

The Testament Study Guide

The Testament by John Grisham

(c)2015 BookRags, Inc. All rights reserved.



Contents

[The Testament Study Guide..... 1](#)

[Contents..... 2](#)

[Plot Summary..... 4](#)

[Chapters1-3..... 5](#)

[Chapter 4- 6..... 7](#)

[Chapters 7-9..... 9](#)

[Chapters 10-12..... 11](#)

[Chapters 13-15..... 12](#)

[Chapters 16-18..... 14](#)

[Chapters 19-21..... 16](#)

[Chapters 22-24..... 18](#)

[Chapters 25-27..... 20](#)

[Chapters 28-30..... 22](#)

[Chapters 31-33..... 23](#)

[Chapters 34-36..... 25](#)

[Chapters 37-39..... 26](#)

[Chapters 40-42..... 28](#)

[Chapters 43-45..... 30](#)

[Chapters 46-48..... 32](#)

[Chapters 49-52..... 34](#)

[Characters..... 36](#)

[Objects/Places..... 41](#)

[Themes..... 43](#)

[Style..... 45](#)

[Quotes..... 47](#)



Topics for Discussion.....49



Plot Summary

The Testament is the story of Troy Phelan, his will, and the struggle over the distribution of his estate. Troy commits suicide and leaves behind a controversial will. The estimated value of his assets at the time of his death was approximately eleven billion dollars. The will leaves nearly all of his assets to his illegitimate daughter, Rachel. Because of this, the will is perceived as offensive by his other children who are quick to contest it. They are encouraged to do so by their selfish lawyers, most notably Hark Gettys, who earn generous hourly fees for each hour they spend in court haggling over the will. At the time of her father's death, Rachel was a missionary living amongst the Ipica Indians deep inside the Pantanal region of Brazil in South America. To notify her of her father's gift, a semi-retired lawyer, Nate O'Riley, was sent to find her.

Nate's journey was both factual and metaphorical. A recovering alcoholic and substance abuser, Nate undergoes many changes while searching for Rachel. Her exact location is a mystery and getting there is a matter of both skill, in the form of a guide named Jevy, and luck, because even Jevy became lost multiple times. Once they find her, Rachel shares her faith with Nate and he grows spiritually. Old habits are difficult to eradicate, however, and Nate has set backs. He also contracts dengue fever and becomes very ill. Following his recovery Nate returns to America and is dissatisfied with the life he left behind. He starts anew and only returns to Washington D.C. to attend the Phelan case proceedings. He acts as Rachel's lawyer, but if it weren't for her, he wouldn't practice law at all. To complete the process, Nate returns to the Pantanal with paperwork for Rachel to sign. He is saddened to discover that she died from malaria during his time away.

The Phelan will is settled with Rachel's portion placed in a trust to assist the charities she believed in. Her siblings each receive a flat settlement greater than what their father had envisioned but significantly less than Rachel's portion. Nate retires from law and focuses on his sobriety and repairing his relationships with his children.



Chapters1-3

Chapters1-3 Summary

The Testament by John Grisham opens with the inner thoughts of Troy Phelan. He explains that he is an old man and ready to die. He detests his family, which consists of his three ex-wives and seven children amongst them. He prefers the company of young, blond mistresses. He is the owner of the Phelan Group and his assets are valued at approximately eleven billion dollars depending upon the day because stocks are variable. He speaks of his imminent death and the tumor he is rumored to have. Some think he is crazy because he wears long white robes and has become a bit of a recluse. He has retained a team of expensive lawyers with whom he plans to sign another will today, one that would erase all those that came before it. He knows that he is about to die and jokingly refers to his lunch of crackers as his last meal.

Troy Phelan's lawyer is named Josh Stafford. Josh has been his lawyer for a number of years and has prepared many documents for Troy. The purpose of their current meeting is to confirm Troy's mental capacity for creating a new will. Josh has prepared the thick document per Troy's directions and it lies before Troy on the table. It allows for generous gifts to his family. Each of the heirs to his estate had hired lawyers and their lawyers have arranged for a panel of psychiatrists to examine Troy to determine whether he was capable of executing this new document. They do not want the will to be questioned for any reason. Following a unanimous decision in favor of Troy's mental state, he signed the will and his heirs began to exit the building. Moments later Troy signed a new, holographic will previously unseen by anyone else and then dove off the top floor balcony, falling to his death. After a moment of stunned silence Troy's servant, Malcolm Snead, and his lawyer, Josh, chased after Troy but arrived too late. Josh regained his composure and began thinking professionally. Snead and Josh, as well as Tip Durban, Josh's colleague, provided immediate and videotaped testimony detailing what they had witnessed. Next Josh reviewed the holographic will. Troy required that it be kept confidential for a period of time until the court mandated that it be disclosed. Troy expected and approved of an autopsy. He left enough money to each heir to pay off his/her debts as incurred prior to his suicide. Debts amassed after that were not to be included. Any heir who contested the will would be excluded. By far the most surprising clause named Troy's illegitimate daughter, Rachel Lane, as sole heiress to the remaining estate.

