

A Simple Plan: A Novel Study Guide

A Simple Plan: A Novel by Scott Smith (author)

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Contents

A Simple Plan: A Novel Study Guide.....	1
Contents.....	2
Plot Summary.....	3
Chapters One and Two.....	4
Chapters Three and Four.....	8
Chapters Five and Six.....	12
Chapters Seven and Eight.....	16
Chapters Nine and Ten.....	19
Chapters Eleven and Twelve.....	21
Characters.....	24
Objects/Places.....	27
Themes.....	29
Style.....	31
Quotes.....	33
Topics for Discussion.....	35



Plot Summary

Hank Mitchell, his older brother Jacob and Jacob's friend Lou are riding together in Jacob's truck when a fox runs across the road in front of them. The truck ends up in a snow bank and Jacob's dog runs after the fox. The three men go after the dog and after hiking about a half hour, find an airplane that has crashed in the woods. Goaded into going inside to check on the pilot, Hank finds the pilot dead and a duffle bag filled with money. After some discussion, they agree that Hank will hold the money for six months and at the end of that time, if no one comes searching for it, they'll divide the money and each go their separate ways, richer than they'd ever imagined. Almost immediately they encounter the local law enforcement officer, Carl Jenkins, and Hank makes the impetuous decision not to turn the money in.

Things soon become touchy as Jacob, chronically unemployed, refuses to even search for a job to get himself through the intervening six months and Lou demands an early split to pay off gambling debts. Hank's wife, Sarah, says that they should put a portion of the money back on the play to waylay suspicion in the event the plane is found. While Hank is replacing a half million dollars of the money, Jacob has an altercation with a man from the neighborhood, Mr. Penderson, who is tracking the fox that had initially led Hank and the others to the plane. Jacob strikes Penderson and Hank finishes the deed, making it appear that Penderson had died in a snowmobile accident. Jacob then lets their misdeed slip to Lou who blackmails Hank for an early split of the money.

Hank promises that he'll go ahead and divide the money but tricks Lou into a mock confession that he'd killed Penderson, planning to use that as a way to keep Lou in line. Lou erupts and Jacob, believing that Lou is about to shoot Hank, shoots Lou. Lou's girlfriend Nancy flies into a rage and tries to shoot Hank, so he kills Nancy as well. Planning to turn himself in, Hank makes a phone call to Sarah who says that it's not too late to save the money. Using Sarah's plan, Hank summons Lou's landlord, Sonny, who has also learned of the money by this time. When Sonny arrives, Hank kills him as well, making it look as if Lou had arrived home to find Nancy and Sonny in bed together and had killed them both, threatening Jacob in the course of events and prompting Jacob to shoot Lou. Jacob has watched Hank set the scene and can't stop crying. Hank, knowing Jacob can't possibly stand up to police questioning, kills his brother with Sonny's shotgun as well.

Sarah learns that the money is from a kidnapping and that the pilot had an accomplice. The accomplice shows up, talking to Carl about a plane that might have gone down in the area. Carl, citing a conversation with Jacob, asks Hank to accompany them in search of the plane. Hank gives directions but says he can't go and Carl is killed. The accomplice is then killed by the FBI who asks Hank to identify the body. On the drive back home, Hank learns that the money they'd stolen is marked. He then learns that Sarah, believing they are now in the clear, has spent a bill to purchase a bottle of champagne. Hank plans to rob the liquor store but ends up killing both the clerk and a female customer before retrieving the single bill they'd spent.



Chapters One and Two

Chapters One and Two Summary

Hank Mitchell's parents were killed in an auto accident the year after Hank married. Hank's wife, Sarah, believes that the wreck wasn't an accident but was Hank's father's way of escaping the enormous debts they'd accumulated. Hank wants to disbelieve the theory though a week before the accident his father had brought Hank a load of furniture, insisting that Hank take it, then had given the old pickup to Hank's older brother, Jacob. Jacob lives in Ashenville, Ohio, in an apartment over the hardware store. Their father's will requires that the brothers visit their parents' grave annually on their father's birthday. In 1987, Hank and Jacob head to the cemetery to fulfill their annual obligation. Hank has brought along his friend Lou and his dog, a part German Shepherd male named - ironically - Mary Beth.

Jacob is driving and when they crash into a snow bank, Mary Beth rushes off in pursuit of a fox that crossed the road directly in front of them into Anders Nature Preserve. Jacob puts a single bullet into his rifle and the three men go looking for the fox. They top the rim of a shallow dip and find a plane there. Jacob and Lou goad Hank into going inside the plane to check on the pilot. There are dozens of crows and one that has been in the plane strikes Hank in the forehead in its effort to escape the plane. Jacob finds that the pilot is dead and that the man's eyes have been pecked out and flesh eaten from his face. Hank pushes his way back out of the plane along with a large duffle bag. Lou opens the bag and finds that it's filled with neat stacks of money.

There's an immediate question of how to handle the money with Hank serving as the voice of reason. He says that someone is looking for the money though he's countered by the fact that the plane has been snowed on, meaning it was here for at least two days prior to their discovery. Hank says that someone has to know about the money and to be searching for it, but Lou says that if someone were looking for it, the story would have been on the news. Jacob argues that taking the money wouldn't hurt anyone and Hank says that taking the money would be theft, and that fact alone is enough reason to turn the money in. As he continues to argue for turning it in, Hank begins to search his mind for some plan that would allow them to keep the money without getting caught. The suggestions range from keeping a little of the money to keeping it all. Lou turns to Hank, as the accountant, to guess how much money is in the bag and he places it at about three million dollars.

Hank finally decides that he can remain in control by holding onto the money for a while without spending any. He says that the plane is bound to be discovered in the spring after the snow is gone and that with that discovery will come news about the origin of the money. Hank comes to a decision and says that he'll keep the money for six months and that if no one comes for it by then, the three will split the money evenly between them. Hank says that the three will continue to live their lives without the money and



that none of them can tell anyone, including Lou's live-in girlfriend Nancy or Hank's wife Sarah. Lou finally agrees but stipulates that they first count the money.

In Chapter 2, the men return to Jacob's truck where they plan to count the money. It's a half-hour hike back to the road and Hank and Lou - who were carrying the heavy bag of money - throw it into the back of the pickup. They are mesmerized by the sight of the money that spills from the bag so that they don't notice the sheriff's truck pulling up. Hank instinctively covers the money from the sight of Carl Jenkins, the town's police officer for more than forty years who was known as "sheriff." Hank orders Lou and Jacob into the truck while he talks to Carl. Hank tells Carl that the dog had chased a fox a short distance into the preserve before returning, and that they'd been on their way to the cemetery. Just then, Jacob gets out of the truck and asks Hank if he'd told Carl "about the plane." As Hank stares at Jacob, Jacob explains to Carl that they thought they'd heard a plane going down several days earlier when he and Hank had been in this area. Carl says it was probably a snowmobile and leaves. Jacob tells Hank that his idea had been to find out if Carl knew anything about a plane disappearing and that they now know that Carl doesn't.

As the three men drive slowly away from their encounter with Carl, Hank says that he will burn the money if there's any indication that he's going to be caught as an accomplice to the theft they've committed. They stop and count the money while Hank watches for approaching cars. They make forty-four stacks of bills that equal \$4.4 million. They drive Lou home next and he asks for some of the money to help pay some pressing bills. Hank refuses and Lou seems to reluctantly accept it. As Jacob drops Hank at his own home, Hank warns Jacob against getting drunk and urges him to be responsible for Lou's behavior so that neither of them lets out some detail that will get them all caught.

Hank enters his house, leaving the money in a closet. He hesitates for a while, talking to his wife who is now eight months pregnant. He considers how to tell her and comes to the realization that he wants the money and that he's willing to go to great extremes to keep it. He asks Sarah what she would do if she found some money and she says that she'd return it. He then brings the money to her and Sarah says that they'll certainly get caught and that they don't "need" the money. Sarah says that if there were no risk, she'd be in favor of keeping the money but says they can't possibly get away with it. Hank presents the plan he'd derived and Sarah says that he's already left clues - tracks to the plane, the fact that he'd touched the pilot, the possibility that he'd bled in the plane when the bird hit him and that Lou or Jacob will somehow give them away. Sarah says the way to get away with the money is to take back five hundred thousand, leaving that in the plane so that when the plane is discovered there will be no reason to believe that Hank had taken part of it. Hank agrees and Sarah makes him promise again that they won't get caught.



