tangled in machinery and dragged several revolutions before the attendant was able to stop the ride. Ned wonders if Claude sent the newspaper clipping and asks Sam if he has seen him around. Sam says that he heard Claude left town about a month previously, leaving his wife, kids and mother.

Ned's girlfriend, Leigh, is introduced in chapter forty-two. She is a beautiful olive-skinned woman who is pregnant with Ned's child. He wants to get married, but Leigh does not. Leigh has never met Sam, but they have talked on the phone a few times and enjoy trying to see who will be embarrassed first. Ned takes the train to visit his father and finds out that Sam's new apartment is the building that used to be his elementary school. What was once McKinley School is now McKinley Luxury Apartments, and Sam Hall is the resident manager. Ned finds his father in a bar called Trip's across the street from the apartments. Sam is happy to see him and tells him within the first few minutes that he has lung cancer.

The next day, Ned plays golf with Sam's friends Smooth, Henderson Boyle, and Alan Taggart. Sam drives the beer cart, and fills Ned in on the details of his diagnosis. He has a very large tumor on his lung, and the doctors are suggesting aggressive chemotherapy. Sam isn't sure he wants to go through with it. They spend the rest of the weekend in an alcoholic haze, and when Ned leaves, Sam promises to check into the VA hospital on Tuesday for his first chemotherapy treatment. When Ned returns home, he tells Leigh that his father has cancer, but he finds it hard to share any of the rest of the antics of the weekend with her.

Chapter forty-three takes the reader through Sam's cancer treatment. Ned tries to visit him every other week. Sam doesn't want Ned around on his bad days, but he's happy to see him on his good days. Ned spends the Christmas holidays by himself, as Leigh goes to Colorado to spend time with her mother. Ned is worried that she will never come back. Sam calls Ned and says that he's all done, and Ned mistakes the statement to mean that Sam's death is imminent. The opposite is true. Sam has just discovered that his tumor is completely gone.



In chapter forty-four, Leigh surprises Ned by coming home early. They share an awkward and somewhat sad New Year's Eve together, and then Leigh begins to cry when they get home and admits that she never wants to be like her mother. A few weeks go by, and Ned receives a phone call from Wussy the first week of February. Sam is in the Albany VA hospital, and his cancer has returned everywhere this time. Ned goes immediately to the VA hospital, and his father is in very bad shape. For one brief, crazy moment Sam tries to talk Ned into helping him escape the hospital, but he falls asleep as soon as he gets his clothes on. When Sam wakes up again, the nurse has undressed him and put him back into bed. Father and son sit together and study a cheap New England painting on the wall instead of saying what they really want to say to each other.

In the Epilogue, Sam has just died, and Ned travels to the VA hospital to take care of the final paperwork. Sam has donated his body to the hospital for research, so there will be no burial or cremation, at least for several years. There is a send-off celebration for Sam at The Elms, and the entire town shows up to pay their respects. On the way out of the party, Ned stops to look at the pictures Sam's friends have posted on display. He swipes one picture. It was the one that was partially displayed in the Mohawk Republican in 1960 when Sam's car ended up perched on top of a fire hydrant. This original picture is clearer than the one that appeared in the paper, and it shows Sam as a proud father with his hand on Ned's shoulder. Ned had intended to spend the night in Mohawk, but at the last minute he decides to go to Albany. At the airport he hits a stroke of luck and gets on a redeye flight back to New York City. When Ned arrives at home, there is a note from Leigh that she has gone to the hospital. Ned rushes there and finds Leigh looking tired and beautiful as she presents him with their son.

Chapters 41-Epilogue Analysis

Chapter forty-one starts with a few examples of Sam and Ned's infrequent and unsuccessful visits to each other after Ned moves to New York City. Sam visits Ned at his apartment downtown once, and stays for a couple of days. He eventually gets around to the reason for his visit. Eileen married another man that summer, and Sam is feeling a twinge of regret. It is starting to occur to Sam that he might end up alone. Ned goes back to Mohawk a handful of times, once to possibly borrow money from his father, but he doesn't get the nerve to ask.

The end of the chapter takes an ironic turn when Sam tells Ned that his friend Claude recently abandoned his wife, kids, and mother and skipped town. Sam asks genuinely what kind of man could do a thing like that.

In chapter forty-two, when Sam takes the train to visit his father, he sits by an irritating woman who somehow reminds him of his mother. She is unhappy with life. Both women decide to ignore the truth that people change, with or without wars. The author compares their lives to reading books. Rather than picking up something new, they choose to reread the same novel over and over again with regret.



After Sam tells his son he has cancer, several hilarious scenes follow to lighten the mood. As an example, Ned finds out the following day that Sam first tried to treat the cancer with a chiropractor. That didn't work, so his latest remedy for his extremely sore neck is horse liniment to dull the pain. Ned is at a complete loss for what to say when he finds out his father is treating lung cancer with horse liniment.

At the end of the chapter, Ned recalls one moment from the weekend that stands out for him. On the ninth hole, he hits a beautiful golf shot. His first instinct is to look to see if his father saw it. Sam misses it, because he has just taken the lid off of the Weber kettle, and a big plume of smoke obscures his view, but the memory is significant. Ned still wants his father's approval and love, even as an adult.