Chapters1-3 Analysis

The first few chapters of the Testament introduce Troy and Josh, two of the five main characters. Troy Phelan has planned his death and leaves behind three ex-wives and seven children. He has also planned his suicide and created a new will in preparation for his imminent death. The reader understands that Troy is up to something by the wording on pages eight and ten. Language such as "But there is no time. Only minutes"



tell the reader that Troy knows exactly when he will die, although this information is unknown to all of the other characters. The reader wonders what Troy will do and when.

Troy's lawyer is Josh Stafford. Like everyone else, Josh was part of Troy's plan. He carried out all of Troy's requests but was not included in the planning of Troy's suicide scheme. Troy knew that people would speculate about his sanity, which is why he agreed to meet with the panel of psychiatrists. The psychiatrists unanimously agreed that he was of sound mind. While his heirs might differ in their judgment, the level of premeditation he displayed in planning his death required a lucid mind.

Rachel Lane is also introduced, or rather the knowledge that she exists. Much of the book will involve finding her. She is pivotal to the plot of *The Testament* and further character development will occur later.



Chapter 4- 6

Chapter 4- 6 Summary

Troy's death was sensational. His suicide created a media frenzy. Publicly his families grieve but behind closed doors, they anxiously awaited the disclosure of the contents of Troy's will. They wondered how much money they would each receive. Following Troy's orders, Josh kept the contents of the will a secret until he was required by law to share the information. During that time Josh Stafford informed the Phelan group executives that business would continue unchanged.

Troy had allowed everyone to believe that he had a brain tumor but his autopsy revealed none. This shocked all of the parties involved. The Stafford Law Firm was swamped with calls from the Phelan family who were impatient to have the will read. Josh developed a strategy for revealing his deceased client's wishes. Josh allowed the Phelan heirs to continue thinking that they would benefit from the will. This was exactly what Troy had hoped for. His eldest child, Troy Junior, spent the money he expected to inherit on two new Porsche Carreras. Ramble, his youngest child, was unaffected by the will. As a minor, his share was destined to go into a trust fund until he came of age. A daughter, Geena Phelan Strong, purchased a new Cadillac. Of all his children, Rex was in the most trouble. He owned a few bars and strip clubs from which he illegally skimmed money off of. He was being investigated by authorities but so far he was safe because he was hiding his businesses under his wife, Amber's, name.

As requested in the will, Mr. Phelan's body was cremated. Josh scattered Troy's ashes over the Teton Mountains. Josh had asked an associate, Montgomery, to gather information about and attempt to locate Rachel. He was unable to gather much about Rachel or the organization she worked for, World Tribes Missions. Finding her was necessary to carry out Troy's requests as stated in his will. Josh and his partner, Tip, discussed sending an associate, Nate O'Riley, to Brazil to personally find and speak with Rachel about her inheritance. This plan had both merits and risks. Currently Nate had no caseload, unlike the other employees, so he was definitely available. He was due to be released from a rehabilitation program where, they hoped, he would be cured of his addictions to alcohol and drugs. Nate was a great lawyer but he was weak in other ways. He had managed to detoxify himself in times past, but always succumbed to the temptation again. He had been married and divorced twice and had no home to return to upon his release. The firm was thankful for his expert litigation when he was sober, but was weary of the bad publicity he attracted when he was drunk or drugged. Sending him on business to Brazil seemed to benefit everyone.

Chapter 4- 6 Analysis

American media is predictable in nature. The more sensational a story the more attention it attracts. Troy Phelan had few friends and no one really grieved over his



death, yet it received a lot of publicity. This had little to do with Troy and a great deal to do with his money. The public was curious. Those actually related to him wanted details, and more importantly, a piece of the estate. The lawyers also wanted to get rich so they were happy to speak to the press and make appearances on behalf of their clients. All who expected to gain from the estate, relatives and lawyers combined, began spending money before they had obtained it- they were conducting themselves in exactly the way Troy had predicted which is why he included a clause about his heirs' debt in his will. Specifically, debt accumulated prior to his death would be paid, but what occurred after would not.

Also important in these chapters is the introduction of Nate O'Riley. Nate is the main character in *The Testament*. Not only is he necessary to the plot but his character undergoes the most transformation in the book, a common guideline for determining a character's significance. Nate has a painful past. In accepting Josh's offer to conduct business abroad, Nate is able to run away from his life as opposed to face his problems. Josh is also relieved to send Nate away and not risk the reputation of his law firm on another of Nate's tailspins. The reader comes to see that Josh controls the assignments of the employees at the law firm, and as such is a significant partner there. He will continue to determine the strategy of the Phelan case throughout the book.



Chapters 7-9

Chapters 7-9 Summary

Rex's lawyer, Hark Gettys, envisioned starting his own firm and becoming rich off of contesting the will of the Phelan estate. In addition to his hourly wages, he had agreed to a payment of twenty-five percent of his client's inheritance. He had a strong motive to maximize his client's portion of the estate. He vowed to fight hard for Rex's benefit and to become rich while doing so. It occurred to him that he could earn more if he had multiple siblings as his clients. Hark tried to court Libbigail Phelan Jeter and Mary Ross Phelan, but neither wanted his services. Libbigail and Troy had had a great relationship through her high school years. She became rebellious during college and they lost touch. She had genuinely loved her father at one point in time, although it seemed like a lifetime ago. As an adult, Libbigail was responsible and had settled into what appeared to be a normal lifestyle.