Chapters One and Two Analysis

The situation is complex because of the dynamics of the three men who make the discovery. Hank feels superior to Lou and Jacob. He holds a full time job as an accountant and has a college education. Jacob seems to realize his inferiority in some respects but it doesn't seem to matter nearly as much to him as it does to Hank. Lou is the person who divides Jacob. Lou has Jacob's loyalty because they are best friends. As Sarah points out, Lou is more like Jacob's brother than Hank. Lou and Jacob, by the fact of their friendship, easily exclude Hank from their conversations when the three are together. An interesting aspect is that Hank believes himself to be in charge of the situation from the beginning and continues to act on the belief that he is better than his two accomplices, but actually drives the majority of events that follow.

Jacob is overweight, unattractive, wears glasses and seems lazy. Hank often notes his disgust with his older brother but seems to feel somewhat responsible for Jacob's happiness and his lack of it. However, Hank is never sufficiently interested to go out of his way to help Jacob though he says that help he's offered in the past has done nothing to change Jacob's circumstances. Hank seems to believe that Jacob is oblivious to the life he leads and seems surprised later to hear Jacob say that the money would open doors for him that have forever been closed, including that he could perhaps find a woman who would have him based on the money. It seems that a person who realizes this about himself would be willing to try to change it, but Jacob seems unwilling to take any steps that would require action on his part.

Hank says that they didn't notice the police car's arrival until it was upon them, and uses his surprise to explain away his next actions. Hank says that he could have decided at that moment to turn over the money but that he reacts in the moment without thinking about the choice he's making.

When Hank begins by giving Sarah a "hypothetical" situation, Sarah says that she would absolutely turn the money in, that taking it would be stealing it and that it would be wrong. Hank tries to argue her into saying that she would keep the money but realizes the problem - that "hypothetically," he would also return the money. It's only when faced with the reality of the situation that he had come to search for a way to keep the money.

Sarah's willingness to become involved is almost immediate and her chief concern continues to be that they'll get caught, not that the theft is wrong. It's Sarah who notes that Hank, Jacob and Lou left clues when they were at the plane. One of those, Sarah points out, is the tracks in the snow, Hank says that it's going to snow again so that the tracks will be obliterated. Though Sarah doesn't exactly say so, she is almost immediately trying to find a way to keep the money, just as Hank did. Sarah believes that when the plane is found, Carl will remember that Hank, Jacob and Lou had been in the area and that he'll eventually tie them to the theft. Sarah believes that the theft will forever be hanging over their heads so that they will always fear that authorities are looking for them. Sarah comes up with the idea of returning some of the money. Her

amount - a half million dollars - is in Sarah's mind the perfect amount because there's no way someone would have left that much money if they found it.



Chapters Three and Four

Chapters Three and Four Summary

Hank wakes the next morning to hear Sarah in the shower. His mind drifts back to his last encounter with his parents, two days before their deaths, when his father had asked him to look into their financial situation and Hank says that there's no way to keep the bank from foreclosing. He wants to talk to them about it but his father goes to bed and his mother says not to worry, that they'll manage. When Sarah returns to the bedroom, Hank returns to the present. Hank goes to the shower, discovers there are no towels and returns to the bedroom to find Sarah on the floor with the money. She says that she'd wanted to count it for herself, saying that would make it more real.

Hank calls Jacob to say that they have to return to the plane to be certain they didn't overlook anything. Jacob, not yet awake, reluctantly agrees. Hank secrets the money he plans to leave in the plane inside a garbage bag inside a baby carryall having decided that Jacob can't know for fear that he or Lou will return to the plane and get the money.

Hank has been concerned about keeping the fact that he's leaving money from Jacob and now sees a way around this. He allows Jacob to stay in the car, avoiding the half-hour hide to the plane and avoiding the problem of keeping his true purpose hidden. Hank looks around carefully for anything that might give their involvement away. He shoves the garbage bag full of money under the pilot's feet toward the nose of the plane. Hank heads back to the road and sees the station wagon, then sees Jacob standing outside the car, talking to someone on a snowmobile and gesturing wildly. Hank gets closer and sees that it's Dwight Penderson, an older man who lives in the area. As Hank approaches, trying to seem calm and in control, he sees Jacob suddenly swing out wildly at Mr. Penderson, striking him in the side of the head. Jacob falls on Penderson and Hank runs toward him, bending to check Penderson's pulse and finds that he's dead. Jacob says that Penderson was searching for the fox that had been taking his chickens. Jacob says that Penderson was bound to locate the plane.

Hank quickly responds, saying that they'll make Penderson's death look like an accident by running his snowmobile off the bridge into the frozen creek below. Hank sends Jacob down the road with the car, telling him to wait a few minutes and then return to pick up Hank. After Jacob is gone, Hank discovers that Penderson is alive and hesitates only a moment before smothering the man with his own scarf. Hank then loads him back on the snowmobile, holding him in a sitting position and positioning himself behind the corpse. He drives to the bridge and up onto the snowdrift at the side, dismounts and pushes the machine over, taking time to note that Penderson is pinned beneath the snowmobile.

Jacob returns, picks Hank up and Hank notes the mess of tracks on the road as they pass the scene of the crime. Jacob is crying about having killed Penderson and Hank finally tells Jacob that Penderson wasn't dead when Jacob left. Hank says that he



himself killed Penderson and that he did so in order to save Jacob but Jacob says that Hank shouldn't have. Jacob says that until that moment, he'd been guilty of assault and that the situation has now become murder. Hank counters by saying that he'd have never be forced into killing Penderson if Jacob hadn't started it. There's immediately an argument when Jacob suggests that they tell Lou and Hank refuses.

At home, Hank realizes that he can't tell Sarah. He imagines that he might tell her someday and that she'd be pleased with his willingness to go to such lengths to protect the money but truly fears that she'll judge him and knows that he'll never be able to confess. Hank wakes the following day to snow and realizes that the tracks will be buried.

In Chapter 4, Hank watches from his office as Penderson's funeral procession goes into the cemetery at St. Jude's Episcopal Church and the mourners disperse. As the funeral ends, Sarah arrives, saying that she met Nancy in the grocery store and that Nancy had made a barely-concealed comment about the money. Hank finds the opening, tells her the situation is no longer "simple," and tells her that Jacob killed Penderson and that he made it look like an accident. Sarah says that she believes they will get caught and suggests again that they burn the money but Hank refuses. That night, Jacob appears at the feed store demanding that the clerk cash a check for him. Hank calls him into his office and gives Jacob the money for the check, which Jacob says was payment for some tools he'd sold. Hank uses the time with Jacob to remind Jacob that he's responsible for Lou's actions. Jacob says there's no way for him control Lou. He then says that if Lou were to be out of control, an accident could be arranged. Hank is angry and reminds Jacob that he'd bawled after they'd killed Penderson.

At home, Hank tells Sarah of the conversation and she says that Jacob could just as easily be plotting with Lou against them. Hank then tells Sarah of his own role in Penderson's murder. Hank asks if the information frightens Sarah and she says only "it's done." Jacob comes to ask Hank to go somewhere with him. Hank agrees and Jacob drives to the old farm place, their childhood home. The house and all the buildings are now gone except a small windmill. Jacob says he plans to buy back the land and build the house, barn and silos back as they were. Hank says they all have to leave the country to keep from prompting questions about the source of the money but Jacob says that he plans to tell everyone that Sarah inherited a large sum and that she and Hank had loaned him the money for a farm. Hank tries to argue the point but Jacob finally elicits a promise that Hank will think about it before making a decision.

That night, Lou arrives at Hank's house and seems to try to break in though Hank has been watching since the car pulled into the drive. Lou says that he and Nancy are taking their landlord, Sonny Major, out drinking and that he needs money. Lou insists that the split the money immediately and when Hank balks, Lou says that he plans to tell the police about Penderson's death unless Hank gives him his share of the money. Hank puts him off, saying that he doesn't have the money at the house, gives Lou forty dollars from his wallet, and Lou agrees to wait another week until the baby is born so that Hank can make the trip to Michigan to retrieve the money.