In chapter forty-three, the author uses the metaphor of a pendulum to describe Sam's cancer treatments. He has very bad days right after the treatment, and then his body swings in the other direction and he starts feeling good again and wants to celebrate life. Then, Sam swings back the other direction and backslides into intense nausea, constipation, and depression. He tries to eat, but it's difficult, and he begins to lose weight rapidly. When Sam is feeling his worst, he refuses any help. Once when Ned visits accidentally on a bad day, he tries to take his father's hand to comfort him, and Sam snatches it away. He believes that he made it through the war with the Germans and the war with Ned's mother without anyone holding his hand, and he can make it through this, too.

Ned is also concerned about Sam's new, younger crowd of friends. The author uses simile to describe Sam's past reputation as a consultant to Mohawk's petty criminals to be like a savvy stock broker handing out advice. But Sam is losing his touch. He hasn't caught on to the fact that Alan Taggart is obviously a drug dealer, and his other new friends seem shady, too. Ned is concerned that Sam is drawn to this new crowd, because unlike his old crowd, they are all successful. Now that his son has become a successful publisher in Manhattan, he needs to hang out with a higher class of cronies. He never cared before about what professions his friends were in, but he does now.

When Leigh goes to Colorado to spend the holidays with her mother, Ned is afraid that she won't come back. He is afraid that her mother's resignation and withdrawal after her divorce will rub off on Leigh. They seem to have bonded as victims of their misfortunes in life. Leigh was almost more devastated than her mother to learn that her father had cheated on her mother with a family friend, and it is a major reason why Leigh was leery of getting married again.

Sam calls to tell Ned that he's all done, and Ned momentarily mistakes the statement for a death sentence. When Sam explains that his tumor is gone, so he is all done with chemotherapy, Ned should be elated, but there is a long silence on the phone. When he hangs up, he realizes that he is annoyed as he stares at his own reflection in the window. He has told Leigh too much about his father, and now his father is going to live. He has been grateful up to this point that Leigh hasn't met Sam, because if she ever does meet him, she will understand Ned enough to not want to marry him.



In chapter forty-four, Wussy calls Ned at his home in New York. Ned doesn't realize it's him at first, because Leigh tells him the phone call is from a man named Norm. Wussy delivers the bad news that Sam is in the Albany VA hospital, and his cancer has returned.

Ned is shocked when he sees how much his father has deteriorated, but there is still a little of the old Sam's spark left. He almost talks Ned into helping him escape the hospital so he can die in his home. The author highlights the last hope that Ned and Sam share, that if they run from the hospital, they can somehow run from the disease.

Ned also learns that Sam has threatened to shove a spoon up the nurse's ass—sideways—if she tries to force feed him. Ned and Sam have never been comfortable alone together. At the end of the chapter, they sit in the hospital room together intensely studying a cheap painting on the wall. They look at the covered bridge and the snow and the ice skaters as if it is the most important thing in the world, rather than voice all of the things they really want to say to one another.

The Epilogue begins shortly after Sam's death. Ned travels to the VA hospital to sign papers to complete his wishes that his body be donated to research. When Ned tells his mother the news over the phone, she is true to form in that her reaction is completely inappropriate. She is fixated on the fact that Leigh is about to have a baby, and she can hardly wait to be a grandmother. She believes Sam has botched their happiness somehow with his untimely death.

After Ned finds a gun in Sam's apartment he decides to throw it in the river. The author uses personification when describing the river as receiving the handgun and hurrying it out of sight, like a terrible thought. The Mohawk River never surrenders her dead. This also foreshadows the final clue to what happened to Willie Heinz.

When Ned arrives at The Elms for Sam's send-off party, he is surprised at all the people who have turned out. Standing among them, he is suddenly panicked. He isn't sure he can make it without Sam. He wants to know that his essence will be kept alive somewhere. Ned thinks that kind of fear is how religions are born—or alcoholics.

Ned is comforted by the numerous stories that people tell of his father, and Eileen tells him that they have also brought pictures and posted them on a board at the front of the bar. Ned only wants to take one of them. It's the newspaper clipping of Sam's car perched on top of a fire hydrant. The original paper includes more than the one Ned remembers in the paper. Not only does it show Ned mugging for the camera, but it also reveals Sam standing off to the side with his hand on Ned's shoulder, looking proudly down at him as if he knew his son was capable of great things. That is what Ned has always wanted to know about his father.

The last lines of the book mimic lines from the very first chapter and portray the cycle of life. It is Leigh this time, instead of Jenny, who looks tired and beautiful. Ned, instead of Sam, looks down at his little son's stem. It is again a touching moment.



Characters

Ned Hall

Ned Hall is the main character in *The Risk Pool*. The story is told in the first person from Ned's point of view. Ned is thirty-five years old when he tells this story of his coming of age in Mohawk.

Ned is a thin, smallish boy who grows into a handsome man. He is told that he looks a lot like his father. Throughout his childhood, he finds himself in the middle of wars between his mother and father. Ned spends the first few years of his life with his mother. When she has a nervous breakdown, Ned spends two years with his father. Ned lives with his mother again for his high school years and then goes to Tucson, Arizona for college.