Nate's daily routine in Walnut Hill began with meditation. He was fed small portions of fat free food and exercised daily. He had learned to trust and enjoy the company of his counselor, Sergio. He had been in detox for four months and had become complacent about being there. Josh's visit was a pleasant one but it reminded Nate of what waited for him outside of Walnut Hill. During his visit, Josh offered Nate the business trip to Brazil. At first, Nate was reluctant, and then pleased to be abroad over the holidays which would otherwise be quite lonely. In preparation for his release, Sergio starts weaning Nate from life at Walnut Hill. He is reintroduced to food with fat content and the media. Sergio also distances himself from Nate.

The Phelan heirs continued to create debt while they waited to receive their inheritance. Hark Getty's filed a petition with the court compelling the Phelan will. The presiding judge was the honorable F. Parr Wycliff. Normally probate court was under-whelming, so the judge was pleased to receive such a high profile case. In his office, the judge and Josh discussed the will. In an effort to protect Troy's confidentiality agreement, Josh only gave information that was required by law.

Chapters 7-9 Analysis

Nate's past is painfully revealed in these chapters. His treatment at Walnut Hill is also examined. Nate's addictions are long-standing and Josh has had to cover for Nate on multiple occasions. Josh considers Nate's crashes to be inevitable. It is in the law firm's best interest to avoid their occurrence as much as possible.

Foreshadowing can be seen when Josh and the judge discuss the Phelan will. Josh describes it as "wicked." The contents of the will have yet to be disclosed to the public yet, but Josh is giving the judge a hint that the will will not be well received. While his heirs await the reading of the will, they begin spending the inheritance each expects to

receive. In doing so they fulfill the clause that eliminates them from receiving much. The reader recognizes that Troy planned this and wanted his heirs to benefit very little, if at all, from his fortune (with Rachel as the exception of course).



Chapters 10-12

Chapters 10-12 Summary

Nate was released from Walnut Hill. Josh provided his transportation and trip itinerary. Nate traveled directly from Walnut Hill to the airport. Josh had been careful with the arrangements. Precautions had been taken, such as informing the airplane attendants not to offer Nate alcohol. Along the way Nate contacted the only two people he still considered his friends- Sergio and his old secretary, Alice. He had lost all of his other friends due to his own negligence and poor behavior. He had plenty of acquaintances, the people he partied with, but he was avoiding them now.

Once in South America Nate continued to feel lonely. Not only did he not have any friends to talk to, he didn't even speak the national language that surrounded him. His plane had a lay over in Sao Paulo, and then continued on to Campo Grande, and finally he boarded Air Pantanal to Corumba. Nate stayed at the Palace Hotel and, after sleeping, met with a Brazilian lawyer named Valdir Ruiz, who Josh had hired to help Nate navigate locally. Valdir informed Nate that the area in which Rachel probably resided, the Pantanal, was not approachable by land. Nate learned that he must move by boat, and that the process will be long and arduous. They hired a private pilot for an aerial look and a boat guide named Jevy. On Christmas morning, they took a flight just to get a better idea of the topography of the area. They were quickly surrounded by a bad storm and were forced to complete an emergency landing on farmland. The plane literally ripped through a herd of cows and all involved were lucky to be alive. The only loss was the life of a single cow, and the plane was not capable of flight.

Chapters 10-12 Analysis

Nate was running from his problems by going on the business trip. He realized very quickly that no matter how far he ran his past would always follow. The feeling of loneliness wasn't about his job or his family. It was a feeling deep inside because he does not like himself and can therefore not find peace. Josh had taken as many precautions as was possible, but he couldn't protect Nate every minute of every day. While conversing with Valdir a bar across the street caught his attention, and he'd only been out of rehab for a couple of days. Nate recognized the symptoms and referred to a "chink in the armor." He knew that he was sliding down a slippery slope. Nate managed to work through that temptation but it was clear that he was still weak. The reader is left wondering whether he can resist future temptations. The plane crash was a sobering moment and would have made the average person appreciate life. Nate's addiction would prove more powerful than his zest for life.



Chapters 13-15

Chapters 13-15 Summary

The owner of the dead cow, a man named Marco, was not pleased at the loss of one of his herd. He demanded payment, and while Jevy and Milton balked, Nate was happy to pay one hundred dollars for the cow. He wanted the squabbling to end and had a newfound appreciation for life following the crash landing. Once pacified, Marco became a kind host and introduced the foreigners to his wife and three children. Conversation soon turned to how they would leave when the storm passed. The plane was badly damaged. They could leave by boat, but it would take multiple days and Jevy wasn't sure he had enough gasoline to power the boat for that long. Nate remembered that Josh had given him a satellite phone, which they used to contact a nearby military base. They were rescued by helicopter. All three were delighted to be leaving the Pantanal and Jevy bought beer to celebrate their return to the city. Nate joined in the fun and then returned to his hotel and consumed more beer from the refrigerator in his room. Nate convinced himself that he could handle a few beers and that one night wouldn't lead him down another path of destruction.