Upstairs, Sarah tells Hank that he should turn Jacob in and claim that Jacob alone killed Penderson. Hank refuses to consider turning Jacob in. Sarah says that Hank has to "take control," but when he asks if she has a plan she says she doesn't. Hank goes to Jacob's apartment the following day and Jacob swears that he wasn't out with Lou the night before. Hank, having seen three people in the car, now believes Lou told his landlord about the money. Hank tells Jacob that they are in danger and that it's Jacob's fault though Jacob insists that Lou "guessed" the details of Penderson's death. On January 28, Sarah goes into labor and gives birth to a baby girl.

Chapters Three and Four Analysis

When Hank finds Sarah on the bedroom floor with the money, he admits to a moment of suspicious but covers it by saying that it was only surprise at finding her there when he'd thought she was downstairs. This is only the first of many suspicions that will arise over the coming weeks as the question of what is to happen to the money continues to weigh on the minds of those involved.

When Hank and Jacob return to the site of the plane crash the following day, Jacob says that he doesn't know for certain whether Hank told Nancy about the money and Hank claims not to have told Sarah. Hank says that he and Jacob both know they are lying but neither admits it aloud.

Hank seems to have told Jacob about Penderson in an effort to retain control of Jacob, but their complex relationship also seems to play a part in that confession. Hank says that he'd always known he couldn't trust Jacob but that he now hopes that the truth about Penderson's death might garner Jacob's loyalty. This relationship becomes more interesting and complex as time passes and Jacob never seems to believe that Hank is capable of true evil though Hank seems to have little faith in Jacob's ability to hold himself together when the situation becomes serious.

Hank admits in the coming days that he had worried about the impact of this situation on his own personality. He notes that he'd been concerned that he would be changed after having committed a murder but that he finds he still considers himself to be "a good man." He also remains concerned about Sarah's reaction, seeming to fear that she will think less of him for this crime.

One night Sarah is on the phone and Hank finds the dining room door slightly ajar. He enters and finds the table covered with travel brochures. On a piece of paper, he finds a list of "things to learn" and another of "places to visit." Hank, knowing that Sarah had a degree in petroleum engineering and had given up any opportunity of a career in order to marry him, had never realized that Sarah still had dreams and desires of her own, above and beyond what they have together and what he is able to provide. He notes that this makes the idea of losing the money that much more difficult because they now have their dreams almost within their grasp. An interesting point here is not so much what Sarah has given up, as the reason she did so. It seems reasonable that Sarah, who Hank says is the stronger of their personalities and the driving force behind most



decisions, would have gone after that career had she truly wanted it. The fact that she didn't seems like a cop out, a way of getting out of having to work toward her dream. It seems to reveal a fatal flaw about Sarah in that she has dreams but only wants them fulfilled if she doesn't have to do anything to make it happen.

Sarah seems on the verge of suggesting that Hank should kill Lou to take him out of their equation but then doesn't say that. Hank believes that's what she's about to say. The fact that Jacob outright suggests it is an indication of the extent of the greed of these characters. There's no doubt that Lou is thinking the same way. Jacob says that Hank and Lou have both tried to talk to him about "taking sides," a comment that makes Hank realize that Lou is looking for any opportunity to force an early division of the money. The level of greed here is also difficult to fathom but it's evident that those involved are becoming immune to the ruthlessness their greed demands. This is an example of Hank's prior statement that people will claim one action when faced with a hypothetical situation but will do something else entirely when faced with the reality.

Another important fact here is that Hank is already considering himself a victim of circumstances. He will later explain that every event happened because of something else and seems unwilling to take responsibility for any single event along the way.



Chapters Five and Six

Chapters Five and Six Summary

Sarah and the baby, Amanda, come home four days after the birth. Jacob arrives that same day with a gift - a musical teddy bear. Hank invites him in but Jacob refuses. Jacob asks to borrow a hundred and fifty dollars for his rent, saying that he hoped Hank could simply take it from his share of the money. He says that he isn't looking for a job and that he sees no reason to. Sarah removes the wrapping from the bear and says that it's used. Hank realizes that the bear was Jacob's own, and that it plays "Frere Jacques." Later Sarah says that she had time in the hospital to consider the situation and that she's come up with a plan. Sarah says that Lou will never stop hounding them about Penderson, and predicts that he'll spend all his own money and then blackmail Lou and Jacob. She says that Hank should get Lou to somehow say that he killed Penderson, tape this false confession, and use it to control Lou. Hank says police will believe such a confession but Sarah says the only important thing is that Lou believes they might. Sarah says that if it works, they're out of danger and if it doesn't, they're no worse off than they are now.

Hank buys a small tape recorder and feels comfortable that the idea will work. Hank and Jacob go to visit their parents' grave, having not gotten around to it on the day they were supposed to have gone in December. On the way the brothers talk about various aspects of their lives, including their parents, and Jacob says he believes their parents committed suicide to escape their debts, an idea Hank had only half-believed up to that point. There in the cemetery, Hank tells Jacob of his plan to take Lou out drinking and to trick him into confessing to the murder. Hank says that he doesn't want to be involved but Lou insists, saying that it's Jacob's fault that Lou knows.

They return to Hank's where Sarah is making lasagna for supper and Jacob agrees to stay. Jacob and Hank drink a lot of wine and Jacob winds up spending the night. Before going to bed, Jacob tells Hank he'll help with Lou if Hank will help Jacob secure the farm for his own. Jacob agrees but knows that he won't really. They decide to play monopoly and Sarah proposes that they play with real hundred dollar bills from the plane. Jacob begs too and Hank gives in but soon notes that the thrill wears off quickly as they buy imaginary property with the real money. After Hank puts Jacob to bed, he counts the packets of money used for the game. Sarah says that she already checked to be certain Jacob didn't take any and Hank suddenly realizes that's why he was counting it. While Hank is drunk, he feels hopeful that he and his brother will find a new way to make a life together and that he can find a love for his brother that he never felt before. As soon as the liquor wears off, Hank realizes it was an unattainable dream.

In Chapter 6, Lou agrees to go out with Hank and Jacob and they go to the Wrangler. While Jacob is gone to the bar for another round of drinks, Hank asks Lou why he couldn't have waited just a few more months for the money. Lou says that he is some seventeen thousand in debt, and that he's spent Nancy's savings. Lou still believes that



Hank is going to give him the money within a few days and seems to be trying to be affable. When Lou is well on his way to being very drunk, he goes to the bathroom and stumbles on his way back to the table. He turns to the man sitting at the bar, acting as if that man had tried to trip him, and begins shouting. Jacob intervenes. Hank tells Jacob to judge when it's time to leave, telling Hank that Lou can't be so drunk that he'll slur his words for the taped confession.

Hank offers up the bottle of liquor he'd bought earlier as an enticement and the three leave Wranglers. They go to Lou's house where they continue to drink. Lou and Jacob talk about people Hank doesn't know and he searches for a way to interject himself into the conversation, wanting to turn the talk to the confession. He finally butts in, asking Lou what he thinks Hank might have said if he were to go the sheriff and confess to murdering Penderson. Lou initially refuses but Jacob offers to pretend to be the sheriff and Lou plays along with Hank taping the entire conversation. Hank then tells Lou that they're not going to split up the money until summer, as they'd planned, and shows Lou the tape, explaining why he'd made it and what he would do with it. Lou calls on Jacob to help him get the tape back and Jacob refuses.

As the argument escalates, Hank tells Lou that Jacob knew nothing of the plan to tape him but Lou doesn't believe Hank. Hank and Jacob start to leave but Lou suddenly rushes out of the room and returns with a shotgun. He points the gun at Hank's chest and demands that Hank return the tape. Hank refuses and Jacob, who had been almost to the truck, returns with his own rifle. The two friends square off and Lou asks Jacob if he's really planning to shoot. Nancy comes downstairs and tries to convince Lou to put down his weapon. Hank is hopeful that Nancy's calming presence will put an end to the volatile situation but Lou shouts at her to go back to bed and says that he's going to shoot the other two. Just then there's an explosion and Lou is suddenly gone from Hank's sight, blown back through the door by Jacob's shot.