Eventually, Ned settles in New York City in the publishing business. Ned is loyal to both of his parents, but he is probably more like his father than his mother. He sees patterns in his own life that mimic his father's. Ned also breaks some of his father's patterns, especially when he seeks to have a more stable relationship with his pregnant girlfriend. The author does not reveal what happens with this relationship, as the story ends at the birth of his son.

Ned Hall is more of an observer than his gregarious father. He is quiet and unassuming, and that is why he often feels invisible. People tend to forget he's there when he's a child, and he is often left behind. As Ned grows older, he develops more of a sense of himself as he builds success in the publishing business, but he remains on the quiet side. He has a tender heart, in spite of spending a few years with his rough father.

Sam Hall

Sam Hall is Ned's father. He is a war veteran and not a model father or a model husband. He is a good looking, strong man who wants to do nothing but celebrate life when he returns from the war. He is unable to hold a steady job and instead chooses to do seasonal work and gamble and hang out at the bars around Mohawk. His wife, Jenny, wants him to settle down to real life when they have a child, but Sam is not able to do it. When Jenny tries to move on without him, he harasses her and makes her life hell, refusing to give her a divorce until many years later.

Sam has his good side, too, though. He is friends with almost everyone in the small town of Mohawk. He is well-liked in the community and will freely give some money to a friend in need if he has it. Sam also loves his son, Ned, deeply, although he is not very good at showing it. Later in life, he softens a bit and is happy for Jenny that she has moved on.



Sam works on road construction crews and in odd jobs mostly in the spring and summer months and then gets by on gambling and loans through the winter. Sam smokes and drinks too much, and his free lifestyle leaves him lonely for female companionship in his later years.

When Sam dies of cancer, the entire town shows up at a party in his name at his favorite bar, The Elms.

Jenny Hall

Jenny Hall is Ned's mother. When Ned is younger, she is his rock, but Jenny develops severe emotional issues and ends up in the hospital and then a nursing home for a few years. Jenny is a very pretty woman. She works for the telephone company until her psychological problems get the best of her. At the telephone company, Jenny chats with people from Arizona, New Mexico, California and other exotic, warm places (where Summer is capitalized). She inherits her father's house and is stuck in Mohawk in a low-paying job. She subscribes to Arizona Highways and dreams of travelling to warmer climates someday. Later in life, Jenny is finally able to divorce Sam, and she marries F. William Peterson, a lawyer who she really does not love. In a cruel trick of fate, they end up moving to California. Her dream comes true—but it's too little, too late.

Ned's Grandfather

The author never reveals the name of Ned's grandfather (Jenny's father). He has a big impact on Ned, even though Ned has no personal recollection of him. The grandfather dies six months after Ned is born. He fought in both world wars, and his wife died when he was in the Pacific. She was a good woman, but they had fallen out of love. Ned's grandfather is a cynical man, and many of his views of life are passed on to Ned through Jenny. Ned's grandfather is the one who developed the four seasons of Mohawk: Fourth of July, Mohawk Fair, Eat the Bird, and Winter.

F. William Peterson

F. William Peterson is Jenny's attorney. He is not a Mohawk native, which is something Jenny brings up when she wants to put him down. F. William Peterson is a soft man of some bulk. He is beaten up by Sam because he represents Jenny in the divorce. He has Sam arrested after the incident, but Jenny ends up dropping the divorce for a number of years. F. William Peterson falls in love with Jenny and eventually marries her. They both move to California. He also looks out for Ned as he is growing up, and Ned can never decide if he likes him or hates him.



Wussy (Norm)

Wussy is a big, dark-skinned man who often wears a shapeless fishing hat. He is Sam's long-time friend, even though their friendship suffers off and on from racial tensions. Wussy goes on a fishing trip with Sam and Ned (when Sam kidnaps Ned for the weekend). Wussy teaches Ned how to fish. He also looks out for Ned's well being. He is a loyal friend who is always around when Sam needs him, even if their friendship is on the outs.

Monsignor

The old Monsignor presides over Our Lady of Sorrows Catholic Church during Ned's younger years. He is very particular, he doesn't eat much, and he disdains children. The Monsignor takes naps after breakfast every morning and is very finicky about how the grounds look around the church. The grass must be mowed every five or six days, and the flowerbeds are in the perfect shape of a cross.

Father Michaels

Father Michaels is a young priest who is hired to relieve some of the duties of the aging Monsignor. He is a small, nervous man who sweats a lot. He is also very handsome, with longer brown hair, dark eyes, and pale skin. Father Michaels has a brief affair with Jenny and leaves town shortly after they consummate their relationship. This launches Jenny into an emotional tailspin that almost kills her.

Skinny (Patrick Donovan)

Skinny Donovan is the groundskeeper at Our Lady of Sorrows. He is a slightly lazy alcoholic in his mid-forties (when Ned is a child) who is no longer skinny. He looks like he's hiding a melon under his white T-shirt. Skinny lets Ned mow the lawn for him on the church grounds. Ned also sees Skinny often at the Mohawk Grill and other pubs around town after he stops going to Our Lady of Sorrows. Sam gets Skinny a job working on a road crew, and he tries very hard to get rid of the shakes before starting.