Valdir had arranged for a boat for Jevy and Nate to rent while searching for Rachel. Little else had been accomplished. It was discovered that Troy had courted and bedded Evelyn Cunningham, Rachel's mother. She was from a small town and, when the residents discovered she was both unwed and pregnant, they became hostile and she was forced to withdraw from society. The child was adopted by a minister and his wife in Montana. As time went on, Evelyn's loneliness turned into contemplation and she began to want contact with her daughter. Troy kept Rachel's whereabouts to himself, refused to answer Evelyn's letters, and her desperation culminated in her suicide five years after Rachel's birth. Troy kept his distance, but as Rachel was finishing high school and her adopted father died of cancer, Troy resumed their relationship. The investigators were unable to learn anything about the space in time between when she graduated college and the present, and her exact location was still unknown.

Two days before the will was scheduled to be read, Troy's relatives were celebrating Christmas. Troy's first wife, Lillian, had hoped for a nice Christmas dinner. All of her children except Troy Junior had arrived along with their spouses and Lillian's eleven grandchildren. When Troy Junior finally arrived, he was late, drunk, and fighting with his wife. He caused a commotion, and when he was confronted about his behavior, it only became worse. Lillian's dreams for Christmas dinner were shattered. Instead, dinner was served buffet style with each couple retreating to a separate room to eat their dinner. The members of Troy's second family celebrated differently. Janie left the country on vacation. Her daughter, Geena, spent Christmas with her in-laws, a group whose family legacy and finances were secure and didn't welcome outsiders. They had never been fond of Geena, but the news of her anticipated inheritance spread and suddenly they treated her with kindness. Meanwhile, Ramble spent Christmas day with his lawyer, who was busy trying to drive a wedge between Ramble and his mother, Tira.



Tira had also left the country for the holiday and wasn't concerned about the welfare of her adolescent son, but she was concerned about his portion of the inheritance and was hoping to manage it until he reached adulthood.

Chapters 13-15 Analysis

Chapter 13 marked the end of Nate's sobriety. He appears to be in a state of self-denial. He is thankful to be alive yet celebrates by drowning himself in alcohol. This is literally a deadly addiction. Like all addicts, Nate insists that he can stop after just a few beers or that he has the self-control to choose certain substances but refrain from others. He claims that he will not use narcotics but later searches for the teen who had previously offered them to him. It is obvious that Nate believes he is much stronger than he really is and that his addictions still control him.



Chapters 16-18

Chapters 16-18 Summary

Nate roamed the city streets. Many shops were closed for Christmas, but he managed to find a delicatessen that remained open and sold liquor. Nate entered, hoping for a beer or two, but as he stood at the counter, he was consumed by his addiction. His mind alternated between thoughts of home, Walnut Hill, his career, and his loneliness. They merged and he purchased two bottles of vodka. Back in his hotel room, he spent the night consuming the vodka. One and a half bottles later, he was naked, intoxicated and unconscious. When he didn't arrive at the boat dock in the morning Jevy went to the hotel in search of him. Jevy had been paid well to help Nate navigate the Pantanal and he intended to complete his mission. First, he had to rouse Nate, which was not a pleasant task. Jevy feared Nate might be dead or in need of the hospital, but this was not the case. A few cold showers, aspirin, cool compresses, sunglasses, and Nate was ready for travel, although he was still hung over. Fortunately, the boat held no alcohol. Nate slept heavily for the first part of their journey up the river. When he awoke the hang over was gone. He was filled with mixed emotions- gratitude for being alive and some shame, although this was fleeting because over the years he had become accustomed to his own bad behavior and its repercussions.

Back in the United States, Nate's colleagues were also busy. The day had come to read the will. Popular opinion held that Troy had been a very rich man. Therefore, the reading of his will was an interesting event. The courtroom was packed and Judge Wycliff was enjoying the excitement that the Phelan case brought to his courtroom. Over twenty lawyers were present representing the Phelan heirs. Troy's children and ex-wives were anticipating a posthumous gift. Upon the judge's request, Josh handed over Troy's holographic will and Judge Wycliff proceeded to read it out loud. It stipulated that each of Troy's heirs be given only what was necessary to pay off the debt they had incurred up to the date of Troy's suicide. Anything incurred after that date was not to be covered, and each of his children had incurred great debt since then in anticipation of their inheritance. The will went on to state that any heir who contested the will would receive nothing. The ex-wives were granted nothing in the form of inheritance because Troy had been generous to them in his divorce settlements. Probably the most shocking point was with regards to Rachel. No one knew about her existence, and Troy had left the remainder of his eleven billion dollar estate to her.

Chapters 16-18 Analysis

Nate moved on to stronger beverages. In a moment of self-loathing, he purchased two bottles of vodka and returned to his hotel room to drink them entirely. Later in the book, he will reveal that he almost killed himself that night. Upon discovering him, Jevy was afraid that this was indeed what had occurred. Nate was in rough shape, but like a true addict, he was able to partially pull himself together although he needed Jevy's help to



do so. They didn't spend much time discussing the incident but Jevy knew that he needed to keep Nate away from alcohol. Nate ruminated that being forced into sobriety in the middle of the jungle might provide him another opportunity to clean-up. The reader observes glimpses of Nate's kindness and desire to change but these characteristics are easily overpowered by his addictions.