Nancy begins screaming and Hank tells her that there is a way to arrange things so that the money isn't lost. That makes her even angrier and she lunges for the gun Lou had dropped. Hank grabs it first and follows Nancy back up the stairs, yelling at her all the way to calm down. She reaches the bed and grabs a pistol from the nightstand. Nancy seems determined to shoot Hank and he, without really thinking about it, shoots her. The waterbed turns into a fountain and Nancy slides to the floor, dead.

Hank and Jacob talk briefly about their situation and decide that they're going to turn themselves in, claiming self-defense. Hank calls Sarah first and she says that he can't call the police. She tells him to go get Sonny, Lou's landlord, and to stage the scene as if Lou had caught Sonny and Nancy in bed together, killing them both and turning the gun on Jacob who shot in self-defense. Hank agrees that it could work and leaves Jacob sitting in the bathroom crying, gathers up several items belonging to Nancy and goes to Sonny's trailer down the road. Hank drops Nancy's lipstick and cigarettes on Sonny's table, wakes Sonny, tells him that Jacob is vomiting blood and asks for Sonny's help getting Jacob in the car. Hank hurries back to Lou's and hears Sonny's car pull out just minutes later.



When Sonny arrives, Hank forces him to take off all his clothes and go inside the house. Sonny, naked, breaks and runs up the stairs and directly into the room where Nancy is dead. Hank shoots Sonny and then fires the gun a number of times around the house, making it appear that Lou had gone crazy with the gun after finding the two in bed together. Hank tries to slow down and think carefully through the situation. Jacob says that Sonny is dead "in cold blood." Hank counters that the situation arose because Jacob killed Lou. Only then does Hank realize that Jacob is crying. Jacob says then that he'd shot Lou because Hank was in danger. Jacob then tells Hank, "Don't do this, please," but doesn't elaborate as to what "this" is. Hank tells him that they're nearly home free now as long as they keep their story straight and can handle their interviews with the police. As Jacob wavers and says, "I shot Lou," Hank realizes the toll the night's events have taken on Jacob. He tells Jacob to go to his truck and to call the police on the CB. He warns Jacob not to offer any details, but only to say that there's been a shooting.

Hank waits until Jacob is at the end of the walk and then calls his name. When Jacob looks back, Hank says that they both know that Jacob will eventually crack under the pressure. Jacob says that he'll never tell but Hank says that Jacob won't be able to live with the knowledge of the events. Jacob then pleads, reminding Hank that they're brothers but Hank is obviously going to fire. Jacob uses a moment of hesitation to fire first, but he'd had only one shell in the rifle and Hank shoots him.

Hank goes inside to use the bathroom, then drives to Sonny's and turns off all the lights. He calls for the police, sounding stricken and panicked, then moves back to hold Jacob in his arms for the moment the ambulance arrives. When he is close to Jacob, Jacob's hand darts out and grabs Hank's leg. Hank kneels near his brother but out of reach. He says, "Help me," two times and then falls unconscious.

Chapters Five and Six Analysis

Hank's understanding of Jacob is clouded by his own impressions. Hank seems to believe that Jacob could be different if he wanted. While that's not to be argued, Hank also seems to have a real concept that Jacob has feelings about himself and his situation. As they are walking over the property of their childhood home, Jacob says that the money will change his life in more ways than just having material possessions. Jacob says that, with the money, he'll be able to find a woman who'll marry him. Hank seems appalled by the idea and asks Jacob if he would really want a woman who only wanted him for his money. Jacob says that it would be all right. It's only then that Hank seems to have some understanding of the depth of Jacob's loneliness. Hank asks Jacob about Mary Beth Shackleton, a high school classmate who had been Jacob's one and only girlfriend. Jacob says that Mary Beth had done it for a one hundred dollar bet. Jacob says that he knew about the bet, even at the time. This is the Mary Beth that Jacob named his dog for.

Hank does know that Jacob was close to their parents, a relationship Hank didn't have with them. But Hank is surprised to discover that Jacob knows that their parents killed



themselves. Jacob says that their mother called him the night before the accident, made him promise to marry some day and expressed concern. Jacob said this was unusual because when they wanted to talk to him about something on those rare occasions that he didn't spend the evening at their house, his father always made the phone call. Hank is suddenly jealous of the knowledge that his mother had called Jacob rather than him. An interesting point here is that when Hank asks why Jacob never said anything about the accident being a suicide, Jacob said he figured Hank didn't want to know. This exhibits a depth of understanding and sympathy that Hank doesn't credit Jacob with having.

Hank and Sarah talk briefly about Jacob's future the night Jacob stays at their house. Sarah says that Jacob will be happy once he has the money but Hank says that there's nothing for Jacob to really do with the money that will make him happy. Hank says that he wants to hold onto the dream of Jacob's happiness but realizes that even with the money, Jacob will be shy around women, unhappy and overweight, and that nothing - even a million dollars - will change that aspect of Jacob's life.

At the point where Lou calls on Jacob to help him get the tape back, Jacob initially hesitates before finally saying that he couldn't do that. Hank realizes that this is what Jacob had known to be inevitable and what he'd dreaded - the point at which he was going to have to choose a side. It's evident that Lou and Hank have been pitted against each other since the discovery of the money and equally as obvious that Jacob feels torn by his friendship for Lou weighed against his familial ties to Hank. When the time comes, he sides with Hank but it doesn't convince Hank that Jacob can be trusted when they are faced with police questions. It seems impossible that Hank didn't stop to consider that in Lou he has a person who has been drinking hard and who has a naturally short temper. Combined with the fact that Lou is desperate for money to pay off his gambling debts and it seems inevitable that the situation would explode.

Hank describes his emotions when faced with Nancy's determination to shoot him. He says that he plays through the options to run away or run toward her to get the gun from her, but simply raises the gun and fires instead.



Chapters Seven and Eight

Chapters Seven and Eight Summary

Hank and Sarah are at Delphia Medical Center where Jacob undergoes extensive surgery. Hank is later called to Jacob's room after Jacob recovers consciousness for a few minutes and continues to rant out Hank's name. When Hank arrives in the room, Jacob's heart rate increases and he's told to leave. Sheriff Carl follows Hank, asking him some general questions, including what the three of them were doing near the preserve that day he encountered them. Hank knows that Carl doesn't suspect him of wrongdoing but does somehow realize that there's something not quite right about the story. Hank and Sarah are told there's no reason to remain at the hospital and are told they'll be called if there's any change in Jacob's condition. On the way home, Hank tries to explain his actions and emotions to Sarah. He says that when he realized Jacob wasn't dead, he couldn't bring himself to finish the job. Hank says that despite everything, Jacob is his brother and he doesn't want him to die. He says that he'd wanted to protect them but had also wanted to save Jacob, that he couldn't decide what to do and Sarah says that if Jacob recovers, both she and Hank will go to jail. Sarah tells Hank that the things they've done are "horrible," but that everything has been an effort to save them, making it self-defense. Hank goes to bed. He wakes to the phone's ringing and Sarah tells him that Jacob is dead.

In Chapter 8, Hank attends the funerals of Nancy, Sonny, Lou and then Jacob. The stories begin to emerge, that Lou had been belligerent earlier on the night of the murders and that a co-worker suspected that Nancy had been having an affair for some time. Hank is forced by the landlord to clear Jacob's possessions out of his apartment. He goes there alone and hurries through the task, throwing away a lot and bagging everything into trash bags. He finds a truck and discovers inside a farming manual that Jacob had been studying. There's also a machete. Hank packs it all back into the trunk and puts the trunk in the back of his station wagon.

Hank sells Jacob's truck to the feed store and so sees it every day when he goes to work. One day Carl comes into the store and asks Hank if he'd consider selling Jacob's rifle. Hank says that he hadn't given it any thought but that he, having no desire to hunt and having never fired a rifle in his life, has no need for the gun. Carl offers Hank four hundred dollars and Hank says he'll take three. While they're talking, Carl asks how well Hank had known Sonny and Hank says they were merely acquaintances who would greet each other but never stopped to talk. Hank notes that Carl remains curious about the situation but doesn't tell Sarah about the questions.