Mrs. Ambrosino

A widow of "advancing middle age" who cooks every day in the rectory of Our Lady of Sorrows for the old Monsignor. Even though Father Michaels and Ned eat her meals, too, she is really only cooking for the Monsignor, who has officiated every major event in her life (the last one being her husband's funeral). Unfortunately for Mrs. Ambrosino, the old Monsignor doesn't eat much. She had not always been a religious woman. In fact, she was a bit of a wild child in her younger years. But now, she is very devout and very concerned with the Monsignor's health. She believes his health will improve if he eats



her cooking and goes out of her way to prepare tons of food, including many expensive delicacies.

Claude Schwartz, Jr

Ned's dubious friend. His family moves into Aunt Rose's house after she moves to Aspen, Colorado. Claude's father is Claude Sr., and his mother's name is Claudine, so Ned calls the entire family the Claudes. They are non-practicing Jews. Claude is a big, pear-shaped, soft kid two years older than Ned, who insists that everything is a contest, and he will do anything to win. After a suicide attempt, Claude becomes a different person. He is no longer competitive and seems to be defenseless.

Claude Schwartz, Sr.

Claude Jr.'s father. A large pear-shaped man, who is sarcastic and condescending. He looks down on everything about Mohawk, as he feels he has been punished by his company when they sent him to live in this little town. He supervises the manufacture of small, plastic, lime-green swimming pools shaped like turtles. Claude eventually abandons his family.

Claudine Schwartz

Claudine Schwartz is Claude, Jr.'s mother. She isn't particularly happy to be living in Mohawk, either, but Ned likes her. He remains friends with Claud, Jr. partly because she asks him to one day. Claudine badgers her son about his weight. She has blond hair and sallow skin and what Ned calls a low-slung anatomy.

Tree

Tree is a longtime friend of Sam's. He is the parking lot attendant at the entrance to the beach park. He is a tall, birdlike man who stutters and is attracted to very large women.

Alice

Alice is Tree's on-again-off-again girlfriend and then wife. She is a very large woman with nice eyes who tends bar at a tavern called The Lookout.

Rose

Rose is the owner of the beauty salon across the hall from Sam's apartment in the accounting department. Rose is Polish and proud of it. She wears her hair in a tall,



bright red beehive style. Rose hires Ned to clean her salon after it closes on Sundays for \$15.

Eileen Littler

Eileen is Sam's occasional girlfriend. She is a gangly woman about the same age as Jenny. Eileen is a single mother with one son named Drew. She works as a waitress at The Elms and then Mike's Place. She is not a pretty woman, but Sam points out that she is a good woman. Eileen is directly related to Nathan Littler, the founder of Mohawk. The decline of the Littler family parallels the decline of Mohawk. Eileen is a hard worker. She always holds down at least two jobs. Right before the war, Eileen is known for being a wild girl who had a number of boyfriends. She disappears for a time and then reappears with a baby. No one knows the identity of Drew's father, but Ned suspects it is Jack Ward.

Drew Littler

Drew is Eileen's son. He is an angry boy about four years older than Ned. Sam calls him Zero. He has blond hair and a passion for working out to build up his muscles. Drew is also fond of his motorcycle and spends much of his free time working on it. Drew despises people with money and makes it his mission in life to make them pay for their good fortune. Drew's anger takes over his actions as he grows older, and he spends much of his time in jails or psychiatric wards. He eventually dies in a motorcycle accident.

Jack Ward

Jack Ward is a handsome man who is always impeccably dressed. He owns the white jewel house, not because he earned it, but because he married a very wealthy woman. He is an army buddy of Sam's. Jack Ward dies of a heart attack on the golf course at the Mohawk Country Club.

Untemeyer

Untemeyer is the bookie in Mohawk. He is a poor man's bookie, in that he never sees any serious gambling action. He is over sixty years old at the beginning of the story.

Harry Saunders

Harry Saunders is the cook at the Mohawk Grill. He's a big, ornery guy who often growls at the customers but "never gyps you on a meal".



Mike

Mike is the owner and bartender at The Elms. He eventually loses The Elms by gambling in Las Vegas, but he buys another bar in Mohawk and calls it Mike's Place. He has very shiny black hair, and his fingers are pink and elegant with very clean nails.

Irma

Irma is Mike's wife. She is the cook and hostess at The Elms and later at Mike's Place. They live over The Elms. She does not particularly like Sam. She believes he's bad for business. At the end of the novel, the reader finds out that Irma always liked Sam because she could never stay mad at him for long.

Willie Heinz

Willie is Drew's friend and is not a very bright guy. He joins Drew's organization to terrorize rich people. Ned always associates Willie Heinz with flight. He is a coward and is best at running away. He is tall and has a sprinter's build. Willie disappears the same day Jack Ward dies. Ned finds out much later that he probably drowned in the white Lincoln that he and Drew stole. The car belongs to Jack Ward.

Hilda Ward

Hilda Ward is Tria's mother and Jack Ward's wife. Her maiden name is Smythe, and she comes from a very wealthy family. Hilda Ward was once beautiful like Tria, but she has become an old mummy.