Chapters 19-21

Chapters 19-21 Summary

The Phelan heirs, not surprisingly, were distraught following the reading of the will. They shed tears not for the loss of Troy, but for the loss of their anticipated wealth. The clause that exempted their new purchases from debt coverage was surely an evil scheme, since each of the heirs had made new and large purchases with the credit they expected to gain in inheritance. The exception to this rule, of course, was Ramble, who was still legally a minor. He had no debt that his inheritance would help with and was destined to receive the trust fund that had been created for him long ago despite Troy's death and the resolution of his will. This also meant that Ramble had no motivation to fight the will, but his lawyer urged him on. The reporters present loved the sensationalism caused by the day's events. The lawyers felt the need to control the damage. They didn't really care whether the heirs received an inheritance, but for each hour the lawyers worked, they continued to earn lucrative fees. Therefore, the lawyers selfishly urged contesting the will regardless of the clause that nullifies inheritance to any heir who contests it. Each of the children wanted a larger inheritance and the lawyers secretly hoped to amass a small fortune in fees over the course of a long, drawn out contest.

Nate, Jevy, and a boy named Welly, who served as their deckhand and cook, were caught in a storm while exploring the Pantanal. They were still maneuvering through the wide Paraguay River when the sky became dark and winds picked up. Rain, thunder and lightning soon followed and the visibility was little to none. This combined with the strong winds resulted in poor navigation. Their boat was pushed into the brush along the bank of the river. Dawn brought a calmer day and Jevy rocked the boat until it became dislodged from the shore. Aside from the deck being covered in debris, no damage had been sustained. Nate wondered about the reclusive heiress. He worried that if he couldn't find her he'd be expected to repeat the mission at a later date- a prospect that he didn't relish.

All of the people associated with the Phelan case tried desperately to learn details about the identity and location of Rachel Lane. There was only one person aside from Rachel herself who had the information they desired. Rachel had befriended Neva Collier, the coordinator for the missionaries, and told Neva about her identity. By the time Rachel became a missionary, both of her adoptive parents had passed away, as well as her biological mother. Rachel had formally changed her last name from Lane to Porter after graduating from medical school and before becoming a missionary. Rachel had no family other than Troy, and she preferred to disappear into the jungle than be associated with her father. Neva had kept Rachel's secret, and no one else knew of her true identity. Neva was the missing link the lawyers were searching for, but fortunately for Rachel, they hadn't found her.



Chapters 19-21 Analysis

The Phelan heirs were a dysfunctional group. Many blamed their absentee father, but whatever the reason they had not grown into responsible adults. His sons battled addictions similar to Nate. Aside from Rachel, his daughters were either raucous as adults or rebellious as young adults. It becomes apparent that Troy's impression of his children may have been sadly accurate. Bestowing a fortune on each of them may do more harm than good. This is in direct opposition to his illegitimate daughter, Rachel. In comparison, Rachel has led a quiet life of servitude. She has not benefited from her father's wealth and has never asked for his aid. Leaving his estate to her would virtually guarantee that the money was spent well.



Chapters 22-24

Chapters 22-24 Summary

On the Paraguay River, Nate and Jevy were again floating unobstructed. They discussed the amazing array of flora and fauna. Nate had little appreciation for it, especially the alligators, but he was happy to use this time as a rehabilitation away from his addictions. Jevy steered the boat to a trading post along the river's edge. As they approached, Jevy mentioned that he sometimes shared a beer with the owner, Fernando. Nate felt the familiar pull of his alcohol addiction. As he was daydreaming about a cold beer Jevy realized his mistake and announced that he felt they shouldn't partake. Although Nate knew he was right, Nate had fleeting thoughts about ordering Jevy, whom he had hired and was paying a good rate, to bring any available alcohol aboard. It required all of Nate's self-control to remain aboard, huddled in the corner, resisting the promise of beer on shore. Jevy spoke briefly with Fernando, confirmed the presence of a woman missionary, and purchased bottled water for Nate.

That same day Jevy declared that the second half of their journey would begin. Jevy and Nate boarded a smaller boat along with minimal supplies including fifteen hours worth of fuel and set off on a smaller tributary called the Cabixa. Despite Jevy's many years of expertise, navigating the Cabixa proved difficult. It was a winding tributary, intertwined with many that appeared identical to it. It was also the flooding season, so the banks of each tributary were not well defined and they seemed to flow into one another. This resulted in buried landmasses and made capsizing a very real danger. When Jevy's uncertainty became obvious, they were saved by an experienced fisherman who provided them with directions. Seven hours into the journey, they encountered the first Indian settlement. Amongst the Indians was a female who spoke Portuguese and translated Jevy's words. The eldest member of the tribe asked them to identify themselves. He also wanted to know what business they had in the Pantanal. It was obvious that visits from outsiders were infrequent and not welcomed. He gave little information but did say that a woman missionary worked with a tribe of Ipica Indians to the northwest. Jevy tried to get directions to the tribe's location but quickly learned two things: first, the Indians had little use for the maps and clocks of civilization, and second, the tributary they had been traveling was the Guato, not the Cabixa. Presumably, they had gotten lost along the way. Jevy compared his maps to the directions given by the Indians. He surmised that Rachel was most likely at an Ipica settlement at the base of the mountains. The fastest way there would be to return to the larger boat, the Santa Loura, travel north on the Paraguay River, and then board the small boat inland again. They turned around and began the return trip. Unfortunately, the outboard engine died. Jevy managed to get it going again, but it would only generate half of its previous speed. Then they were met by a fierce storm, navigation was impossible, and they realized that they were utterly lost deep within the Pantanal.