Hank comes home from work one day to find newspaper clippings describing the kidnapping of a seventeen-year-old named Alice McMartin. The kidnapers had disguised themselves as police, had killed six people at the house during the kidnapping, and had demanded \$4.8 million. The next indicated that Alice's body had been found after the ransom was paid and that the ransom hadn't been recovered. The



final article provided potential identities of the kidnappers. They are brothers, Vernon Bokovsky and Stephen Bokovsky. Sarah asks Hank if he can tell whether the photo in the paper is one of the men in the plane but Hank points out that the man's face had been pecked away by birds but that the man in the plane was small and so was likely the younger of the brothers.

Hank says that they now know that the money belongs to Alice McMartin's father and that they now can't say it's simply "lost money." Sarah counters, saying that it had always been stealing and that the only difference now is that they know who they are stealing from.

For Sarah's birthday, Hank buys a baby grand piano though Sarah doesn't know how to play and the piano dwarfs their living room. He then goes to a government auction with the hope of buying some jewelry but once there learns that there are some properties for sale as well, including a beachfront condo in Fort Myers, Florida, that has been appraised at three hundred, thirty thousand dollars. Hank calculates the amount in their savings account and bids thirty-one thousand for the property, winning the bid. Sarah is pleased, especially with the piano, and they make love on top of the piano that night.

Hank soon learns that the auction had been a scam and that he'd lost the thirty-one thousand dollars he'd paid for the condominium. He says he isn't particularly upset but doesn't tell Sarah. Hank begins to second-guess the entire situation and tells Sarah that he plans to rent a blowtorch and cut the plane into pieces, burying the pieces. Sarah prevails on him to be reasonable, saying that he can't possibly do that and that everything is now going to be all right.

Chapters Seven and Eight Analysis

Hank finds himself grieving his brother's death and has to make a conscious decision to rationalize everything that he'd done. He says that if he allows the grief to grow, he knows he would eventually come to desire a punishment for his role in the crimes and so controlling the grief is his only defense.

One night Sarah asks Hank if he would kill her for the money. Hank is upset by the question and says that he has never killed for the money but only to protect them so that he didn't go to jail. Sarah presses, asking what Hank would do if she decided that she wanted to turn him in and tell the authorities the entire story. Hank says that he could never harm either Sarah or Amanda and that the two are all he has. Sarah then points out that Hank had probably never thought he could kill his own brother, but that when the situation arose, he'd done it. Hank tries to say that he trusts Sarah and hadn't been able to trust Jacob, but he can't seem to get the words right to make Sarah understand and gives up trying. Hank then questions Sarah's intentions, noting that if she'll ask the question she might also have considered her ability to kill Hank for the money.



Hank learns that the condo he'd purchased was non-existent and that the auction had been a scam. He'd used the majority of their savings to make the purchase and admitted at the time that spending the money didn't bother him as much as it would have before finding the money. When he knows that he's not spent the money but lost it, Hank admits to being only slightly upset because he knows that the millions he has in the duffle bag at home make the amount insignificant. What's interesting with this situation is that Hank picks up on the fact that there are a group of people traveling around the country taking money from people and that these people are worse than he because his own misdeeds have at least been "explicable."



Chapters Nine and Ten

Chapters Nine and Ten Summary

The weather turns again and it begins to snow so that the outlines of the graves across the street from Hank's office are obliterated. The snow acts as a sedative and he knows that it's only a matter of time before the plane is found, suspicions pass and he can leave with Sarah, Amanda and the money. Then Carl phones and asks Hank to come by his office. Hank does so and Carl introduces him to a man identified as Agent Neal Baxter of the FBI. Hank has the impression that Baxter reminds him of someone but the resemblance is so vague that Hank can't remember whom. Baxter says that he's searching for an airplane that might have gone down somewhere in the area and that Carl had recalled Jacob's story about hearing the plane. Baxter says that some men robbed an armored car at the Chicago Federal Reserve Bank and that the case had gone cold until one of the men recently raped a girlfriend. Faced with the possibility of twenty-five years in jail, he called the FBI with information about those involved in the crime, hoping for a reduced sentence. Baxter says that they'd investigated, had known where the plane carrying the money was going so hadn't tried to follow it, but that it never arrived at its destination. He says that he is now backtracking in an effort to find the plane. Carl says that they want Hank to take them to the exact place he heard the plane. They make plans to go the following day at nine o'clock in the morning.

Hank goes home and tells Sarah about the conversation but Sarah is immediately suspicious, saying that the kidnapping made sense but that this story simply doesn't. Sarah has Hank look again at the pictures from the newspaper of the kidnapers but Hank cites the differences in hair, beard and weight, though he admits that it could be Vernon, the older of the Bokovsky brothers. Hank says that if he's going to take Baxter to the plane, he has to return the money. Sarah says that they can't after all that's happened. Sarah then says that if the agent is Vernon Bokovsky, he and Carl are the only threats to Hank having the money. She says that Hank should simply stay away but Hank argues that if Baxter is Vernon, he'll kill Carl. Sarah says that she's not asking Hank to murder Carl and that remaining away while Carl goes with Vernon is the best course of action. In the middle of the night, Hank briefly realizes that the simplest action for him now would be to take the money and leave everything - including Sarah and Amanda - behind. Later that night Hank tells Sarah that he should just have turned the money in when he found it and Sarah says that it's much too late.

In Chapter 10, Hank arrives early at Carl's office and tells him that he has to go by his office before going out to the place he'd heard the sound of the plane. Hank tells Carl that he's going to have to put Jacob's dog down and asks to borrow a gun for the chore. Carl agrees and lends Hank a pistol. Hank is crossing the street to his office as Baxter arrives. On a hunch he yells, "Hey, Vernon," but can't really decide whether Baxter turns at the sound of the name. At his office, Hank calls Sarah who has been on the phone with the FBI to check for agent Baxter. She tells Hank now that the FBI says that Neal Baxter is "in the field." Hank tells Sarah that he has Carl's gun and that he's going to be



able to protect himself if Baxter turns out to be Vernon. Sarah tells Hank he shouldn't go and Hank finally admits that he's afraid. He calls Carl, saying that Amanda is throwing up and that he has to go home. Hank later receives a call from Fulton County Sheriff McKellroy who says that Carl has been murdered and that Hank is needed to identify the man who left with Carl.

Chapters Nine and Ten Analysis

The man initially identified as Neal Baxter, an FBI agent, will turn out to be Vernon Bokovsky, the older of the two men who had kidnapped and murdered Alice McMartin. Mokovsky, posing as Baxter, weaves a very complicated tale about the robbery of an armored car. The story seems plausible on the surface and Hank seems to believe Baxter's story but again it's Sarah who puts some light on the subject and doubts the story.

When Hank says that he will have to return the money to the plane if he plans to take the man he knows as Baxter to the site, Sarah says that he can't return the money "after all you've done." Hank latches onto the word "you" and corrects her by saying, "all we've done." Sarah barely comments but it seems at this point that the two are each making excuses and offering reasons for having done specific actions, and that Sarah is not above distancing herself from Hank and his crimes. An interesting point here is that Sarah may really be ignorant of her role in the situation in that she may not fully realize how much Hank depends on her for stability and advice. There is a point when Hank is rocking Amanda that night that he considers how easy it would be to kill Amanda and then walk across the hall and kill Sarah as well. He notes that he's killed his own brothers and that makes him capable of anything but then says that he loves his wife and daughter and that he couldn't bring himself to do this deed.

When Hank is struggling to decide what to do about Carl and the man claiming to be an FBI agent, he says that he should go along with Carl because if he's there he could intercept any problem and perhaps save Carl. He tells Sarah that was the purpose for borrowing Carl's pistol and Sarah says that Hank could easily miss with the pistol. Hank then tosses a coin, hoping that a flip of the coin will tell him to go home. When the coin ends on the side that Hank had said would mean he should go with Carl, he decides to flip again. It all comes down to the fact that Hank is afraid of being along for the trip. When he tells Carl that he has to go home, Carl expresses concern for the baby and offers to send help as well. Hank is touched by the concern and seems on the verge of warning Carl but thinks better of it and finishes by saying that Carl should be careful on the roads.

Hank says that he's now come to understand that their dreams about the money will not come to pass as they'd imagined because of the things they've done in order to hold onto the money.