Tria Ward

Tria is the beautiful dark-haired daughter of Jack Ward and Hilda Ward. She is Ned's first love.

Mrs. Tilly Petrie

Mrs. Petrie is the housekeeper at the Ward home. She is a short, heavyset woman who strongly dislikes the Wards and hates her job. She is an old friend of Sam's.

Mrs. Rachael Agajanian

Mrs. Agajanian is the next door neighbor of the Claudes. She witnesses Claude Jr.'s suicide attempt. She is all alone in the world, living in the home where she grew up. Mrs. Agajanian is not quite right mentally, and her doctor visits her regularly to give her



prescriptions for her "spells." She tells Ned and Claude that she has a no-good husband named Byron who she found out was a homosexual right before he died; and she has a son named Ralph. None of this is true. She is very thin and small, and her white hair, held down here and there with black bobby pins, makes a wild halo around her. Mrs. Agajanian eventually moves into a nursing home and dies in a freak accident on the merry-go-round when a group of senior citizens go to the Mohawk Fair.

Robert Crane

Robert Crane is Ned's college friend. Robert is a big, fit looking man, who claims he was Four-F in the Vietnam draft because of acne, but in reality his number was 366. He is married and living in student housing with his wife, Anita, while they both finish their master's degrees. Robert and Anita are both compulsive gamblers and spend a lot of time at the dog track.

Lanny Aguilar

Lanny Aguilar is Ned's college roommate. He accuses Ned of being lucky when Ned draws a 348 Lanny draws a nineteen and ends up lasting only two months in Vietnam.

Leigh

Leigh is Ned's girlfriend in Manhattan. She is a beautiful olive-skinned woman who is afraid to get married again because her first marriage was not successful and because her parents went through a messy divorce. They live together, and she is pregnant with Ned's child. Ned and Leigh have a baby boy.

Smooth

Smooth is a friend of Sam's near the end of the story. He is about forty years old, and he owns the McKinley Luxury Apartments and a bar across the street called Trip's.

Henderson Boyle

A dour-spirited lawyer who is another new friend of Sam's in Mohawk at the end of the book.

Alan Taggart

Alan Taggart is one of Sam's new group of friends at the end of the novel. He is an insane high school English teacher, who Sam believes inherited some money. Ned realizes right away that he's a drug dealer.



Objects/Places

Mohawk, New York

Mohawk is the small town where Ned grows up. It falls into decline after World War II. Many of the shops downtown close, and buildings are torn down and replaced by parking lots, giving the skyline a gap-toothed look. Mohawk is where most of the scenes in the novel take place.

Ned's Bike

This brand new, beautiful, twenty-six-inch bike shows up mysteriously on the front porch one day. Ned wants to believe it came from his father, but he doesn't know for sure. He uses the bike to escape into Myrtle Park during the summer of 1959.

White Jewel House

A white house in Mohawk that Ned gazes at often. It is a symbol of wealth and success, and it looks like a shining jewel on the hill when it reflects the sun. Ned wonders what it would be like to live in that house. Later, he gets a closer view when Drew drives him there on the back of his motorcycle. They get within a hundred yards of the home.

Sam's Black Thumb and Forefinger

Ned is fixated on this part of Sam's anatomy, which has turned black from Sam's smoking habits. It contributes to Sam's frightful appearance when Ned is younger, but as he gets older, he becomes more fascinated with it. Ned finally gets the courage to ask Sam if it hurts, and Sam lets him examine the yellow-black skin and feel how hard it is. Sam eventually loses part of the thumb in a work-related accident.

Myrtle Park

Myrtle Park is in the middle of Mohawk. It is named after the sister of the founder of Mohawk. Legend says that her unhappy ghost haunts the park, but Myrtle Park is not a scary place for Ned. It's a place of refuge, where he can ride his bike on the winding paths all day and escape the confusion of growing up with two ill-equipped parents.



Money People

Drew Littler's name for the wealthy people in Mohawk. He considers them the enemy and creates a club dedicated to getting back at them in various ways because they are privileged and he is not.

Mohawk Grill

The place where Ned and his father have most of their meals. They usually have hamburg steaks there for dinner. Later, Ned works part-time at the Mohawk Grill washing dishes. This place is a popular local hangout for men, and Sam gets an education there.

The Elms

A bar owned by Mike and his wife Irma. It is also a popular local hangout. Many pivotal events happen at The Elms. Ned meets Tria Ward for the first time at The Elms; Sam punches F. William Peterson at The Elms and causes a scene, making Ned believe momentarily that his mother is dead. The Elms is eventually lost in a poker game when Mike goes to Las Vegas. Mike buys another bar and calls it Mike's Place.

Mohawk Free Library

A place of refuge for Ned during the hot summer months of his childhood. He discovers the joy of reading in this quiet place. It's too hot to stay here in the afternoon, though.

Pool Table

Sam gets Ned a pool table, and he plays for hours in their apartment. Ned eventually becomes a very good pool player. When Ned goes back to live with his mother, Sam puts the pool table in her garage so that he can continue to enjoy it. When Ned returns from college, he finds that Sam has kept the pool table. He refuses to sell it, because it was a gift to Ned.