Chapters 22-24 Analysis

Nate continues to battle with his addictions, even in the middle of the Pantanal where he thought he would be spared. When Jevy pulls ashore at a trading post and mentions that liquor is available Nate has the good sense to physically remove himself from the situation. He literally hides on the opposite side of the boat and does not go ashore. Despite these excellent intentions, his mind does wander. In his mind, he creates a scene where he forces Jevy, whom he feels he has power over because he is paying for Jevy's services, to bring the liquor aboard. Thankfully, this does not happen, but it is interesting to note that Nate experiences severe inner turmoil and does want to escape from the pull of liquor. Nate was happy the sojourn was so short- he didn't know if he was strong enough to resist a long visit. Nate and Jevy leave the relative luxury of the large boat they had been traveling on and climb into a much smaller one. Navigation is difficult even with Jevy's expertise, until they find a fisherman who gives them directions. Foreshadowing can be witnessed in the comment that "finding him would be their only luck of the day."



Chapters 25-27

Chapters 25-27 Summary

The panel of three psychiatrists who had unanimously affirmed Troy Phelan's testamentary capacity had since then found themselves without jobs. The lawyers associated with the case, with the exception of Josh Stafford's firm, were trying to enlist the aid of other expert witnesses who could refute the testimony of the first panel. Hark Gettys had hired Dr. Sabo, a retired psychiatrist who could be paid to say anything in a court of law. Hark had another secret weapon as well. Snead, Troy Phelan's personal servant for the last thirty years appeared, uninvited, at Hark's office. He hinted at knowing everything about Troy's life, and offered his services for a flat fee of five million dollars. Snead also promised the cooperation of Troy's latest mistress, Nicolette. He appeared to have information that was valuable and Hark seriously considered hiring him.

Jevy and Nate awoke to a calmer day. They were lost, and the fact that all waterways eventually led back to the Paraguay was of little solace to Nate. They had run out of food, gas supplies were dwindling, and the engine was in need of repair. It occurred to Nate that he could die in the Pantanal. Just when he had lost hope, a boy emerged along the riverbank. The boy seemed to know the area and Jevy hired him as a guide. The boy brought them very close to an Indian village and then returned the way he had come. Jevy and Nate navigated the rest of the way and encountered the village. The first Indians they met were women and children who spoke no English. The women alerted the men of the village, a few of whom spoke Portuguese and came to the river's edge to greet Jevy and Nate. The Indians were suspicious at first, but Rachel did live amongst them and they were directed to the outskirts of the village.

When Rachel finally appeared, Nate looked at her carefully. He had spent many hours wondering about Rachel and now he was in her midst. Rachel was tall and thin and appeared composed despite their surprise visit. After the others had left and given them privacy, Rachel explained to Nate how she had changed her name and how she came to be a missionary. She expressed no interest in claiming her inheritance and asked multiple times to have her privacy respected.

Chapters 25-27 Analysis

The lawyers for the Phelan heirs proved to be unethical and greedy. Snead, who was equally greedy and undeserving, offered his services and the lawyers agreed to his terms. They did so because if he was to work against them, they would lose the will contest and the huge fees that they had been envisioning. Simultaneously, Nate foresees his death in the Pantanal. He is being melodramatic, a characteristic previously seen only when he was under the influence. At this time, however, he was sober but rightfully scared. His insecurities bring out the worst in him but in the



Pantanal, he does not have the resources to drink himself into ignorance. Just when they were most in need of improved morale, a boy appeared and their hopes of finding Rachel returned. Rachel's character is introduced in chapter twenty-six and further developed in chapter twenty-seven. She is not like any of the other characters in the book. She is entirely unmotivated by money and not interested in worldly possessions. Nate has never met anyone like her before. She encourages Nate to pray, a concept that is somewhat foreign to him, and the reader wonders if he will change his lifestyle. Nate has much to contemplate.



Chapters 28-30

Chapters 28-30 Summary

The following day, the Ipica tribe arose before dawn to begin their day. Nate had hoped to speak with Rachel again about the will, but that was not to be. A little girl in a neighboring village had been bitten by a poisonous snake. Her family had converted to Christianity and Rachel had personally baptized the little girl. Trusting in her medical competence and their shared belief in God, Rachel had been summoned. Unfortunately, Rachel did not have the proper antivenin and the child died. The death filled Rachel with sorrow but she and the girl's family found solace in their faith. Rachel doesn't just preach the gospels, she abides by them. She is content living a simple life among the Indians and God. She does not want to interact with the outside world. She correctly assess that although Nate lives amongst many people he is lonely. Nate knows that she is correct and divulges his past. They pray together and he does feel encouraged but knows he would have to work hard to turn his life around.