Chapters Eleven and Twelve

Chapters Eleven and Twelve Summary

Hank meets Sheriff McKellroy in town and an officer named Collins takes his statement. Hank begins with the story that he'd heard a plane that sounded like it was having engine trouble in the area and that he'd never heard anything else about it so had given it no more thought until Carl had called him the day before. He says that he was supposed to go with Carl and the FBI agent named Neal Baxter to the scene where he'd heard the engine but had been called home, and that he'd watched the two of them drive off together. He describes the clothing Baxter was wearing when Hank last saw him. Collins tells Hank that Carl's wife had gone in search of Carl later in the day and had found his body near the plane. Collins says that they've searched for information about the armored car robbery that Baxter claimed had happened the previous July and had found nothing like that.

Hank remains waiting at the police station for an hour. The weather clears and people begin moving around outside. The flag is dropped to half-mast for Carl's death. Then there's a commotion and Hank is asked to accompany officers to identify a man they believe to be Carl's murderer. Sarah asks where they're taking him and Hank says he doesn't know but he believes the man is dead. Sarah responds that that's perfect prompting Hank to remind her that he's in the police station. Sarah ignores him, saying that she's "relieved" and "happy," and that she's planning a celebration for that night.

Hank is accompanied by two officers to the scene of Baxter's body at a tollbooth on the Ohio Turnpike. Hank says that the body of the man is the man who had left the police station with Carl and who had identified himself as Neal Baxter of the FBI. Hank notes that he's relieved and that the entire ordeal is truly over. Then FBI agents who are really agents arrive and Hank is once again worried that he's overlooked something. He says that if anyone is going to tie him to the crime, it will be these men. The men tell Hank that he has to come with them and that they want him to repeat his story. Hank realizes he has no choice and gets into the backseat of the agents' car.

Hank talks, telling the story he's now come to know so well, and the agents merely sit and listen without interrupting. Hank can't decide whether they believe the events as they've been led to believe and that Hank is merely reiterating the facts or if they already know of his guilt and are just letting him dig himself in deeper and deeper. When he finishes, one of the agents says that there's "one thing wrong with your story." Hank expects the worst but the agent says that the man Hank is calling FBI agent Baxter is really Vernon Bokovsky, a murderer and kidnapper. They then show Hank the garbage bag full of money he'd returned to the plane. Hank seems amazed by the money and asks if he can "touch it." The agents seem amused by his interest and allow him to hold one of the packets. He returns the money as they arrive back at the police station. One of the agents says that the kidnappers had demanded \$4.8 million.



When Hank asks if there is four point eight million dollars in the bag, the agent says that there is only five hundred thousand and that the rest of the money is missing. Hank asks what happened to it and the agents say they don't know, but that the money will be caught in time. One of them says that the agents wrote down about one-tenth of the serial numbers, meaning that sooner or later the numbers will show up somewhere and that the person who has the money will be caught. The agents tell Hank that the information is being withheld from the media and that Hank can't tell anyone.

Hank, now with the realization that the money is essentially marked and useless, goes back to his car. He sits there for a long time before going to a phone booth. He calls Sarah who says that they are now the only people who know about the money and that she wants to start celebrating now. She tells Hank that she's bought some champagne with one of the bills. Hank asks where she spent the money and she says that it was at a liquor store named Alexander's near the airport. She says that she had Amanda with her and Hank immediately knows that the clerk would be able to identify her. He tells Sarah that he'll be home in awhile and Calls Alexander's, asking for their closing time.

Hank has more than an hour before the store is supposed to close and he spends some of that time simply waiting for time to pass. Then he comes up with a plan of sorts and returns to the phone booth where he calls the police, saying that he'd encountered a young man hitchhiking earlier in the day and had come to think that the young man might be dangerous. Hank says that the boy had pulled out a machete and began sharpening it, talking about hijacking a plane with it. Hank tells the operator that he's from Florida and doesn't want to leave his name or to be involved, but that it had just concerned him. He says he'd dropped the young man off near the airport.

Hank then drives to Alexander's, opens the trunk from Jacob's apartment and retrieves a ski mask, oversized sweatshirt and the machete, slipping the machete up his sleeve. He puts on the sweatshirt so that his face is hidden, goes inside and notes that the clerk is as Sarah had described, then walks to the back of the store before donning the ski mask. He returns to the front of the store with the machete and threatens the clerk who seems very unconcerned. The man then tells Hank that he's going to give him one opportunity to leave without a fight. Hank insists that the man open the cash drawer and the man instead goes to the door and locks it.

Hank and the man fight and when Hank knocks over a display of wines, the man picks up a broken bottleneck as a weapon. Hank finally strikes the man on the neck and he falls to the floor, very melodramatically, and then dies. Hank pulls the body to the back room, takes the money from the cash drawer - including the only one hundred dollar bill - so that it appears to be a robbery, and seems on the verge of trying to mop up the blood when a customer appears at the door. It's a woman in her sixties wearing a fur coat who insists on being allowed in. Hank, standing at the counter when the woman arrives, seems compelled to allow her inside and does so. He coaxes her toward the storeroom where she sees the body. She pleads with him to allow her to help him leave the situation behind and to turn himself in, but Hank kills her as well.



Hank arrives home to find that Sarah has the money laid out on the floor and is on top of it, planning that they will have sex there. Hank tells her about the events and Sarah begins to argue against burning the money. In the end they do and the burning takes a long time. The things Hank took from the liquor store murders in order to make it appear a robbery remain in the trunk in their attic. The clerk's name is Michael Morton and the woman's Diana Baker. Her son ran ads asking the person who notified police of the man with the machete to come forward. Many do with false information, further complicating the case. Hank and Sarah have another son who they name Jacob and call Jack. Soon after his birth, Hank turns his back on Amanda in her wading pool and she falls, remaining in the water for long minutes. Her development is arrested at age two and Sarah hovers protectively over Jack, fearing that the accident is really retribution for their actions.

Chapters Eleven and Twelve Analysis

Hank says that he isn't angry with Sarah for having spent the money and doesn't tell her ahead of time where he's going or what he plans to do. What's interesting here is that Hank has called on Sarah for the planning of almost every other step and has let Sarah dictate their movements. This time, Hank doesn't share his plan or even consult Sarah. When Hank returns home, Sarah says that there could have been many other ways of handling the situation. She says that he could have taken five twenties to the liquor store and asked for the hundred back. Hank says that the bank wasn't open at the time and that he really didn't have time to consider the situation. However, at this point it almost seems that Hank is angry enough over the money that he wants to lash out.

The woman who is caught up in the situation by accident is simply in the wrong place at the wrong time. She seems rather fancy and is wearing a fur coat. When she realizes the situation, she tells Hank that they can work it out and pleads with him to let her help him put an end to the trouble he's in. Hank admits that, listening to her voice, he almost wants to allow her to take control.

At Alexander's, the clerk has a radio tuned to a Christian program. Hank notes the announcer's interjections during the time he's murdering the clerk. One of those is a question posed by the announcer who asks if there's a difference between a sin of "omission" and a sin of "commission." This is exactly the question posed by Hank to Sarah when they were deciding whether to go with Carl to the site of the plane crash.

The incident with Amanda is, in Sarah's mind, judgment for their sins. Hank notes that Sarah hovers protectively over Jack in an effort to protect him from a similar fate. When Amanda is injured, the doctors tell Hank and Sarah that Amanda could benefit from a stay in a hospital aimed at helping children recover from brain injuries. When it's discovered that their insurance won't pay for it, the members of St. Jude's Episcopal Church get together and raise money for Hank and Sarah to pay for Amanda to stay in the hospital for a month. Hank says that the people who helped raise the money all signed a card and gave it to Hank and Sarah along with the check. Among the signatures on the card were Mrs. Dwight Penderson and Mrs. Carl Jenkins.