Risk Pool

Sam always finds himself at the bottom of the auto insurance risk pool. His premiums are continuously on the rise as the result of accidents, parking tickets, and other auto-related arrests. Sam believes his poor driving record does everyone a service. It keeps the insurance salesmen from retaining all of the money.



Blue Thunderbird

After Claude's suicide attempt, his father deserts the family, leaving town in a blue Thunderbird. From that moment on, Claude's attention is drawn to every blue Thunderbird he sees. They were very popular the year Claude's father leaves, so Claude is often distracted.

Jack Ward's White Lincoln

This expensive car is a symbol of Jack's luck and success to many in Mohawk. It takes a central spot in several scenes in the book. It is the car that Tria Ward stalls when Ned and Mrs. Ward are riding with her, and Ned's quick thinking saves the car from destruction. It is also the car that Drew and Willie Heinz later steal and take joyriding. It becomes Willie Heinz's casket when the boys drive the car into the Mohawk river and Willie is unable to escape before it is carried away by the current.

Wussy's Fishing Hat

Wussy almost always wears this shapeless fishing hat with fishing lures all over it. Ned is surprised at Jack Ward's wake to find out that Wussy is nearly bald. It's the only time he has ever seen Wussy without his hat.



Themes

Money

Money is at the center of many issues in *Mohawk*. Sam and Jenny have completely different ideas about money, and Ned seems to mostly prefer his father's view. Jenny always watches her money very carefully, as if it has magical qualities. She plans for every bill and even unexpected expenses. Jenny feels triumphant in the fact that she has nothing to worry about money-wise, but she actually worries about money all the time.

Money has very little hold on Sam. He spends it when he has it and gives it away to anyone who asks. When Sam doesn't have any cash, he is not too proud to ask for a loan—even from his son. Sam's ideas about money are very vague. He assumes if you have money and somebody needs money, you should give it to them. He expects the other guy will do the same.

Many people in *Mohawk* secretly resent people with money. Drew Littler tops the list of those who dislike people with money, but he has personal reasons. Drew knows that his father is a wealthy man, and yet he has never claimed him as his son.

Ned believes that most people who steal money or items don't feel like they're taking other people's property. They feel like they're taking what they deserve and have been somehow cheated out of. When Ned steals the items at Klein's, it's an act of revenge. It's not because of any necessity to survive.

Luck

Luck is another recurring theme in *Mohawk*.

When Ned finds out his father cleaned out his bank account, he doesn't dwell on his misfortune or think of himself as unlucky. There were so many men in *Mohawk* out of work that he considered himself much luckier than them. At least he had opportunities for jobs.

When Jack Ward dies, many of the men at the *Mohawk Grill* have a hard time understanding it. If a guy that rich and good looking could just up and die like that, what were any of them still doing alive? He never even gambled, like the rest of them did. Even after Jack Ward's death, Sam considers Jack a lucky guy who had it all.

Sam believes luck runs the universe, and he is perpetually unlucky. Sam believes that God has it in for him. He uses his history playing the lottery as an example. He plays the same three numbers for thirty years and then changes them finally, and those original three numbers end up being winners.



Ned's college roommate, Lanny Aguilar, accuses Ned of being lucky when Ned draws a 348 in the draft lottery, and Lanny gets a nineteen. Ned thinks his friend Robert is lucky for drawing a 366. Robert thinks Ned's losing streak is his attempt to prove that he's just as unlucky as Lanny, and deal with some of the guilt in knowing that Lanny died in Vietnam.

In a rare personal moment between father and son, Sam tells Ned that he could have gotten luckier in the father department. Ned replies that he could have gotten unluckier, too.

Ned wonders what his grandfather would have thought of his good luck. Ned's grandfather had made peace with his own ill fortune as being part of human existence. Would he be happy for Ned with his 348 draft number?

Sam gets Skinny a job on the road crew and buys him breakfast the first day on the job. Skinny is killed in his first five minutes on the job. Later that night, Wussy tells Ned not to let his father pay for dinner, because he's bad luck.

Ned thinks about whether or not he has ever known anyone who is truly lucky, and he comes to the conclusion that the person who comes the closest is himself.

Ned hits one last stroke of luck when he gets a redeye flight home and makes it to Leigh's side right after she has their baby boy.

Boys Will be Boys

One of the main themes in *The Risk Pool* has to do with male camaraderie. Boys will be boys, no matter what else is going on in their lives. There is a certain kind of bonding that men need in life. They will even walk away from a good woman (at least temporarily) and be drawn to a longneck bottle of beer and some time with the guys in a local bar. They can't help themselves. Their women may even go out looking for them, but it won't help. They don't necessarily want to hurt the women in their lives, but they are drawn to the smoky bars with the pool tables and the racing forms and conversations they only share with other men.

Mohawk men have a reputation for turning their backs on their women. They know it's not the right thing to do, but they can't help it. It's in their DNA. They seem to have to prove to themselves and their buddies that their lives will not be dictated by women. They were drawn to a night in the bar with sweating bottles of beer lined up and a game on the television.