While Nate was trying to convince Rachel to at least review the papers he had brought, Josh was worried about the case. Josh had met with the judge and they had reviewed the videotape of Troy's mental assessment, will signing, and plunge from the balcony. It was imperative that they find Rachel and resolve the will, but Josh hadn't heard from Nate in over a week. He called his South American contact, Valdir, who also had not heard from Nate. Valdir expressed little concern however, and reassured Josh that Nate was probably fine and that poor weather conditions had probably prevented him from using the satellite phone provided by Josh. Shortly after speaking with Josh, Valdir had an upsetting visit from a surprise guest. Welly arrived with news that the Santa Loura had sunk and that Jevy and Nate's exact whereabouts were unknown. Valdir decided to withhold this information from Josh in the hopes that Jevy and Nate would return safely and soon.

Chapters 28-30 Analysis

Nate is forty-eight-years-old and does not have much to show for it. He has created and then sabotaged relationships and is an addict. He is struck by the stark differences between how he and Rachel live. She was raised in America yet does not view material wealth as important, an idea that is seen all too often in Washington D.C where Nate resides. Nate wonders how she came to be at peace with the Indians. He finds himself wanting to pray again but feeling uncomfortable doing so. He is drawn to the simplicity that marks her life although he knows that he could never live there permanently. Unlike Rachel, Nate does want to return to the United States. She reminds him about what is good in life and offers encouragement. Their interactions leave Nate wanting to be a better man. This inner drive will eventually manifest itself as he overcomes his habits.



Chapters 31-33

Chapters 31-33 Summary

While visiting the Indian village Nate was struck by the slow pace of their daily activities. For the first time Nate found himself sleeping, simply because there was nothing else to do. When Rachel returned from the neighboring village, she confided to Nate that the scene had been a difficult one. The local medicine man blamed her for the little girl's death and chided the parents for their belief in Christianity. Although Rachel's faith was strong, it was difficult to be so disliked. She had offered herself and a life of service to people who were sometimes not appreciative. Furthermore, it had been eleven years since she entered the Pantanal. Only once per year did she travel to the city of Corumba for supplies. At that time, she heard and spoke Portuguese. Once a year she made a telephone call to the United States and conversed in English. She was completely deprived of human touch. While she wished the matter of the will had not come up, she was thankful for her interactions with Nate. She still refused to sign the papers brought by Nate. She did not wish to claim her inheritance. Quite the contrary, she asked Nate to leave, not reveal her location, and not return. Nate and Jevy left the village peacefully. As the Indians escorted them through the meandering waterways, Nate was plagued by a headache and achy joints.

As their journey continued, Nate's illness progressed. He spiked a high fever, experienced chills, and was delirious. Jevy assumed it was malaria but an acquaintance he encountered along the way noticed the accompanying rash and diagnosed it as dengue fever, a much more serious and potentially lethal disease. Furthermore, when Jevy and Nate reached the mouth of the Cabixa River they did not find the Santa Loura waiting for them. Jevy questioned a nearby homeowner and discovered that the Santa Loura had sunk in a recent storm while Jevy and Nate were with the Indians. Fernando, the man who owned the trading post, lent Jevy an outboard motor. With this new and improved source of power, Jevy sped away. He wanted to get Nate into the city and the care of a doctor as soon as possible. Nate dreamed of Rachel and mumbled incoherently. Jevy traveled non-stop through the night and following day. At 11 pm, he arrived in Corumba and phoned Valdir, who in turn phoned Josh and informed him of their return. Nate was admitted to a hospital and given various restorative medications, although he did not benefit from a private room there.

In the United States Hark called a meeting of the lawyers representing each of the heirs. He informed them of Snead's availability. Hark had also told them that he had found a bank willing to loan them the down payment Snead required- but they each had to sign the paperwork to secure the loan. Hark was the first to sign. Many lawyers were willing to follow suit. Troy Junior's lawyers wavered on the issue until they were reminded that they were TJ's fourth law firm in one month and would easily be replaced if Troy felt they were not acting in his best interest.



Chapters 31-33 Analysis

Nate is thankful for Rachel's friendship. He relies on her for the strength that he lacks. Nate must learn to be at peace with himself. It is only through inner peace that he will be strong enough to resist temptation and happy enough to move forward down a healthier path. Despite his best intentions for a better future, his premonition from earlier nearly came true. While traveling through the Pantanal he developed dengue fever and almost died. The fever was very high and he became hallucinatory. During his illness, he dreamed of Rachel accompanying him. Nate was fortunate to have been with Jevy when he became sick. Jevy's expertise in the Pantanal meant that he could navigate easily and, once back in the city, he knew who to contact. Jevy and Valdir brought Nate to the hospital in Corumba. Jevy and Nate were becoming unlikely friends and Jevy had sacrificed his own safety to return Nate to the mainland as fast as was possible. Jevy proved to be a much better friend than any Nate had experienced in all of his years practicing law.