Characters

Hank Mitchell

Married to Sarah and brother of Jacob, Hank is an accountant who feels the weight of responsibility for having found the money. Hank is self-centered and seems to believe himself superior in many ways to others, including his brother. Despite this feeling of superiority to the others, he also seems to feel a strange inferiority to his brother because of Jacob's friendship with Lou. Hank comes to realize that he has no friends of his own and doesn't really know how this came to be. Hank's jealousy of his brother's friendship is interesting in that Hank doesn't like Lou. Hank loves Sarah and seems to love Amanda though he exhibits a level of ambivalence toward his daughter. Hank murders for the money though he says that his actions were all aimed at protecting himself from being caught and later, at protecting Sarah. Through it all, Hank claims to be just a normal person who is caught up in extraordinary circumstances. Hank keeps the mementos from his murders - the machete and the old woman's fur coat, for example. This seems out of character with his constant attempts to keep from getting caught but Hank says that if some overlooked clue ever brings the police to his door, he wants them to find something decisive that will bring the situation to a close.

Sarah Mitchell

Sarah is the wife of Hank Mitchell and mother of Amanda. Faced with a "hypothetical situation" presented to her by Hank, Sarah says that she would not keep any money that she found. Faced with the real situation, Sarah pushes Hank to find a way to keep the money, going so far as to help him figure out what to do after Lou and Nancy are killed. Sarah seems to be happy in her life with Hank and it's not until she begins to consider plans for the money that Hank realizes that she's not as happy as she has seemed. Sarah has a degree in petroleum engineering but she's given up the opportunity to pursue a career in her field to marry Hank. Sarah works as a part-time librarian until Amanda is born. Sarah has a tendency to look always on the bright side of any situation, a trait Hank finds reassuring always until faced with the realization that they can't keep the money. It's then that Hank says her attitude bothers him. Sarah believes that Hank's parents committed suicide though Hank doesn't believe her until the theory is supported by Jacob.

Jacob Mitchell

Hank's older brother, Jacob is overweight and holds only seasonal or part-time jobs. Jacob is teased mercilessly as a child and never seems to gain any self-confidence. Jacob's best friend is Lou and the two have become much closer than Jacob and Hank, though when Jacob is forced into a choice between Hank and Lou, he chooses his



brother. Jacob is closer to his parents than is Hank and also believes that their parents committed suicide.

Lou

Jacob's best friend, Hank doesn't like Lou but envies his relationship with Jacob. Lou begins pushing to distribute the money earlier than had been originally agreed, going so far as to threaten Hank by saying that he'll tell the police that Hank killed Mr. Penderson.

Carl Jenkins

The police officer at Ashenville, Ohio. Carl comes upon Hank, Jacob and Lou soon after they find the money on the plane at the Anders Nature Preserve. Carl is shot and killed by the kidnapper who is posing as an FBI agent.

Nancy

Lou's live-in girlfriend, Nancy comes running down the stairs when she hears Jacob shoot Lou. When Hank says that the money can still be saved, Nancy grows hysterical. Nancy runs to her bedroom and gets a gun, prompting Hank to shoot her.

Sonny

Sonny is Lou's landlord who lives near Lou's home. When it becomes evident that Lou probably told Sonny about the money, Hank has another cause to worry. After Jacob shoots Lou, Sarah tells Hank that making it look like Sonny had been having an affair with Nancy would provide the opportunity to eliminate all three, leaving the money for Sarah, Jacob and Hank to share among themselves. Sonny arrives at Lou's at Hank's request and soon realizes that he's in trouble.

Jacob Hansel Mitchell

Father of Jacob and Hank, he kills himself and his wife soon after Hank's marriage to Sarah as the only way he can see to escape the debts that are threatening foreclosure on his farm. Hank says that his father called on him for help one time and that when Hank realizes that the debt is insurmountable, his father says that his college education is worthless and goes to bed, leaving Hank alone with his mother. Jacob Hansel drives his car onto the exit ramp of Interstate 75 head on into a cattle truck, killing himself and fatally injuring his wife.



Josephine McDonnell Mitchell

Mother of Jacob and Hank and wife of Jacob Hansel, Josephine is apparently the typical farmer's wife. Hank recalls little happiness between Josephine and her husband other than the giddy silliness prompted by drinking. Josephine lives two days after the accident that Hank eventually comes to realize was suicide.

Diana Baker

The woman who comes to the liquor store while Hank is trying to clean up the mess he made by murdering the clerk. The woman insists that she be allowed in, citing that it's two minutes until closing time. Baker seems on the verge of succeeding in her effort to talk Hank out of killing her but Hank strikes her with the machete.

Michael Morton

The clerk at the liquor store. Hank plans to rob the man but Morton refuses to give up the money and promises to hurt Hank very seriously, saying that by trying to rob him Hank had given up all legal protection.

Vernon Bokovsky

The older of two brothers who kidnap and kill seventeen-year-old Alice McMartin though her father pays the \$4.8 million ransom demanded by Bokovsky. Vernon continues to search for his younger brother and the plane and, posing as FBI agent Neal Baxter, eventually locates Carl who remembers Jacob's story about hearing a plane with engine trouble. Vernon is a cold-blooded killer and when he and Carl find the plane, he kills Carl. Vernon is later gunned down by another officer.

Stephen Bokovshy

The younger of the brothers who kidnap and kill seventeen-year-old Alice McMartin though her father pays the \$4.8 million ransom. Stephen has the money with him in the airplane when he crashes, though the reason for the crash is never revealed. Stephen apparently dies during the crash and his body is discovered first by Hank Mitchell.



Objects/Places

Ashenville, Ohio

Where Hank works and where Jacob lives.

Anders Nature Preserve

Where Hank, Jacob and Lou find the plane and the money.

Interstate 75

Where Hank and Jacob's parents were killed when they attempted to enter the highway by the exit ramp in an apparent accident that is actually suicide.

University of Toledo

Where Hank graduates college and where he meets Sarah.

Fort Ottawa

The subdivision where Hank and Sarah live.

Raikley's Feed Store

Where Hank works as an accountant.

St. Jude's Episcopal Church

Where Jacob and the others are buried. This is also the church that raises money for Amanda's month-long stay in the hospital after her accident.

The Wrangler

The club where Hank and Jacob take Lou with the plan of getting him drunk enough to say that he killed Penderson.



Delphia Medical Center

Where Jacob is taken after being shot and where Amanda is born.

Fort Myers, Florida

The location of the condominium Hank believes he is buying at the government auction, though the sale turns out to be a scam.

Alexander's

The name of the liquor store where Sarah buys the champagne and where Hank kills the clerk and a customer.



Themes

Greed

While there's no doubt that some people want money - even a great deal of money - there is a difference between a simple desire for money and the level of greed exemplified by those involved in this story. The desire for money that provides a particular lifestyle is common to most people but outright greed is exemplified by actions that show no respect for others. It's interesting that both are seen in this story. Jacob wants his share of the money but is never driven to the level of greed exemplified by Sarah, Lou and Hank. When Hank stoops to kill even his own brother, he says that he did so in order to keep from being caught at the deed. The problem with this is that Hank could have given up the money and likely covered his involvement at almost any time, but continues to search for a way to keep the money. This exemplifies greed at its most basic point. This greed drives much of the story, including the suspicion that makes several of the characters constantly in battle with each other.

Suspicion

From the very beginning, Hank, Lou and Jacob are caught in a triangle of suspicion that quickly expands to include everyone else who might have a connection to figuring out the truth about the money. This lack of trust is seen at the moment Lou questions the reason Hank should be the person to hold the money until the time for the division and moments later when Lou demands that they count the money before allowing Hank to take it home. This level of distrust is elemental in Hank's decision to tape Lou confessing to the murder of Penderson and is the reason Lou demands the tape back. The situation is further complicated by the fact that Hank wants to trust Jacob as his brother and Lou wants to trust Jacob as his friend, but Jacob hates the fact that his loyalty to both is being questioned. In addition, Sarah questions whether Hank would kill her in order to protect himself, bringing attention to the fact that she doesn't fully trust him and prompting him to question whether he can reasonably trust her.

The Desire for Money

While greed is at the heart of this story, a more realistic desire for money is also an important theme. Both Hank and Jacob have seen the lack of money take an ultimate toll on their lives in the form of their parents' lives. While Jacob was much closer to his parents than Hank, there seems little doubt that both miss the presence of their parents. Both saw their father struggle to find a way out of insurmountable debt and come to the realization that the only way he could manage it would be a suicide that looked like an accident so that his sons could collect the life insurance. It's Jacob who says that their father understood the need for "a lot of money." When Hank says that his parents were never rich, Jacob counters that they were also never happy. This theme is seen clearly

again when Hank finds the travel brochures and the lists created by Sarah after she believes they are going to be rich. Hank says that until that moment he'd never realized that Sarah wanted more from life than what he was able to provide for her. As they face the myriad of problems with keeping the money for themselves, Hank realizes that to lose it after having been so close would be, in some ways, worse than having never given the idea any thought.