The author points out that there is a rhythm and stride to guys when they go out to the bars together. Someone takes the lead in the drinking, and the others try to keep pace. They yell at a play on the TV and also talk in hushed voices if they need to borrow money. They instinctively know how many quarters are lined up on the pool table, and they can even predict when their buddies are about to use the restroom.



His Father's Son

Ned goes back and forth between when whether he is his mother's son or his father's son. He shares many similarities to his father: he likes to gamble, he is good at pool, he will leave a good woman to get drunk with the guys. However, Ned is not completely his father's son. He has a respectable job, and he actually wants to marry the woman who is carrying his child. Ned has a bit of his mother's respect for money as he gets older and wiser.

The author reveals at the end of the book that Ned really always wanted to know that his father is proud of him. He steals one picture from the wall at Sam's memorial at The Elms because it shows Sam looking down at his son as if he believes he can do anything. That is what Ned longs for, and it is heartening to see that Sam was proud of him.

Many characters in the book follow in their parents' footsteps or try not to follow in their parents footsteps. Ned sees Tria starting to act like her mother, and he wonders if she will one day turn into a bitter mummy of a woman, as if a magic trick will instantly transform her into her mother. Ned's girlfriend, Leigh, does not want to become bitter and alone like her mother, and Ned promises her that her wish will be granted, and they will break that chain.

Ultimately, there are many things Ned admires about his father—his friends, his loyalty, his sense of humor, his desire to help people—and Ned is proud to say he's Sam Hall's son in the end. He loves his father, in spite of his flaws.



Style

Point of View

The author uses first person narrative throughout the book. The story is told from the perspective of Ned Hall. Any event that doesn't take place in his presence is related through another character relating what happened to Ned. Therefore, everything in the novel is colored by Ned's background and his beliefs. Ned is very perceptive and seems to notice many details that are lost on the other characters in the book.

The first person narrative point of view is often used in a coming of age novel. *The Risk Pool* follows the thread of Ned Hall's life, so it is a very good choice for this work. It allows the reader to see the world through Ned's eyes and feel his emotions of love, abandonment, joy, indifference, anger, and many other feelings. This point of view also puts the reader in the middle of the tug-of-war Ned experiences when his parents each try to gain his alliance.

The novel actually begins before Ned's birth, but he pieces together the events of his birth and early childhood through stories his mother has told him. He also learns about various subplots through gossip of minor characters and his father, Sam Hall.

Setting

The main setting for *The Risk Pool* is the town of Mohawk, New York. It is a fictional town in upstate New York near Albany, but it shares many real-life characteristics of small towns in the United States after World War II. Mohawk is a town on the decline. It was once a bustling town that's main industry was tanneries. Now, the only sign of a fluid economy—especially during the winter months—is the large number of poker games going on around town. One by one, most of the stores in Mohawk go out of business. Many of the buildings downtown are torn down and replaced by parking lots, giving the skyline a gap-toothed look. The slogan for downtown Mohawk was, "SHOP DOWNTOWN MOHAWK: Where There's Always Plenty of Parking!"

One chapter takes place in Tuscon, Arizona, where Ned attends college. Ned seems out of place in this desert setting and returns to Mohawk before he finishes his degree.

The setting for a few of the final chapters is in New York City. Ned moves to New York City and becomes an editor and then a publisher. He and his girlfriend live in lower Manhattan. It is far enough away from Mohawk that Ned can have his own life, but not too far. It is easy for him to go back and visit his father, especially when he is diagnosed with cancer. Before Sam's illness, he occasionally surprises Ned by showing up in New York City with Yankees tickets.



Language and Meaning

The author uses very straightforward language throughout the novel, sprinkled with innovative and concise descriptions. The text is not flowery or sentimental. It is more often clipped and stark, which parallels the setting of Mohawk, New York and its inhabitants. This is not a romantic place. The language reflects the toughness of the town and the people who live in it. Dialogue is used quite a bit to propel the storyline, and the author is not afraid to incorporate rough language to give a more realistic feel to the dialogue. The people of Mohawk for the most part are a bit rough around the edges, which comes out in their language.

The author also does not take time away from the story for long paragraphs of description. The reader gets clues about the details of setting, characters, and plot in bits and pieces as the story progresses, mostly through action, dialogue, and flashbacks, so the picture never fully comes together until the end of the Epilogue. Part of the genius of this work is that the author uses these devices—bits of conversation in particular—to save a few final surprises in the plot for the very end.

Richard Russo has a gift for saying a lot with very little. He conveys a host of emotions with one small sentence or an action.

Structure

The Risk Pool is divided into four main sections that coincide with Ned's grandfather's description of the seasons of Mohawk: Fourth of July, The Mohawk Fair, Eat the Bird, and Winter (with a capital W). Within those four sections are forty-four chapters and an Epilogue.

The story is basically the coming of age story of Ned Hall, the narrator. It follows a loosely chronological order that starts after World War II, shortly before Ned's birth, and continues through the death of Sam Hall and the birth of Ned's son. There are brief flashbacks here and there to give more background detail to the story, but it basically adheres to Ned's life from birth through the death of his father. The author also uses numerous subplots and minor characters in the novel to give a richer picture of life in Mohawk and add complexity to the realistic storyline.