Style

Point of View

The story is written in third person from Hank Mitchell's perspective. This is somewhat limited but is necessary for the fulfillment of the plot. For example, the suspicions are at the heart of the story line and Hank comes to believe that Lou has told others about the money, including his girlfriend Nancy and his landlord Sonny. If the story were written from an omniscient perspective, the reader would know for certain whether this was true. By limiting the perspective to only what Hank knows, the reader is left to wonder - as Hank does - whether Lou is spreading the information. This lack of information builds suspense, which is one of the goals of the author. The limited perspective also leaves the reader wondering about the intentions of others while revealing the full story behind Hank's actions. For example, Sarah asks Hank if he would kill her in order to keep from being caught and he assures her that he wouldn't. However, as he is rocking Amanda one night he thinks about just that possibility - that leaving his wife and child would be easy and that killing them is also a possibility. He quickly dismisses the ideas, saying that he loves them both very much, but the fact that he's given thought to the idea and that Sarah has questioned him leads the reader to also question Sarah's intentions, just as Hank does.

Setting

The story is set in Ohio in 1987, beginning on December 31 of that year and going through the several months until spring. Though Ohio is real, the specifics and the events are fictional but believable. There are fairly significant details but not overbearing. For example, it's explained that the subdivision where Hank and Sarah live is a fairly new addition and that the house next door is a replica of the one Hank and Sarah own, except in opposite. This explains the kind of subdivision and that the houses are really nothing special. This detail is vital to understanding the reason Hank and Sarah are seeking a way to advance out of the subdivision.

Other aspects of the setting, including the plane crash, the presence of the FBI and the small-town way of life are believable. Hank works at a hardware store as their accountant and there he deals with people asking for extensions on credit and other aspects of the business as would be typical of a small rural farming town. Hank passes through farming land on his way to work from the subdivision where he lives with his family. At one point, Sarah tells Hank that no one would ever suspect him capable of murder because he is a typical nice guy. The characters fit the setting, adding more credence to the possibility that the story could be true and is, therefore, believable.



Language and Meaning

The story is written in a straight-forward style and should prove easy to read for almost any reader. There are few words that will be unfamiliar to a person with an average vocabulary and those are insignificant to the understanding of the story line. The tone is of hopelessness and desperation as the characters continually try to find a way to thwart what is right in favor of what they want. The deaths are described in fairly graphic detail and that may be disturbing to some readers. These details are vital to understanding the true nature of Hank as he continues to kill. For example, he tells about the clerk at the liquor store, describing how the man falls in a "melodramatic" way that emphasizes each step toward death. When he kills Nancy, he tells of the blood mixing with the water from the water bed. These details paint a graphic picture in the head of the reader and exemplify the fact that Hank is becoming more ruthless as he continues to try to protect the money. The story has sufficient dialogue and these conversations are true to the way people in this situation would likely speak, making the dialogue believable. The descriptions are adequate but not overbearing so that the story line moves along at a good pace.

Structure

The book is divided into twelve chapters ranging in length from fewer than twenty to more than fifty pages. The chapters are roughly divided into events. For example, chapter one describes the discovery of the money and chapter two begins with the three men returning to Jacob's truck with their find. Chapter six ends with the arrival of the ambulance at the farm after the murders of Sonny, Nancy, Lou and Jacob and chapter seven opens with Hank waiting at the hospital for news of Jacob. Chapter seven ends with Sarah's announcement that Jacob has died. The chapters are arranged in chronological order but are told from a time in the future. This becomes evident when Hank tells of the time that's passed since the discovery of the money, including the birth of their second child.



Quotes

I heard a voice in my mind very clearly analyzing the situation, saying I was acting like a teenager, doing something pointless, even foolish, to prove my courage to these two men, neither of whom I respected. The voice went on and on, reasonable, rational, and I listened to it, agreeing with everything it had to say, while I strode angrily around the plane to its open door." Chapter 1, Page 17

"I had the power to save Jacob, save the money. And in the end, I suppose, that was why I did it: because it seemed possible, it seemed like I wouldn't get caught. It was the same reason I took the money, the same reason I did all that follows. By doing one thing, I thought I could make everything right." Chapter 3, Page 90

"I saw with a shudder that not only couldn't I predict the actions of those around me, I couldn't even reliably predict my own. It seemed like a bad sign; it seemed to indicate that we'd wandered, maples, into a new territory. We were as good as lost." Chapter 4, Page 126

"The money, by giving us the chance to dream, had also allowed us to begin despising our present lives. My job at the feedstore, our aluminum-siding house, the town around us - we were already looking upon all that as part of our past. It was what we were before we became millionaires; it was stunted, gray, unlivable." Chapter 4, Page 131

"The money couldn't change things like that. It could make us richer, but nothing more. Jacob was going to remain fat and shy and unhappy for the rest of his life." Chapter 5, Page 194

"The sheriff's deputies had treated me with great care and courtesy, like a victim rather than a suspect, mistaking my unconcealable distress over the possibility of Jacob's regaining consciousness for a brother's heartfelt grief." Chapter 7, Page 249

"I'd shot Jacob because he was going to break down because I'd shot Sonny because I needed to cover up shooting Nancy because she'd been about to shoot me because Jacob had shot Lou because he'd thought Lou was going to shoot me because Lou was threatening me with his shotgun because I'd tricked him into confessing to Dwight Penderson's murder because Lou had been blackmailing me because I didn't want to give him his share of the money till the summer because I wanted to make sure no one was looking for the plane ... It seemed as though I could keep working my way back like that forever, each cause's existence obviating the need for me to accept responsibility for its effect." Chapter 8, Page 270

"What I'd done, I'd done, and the only way I could continue to function, the only way I could survive my brother's death, was to accept this. Otherwise, if I gave it the chance, my grief would deteriorate slowly into regret, my regret into remorse, and my remorse into an insidious desire for punishment." Chapter 8, Page 277



"When I was little I'd pictured death as an animated pool of water. It looked just like a puddle, a little darker maybe, a little deeper than usual, but when you walked by, it would reach up with two liquid arms and pull you into itself, swallowing you down." Chapter 8, Page 296

"Sarah had been right, it was perfect: now there was no one left to connect us to the money. Everyone was dead - Vernon and his brother and Carl and Lou and Nancy and Jacob and Sonny and Penderson. Everyone. And the money was ours." Chapter 11, Page 361

"I recognized the horror of it, realized that it would be the worst thing I'd ever done - worse even than killing my brother - that it would be something I'd regret for the rest of my life, and yet, of my own free will, I chose to do it. I was scared, nervous, trapped. I'd just killed a man with a machete." Chapter 12, Page 392

"I return to this moment again and again, because it always makes me weep. And when I weep, I feel - despite everything I've done that might make it seem otherwise - human, exactly like everyone else." Chapter 12, Page 416



Topics for Discussion

Condense the plot of the story down to no more than three or four sentences including only the barest points of the plot. Expand that to a full essay outlining the storyline, the complications that arise and the reasons for each of the actions and reactions that occur. Could there have been any other conclusion to this story?

Identify Hank, Jacob and Sarah. Describe their relationships to each other. What is it about these relationships that drive the individuals to specific actions?

How do Hank's parents die? What supports the theories of their deaths? How do their deaths impact Hank and Jacob?

Who is Sonny? Vernon Bokovsky? Stephen Bokovsky? Alice McMartin? Amanda? Jack? Sheriff McKellroy? Neal Baxter? What are the roles each play in the plot of this story.

List each of the victims of Hank and Sarah's efforts to keep the money safe and the role each plays in the eventual outcome of the story.

What gifts does Hank give Sarah for her birthday? What happens to each of these? What does the money have to do with these gifts?

Where does the money come from prior to Hank discovering it? How do Hank and Sarah learn this fact? What are the opinions of Hank and Sarah after making the discovery?

Hank and Sarah make many allowances for their actions. List three instances in which one or the other make statements that exonerate them from blame for their actions.