The structure of the book is linear in that it follows a chronological order, but it is also cyclical. The book begins with the birth of Ned Hall and the death of his grandfather, and it ends with the birth of Ned's son and the death of his father, Sam Hall. The author even uses some of the exact same words in the beginning of the story and in the end to highlight the cyclical nature of the novel and literally the cycle of life.



Quotes

"I was an adult before I realized how cynical my grandfather's observation was, his summer reduced to a single day; autumn to a third-rate mix of carnival rides, evil-smelling animals, mud and manure; Thanksgiving reduced to an obligatory carnivorous act, a 'foul consumption,' he termed it; the rest Winter, capitalized."

Chap. 1, p. 5

"Until I was six I thought of my father the way I thought of 'my heavenly father,' whose existence was a matter of record, but who was, practically speaking, absent and therefore irrelevant."

Chap. 1, p. 6

"Then he added, 'Except for you, Ned. You're a wonder.' His favorite observation, the strongest evidence I had in favor of simplemindedness in my friend."

Chap. 5, p. 50

"It occurred to me that summer, from my perch in Myrtle Park, that there might be any number of corrugated shacks in my personal future, but no jeweled houses."

Chap. 7, p. 72

"It made me realize that I hadn't wanted to tell him or anybody else because I doubted they'd believe me. And when my father did, I felt a sudden, almost overwhelming love for him, as if the five long intervening years amounted to nothing."

Chap. 9, pp. 87-88

"My mother wasn't the sort of person who needed a point of comparative reference to know what she preferred. In general she preferred not to have what we couldn't afford."

Chap. 10, p. 91

"Never before in the history of our family had there ever been an amicable settlement. Could it be that my mother had actually agreed to let me live with him? If so, she was even sicker than I had imagined, and it came home to me then that the only reason I had agreed to live with my father was that I knew she would never go along with it."

Chap. 10, p. 93

"Rigid slavishness to the truth had never been one of my particular vices, and it was during this period that my mother's and my relationship was entirely rewritten, grounded firmly in kind falsehoods. It would never change again. For the rest of our lives I would lie and she would believe me."

Chap. 13, p. 116

"Lest it seem that I was neglected, I should point out that once I became known to the Mohawk Grill crowd, it was like having about two dozen more or less negligent fathers whose slender attentions and vague goodwill nevertheless added up."

Chap. 14, p. 119



"It was from Drew that I learned the ultimate relativity of wealth—that wealthy people are those who have a dollar more than you do."

Chap. 17, p. 154

"If I was seldom truthful with my mother, it must be said that she was seldom truthful with me either, though back then our most blatant lies to the shape of silences."

Chap. 29, p. 277

"Most everybody in Mohawk lived pretty near the edge—of unemployment, of lunacy, of bankruptcy, of potentially hazardous ignorance, of despair—and hence the local customer was that you only worried about people nearest the brink."

Chap. 34, p. 339

"She looked over at me in the semidark with the same scared look she'd had as a girl learning to drive. 'Do you ever feel like you're nobody at all?' 'No, I admitted. 'There are times when I feel like I'm somebody I don't like very much.'"

Chap. 36, p. 358

"I knew from experience—mine and F. William Peterson's—that people who surrendered territory to my mother seldom won it back."

Chap. 37, p. 366

"It seemed to me, as I headed home along the dark quiet streets of Mohawk, that the whole world suffered from an epic lack of understanding, and epic surplus of probabilities."

Chap. 37, p. 387

"I'd gotten over, long ago, my father's need to have third parties around when we faced the prospect of a long period of time in each other's company."

Chap. 40, p. 410

"It had finally occurred to him, I think, what he never suspected when he left my mother so many years ago. That he could end up alone."

Chap. 41, p. 423

"But it was a nice way of ignoring another simple truth—that people changed, with or without wars, and that we sometimes don't know people as well as we think we do, that the worst errors in judgment often result from imagining we understand what has escaped us entirely."

Chap. 42, pp. 434-35

"Most of the men he knew—indeed, most of the men he'd known all his life—had learned to prefer the company of men after they were married, and many of them had elevated to an art form the process of not going home until they were good and ready."

Chap. 43, p. 452

"And so I did, suddenly right in the spirit of things, as if by sneaking out of the hospital, we could sneak away from the disease. It was an ability he had right to the end, to

involve me in any lunacy, by the sheer force of his will."
Chap. 44, p. 463



Topics for Discussion

What are common misconceptions many of the people in Mohawk have of "Money People"?

Does Ned have a stronger alliance to his mother or his father, and why?

How does the author use the numerous minor characters in *The Risk Pool* to provide insight into life in Mohawk?

Describe why this novel is often referred to as a "coming of age" story.

How does the fictional town of Mohawk, New York resemble many blue-collar towns during the post-World War II period?

How does Ned begin to resemble his father as he gets older?

What examples of racial or cultural tension do you find in Mohawk?

Is Jenny a good mother? Why or why not?

Is Sam a good father? Why or why not?

Describe one of your favorite minor characters in *The Risk Pool* and how they contribute to the overall storyline and meaning of the book.