Chapters 34-36

Chapters 34-36 Summary

Troy may have despised his children, but they had still inherited some of his genes. The smartest of them, Rex, had inherited his father's ability with numbers. Unlike his siblings, Rex had reviewed all of the paperwork his lawyers presented him. He realized that the work being completed by each of the lawyers was redundant and the fees the lawyers would earn would substantially diminish their inheritance. Rex invited TJ to breakfast and explained the situation. TJ agreed. He fired his lawyers and joined Rex and his lawyer, Hark. They also discussed getting their other siblings to join and jokingly referred to how proud their mother would be that they were all getting along.

Nate's condition was improving daily. Josh wanted to speak with him about Rachel and the will but that wasn't possible because Nate was receiving intravenous painkillers that made it difficult for him to stay awake. When he was awake for short periods of time, he babbled and couldn't focus. At one point he was awake long enough to take in his surroundings. The paint was peeling. He shared his room with patients whose bodies had open and very visible sores. The room smelled of human waste. His IV bag, which was supposed to run continuously, was empty and the staff had failed to refill it. Depressed by his poor state of health and the deplorable care he was receiving, he bribed Jevy to help him escape. Nate's fever was gone but he was weak. He fell into a deep sleep but later the fever returned with a vengeance. It was 105 degrees and Jevy was scared. They returned to the hospital.

Chapters 34-36 Analysis

Once he awoke, Nate deemed the hospital in Corumba to be insufficient and was mortified by the care he received there. Nate preferred Walnut Hill to the hospital in Corumba. In comparison, he received a high level of care at Walnut Hill, which was more like a spa than a treatment center. The hospital in Corumba was a local one utilized only by people who had no other choice. The reader understands that there were other, more sophisticated medical facilities but they were located farther away. Valdir had a friend who worked there as a doctor and Nate's medical case required immediate attention so he was admitted to the hospital in Corumba. He may have received immediate attention, but his care quickly dwindled. At Walnut Hill, he was constantly monitored and people worried about his state of well being. In the Corumba Hospital, he was taken care of only in the minimalist sense, and then forgotten for long periods of time, during which he fell in and out of consciousness. It is ironic that as an American with sound finances, the hospital could have benefited from caring for him properly but chose not to.



Chapters 37-39

Chapters 37-39 Summary

When Nate was admitted to the hospital for the second time, there were no rooms available. His sweat soaked clothes were cut from his body and he was sponge bathed in the hallway. He stayed there until a death opened up a proper bed for him. Valdir telephoned Josh to let him know about the newest turn of events. Josh was understandably concerned, although Nate's doctor said the return of fever was normal. In his delirium, Nate was convinced that Rachel had come to visit him. He heard her voice, saw her face, and was reassured that he would not succumb to this illness. Rachel seemed to know that God had planned a future for Nate. He returned to sleep and awoke after the fever broke. He was discharged from the hospital and immediately began to search for Rachel. He thought she must still be in the city and looked for her in a small chapel. The music was inviting and Nate thought that if she were nearby surely she would be drawn to it also. Inside the chapel, Nate was once again aware of his many weaknesses. He apologized to God and asked for forgiveness. Nate felt relieved of his burdens after his impromptu confession. He still craved Rachel's presence, though. Nate believed that he needed her beside him in order to be strong enough to truly change his lifestyle. He also missed her friendship.

After a week of searching for Rachel Nate realized that she may not be in the city after all. He was well rested and fed. As such, he prepared for his journey home. On the plane ride home Nate was faced with his first temptation- beer was available on board. He resisted, firmly resolved to change his life. Josh met him at the Dulles airport. He had brought an extra coat for Nate, along with some of Nate's clothes and belongings. On their drive away from the airport, Nate announced his decision to retire from practicing law. He received no objections from Josh. Mrs. Stafford was away on vacation, so Nate spent a few days at Josh's home. While there, Nate recollected his travels for Josh. Josh was shocked that the heiress wasn't interested in claiming the money. During their discussions, it became evident that Rachel had left a favorable impression on Nate. Josh suggested that Nate be Rachel's lawyer in a minimal sense, to protect her from her siblings' greed. Josh had also been busy trying to expunge Nate's past and settle his debts with the government so he could retire in peace with dignity.

After spending just one night in Washington D.C. with Josh, Nate realized he couldn't stand it. He yearned to leave the city and hoped not to return. The Stafford family owned a cottage on Chesapeake Bay. With Josh's permission, Nate headed there. On the way, he telephoned his old counselor, Sergio, and his eldest son. There were few people he cherished in his life, but Nate felt that it was important to make amends with each of them. The cottage was located in the town of St. Michaels. A fresh snow covered the town. It closed the businesses and reduced traffic, resulting in a town that appeared even smaller than usual. After settling in Nate realized there was no coffee. He went into



town in search of some and heard church bells. He followed the music and entered Trinity Church, where he prayed in earnest and contemplated his life.

Chapters 37-39 Analysis

When Nate's fever spiked for the second time Jevy became nervous. He brought Nate back to the hospital even though he knew that Nate wouldn't approve. Jevy did not feel like he could adequately care for Nate and possessed the knowledge that dengue fever can sometimes be fatal. That information must have been nerve wracking. In Nate's dreams, Rachel visited him. She insisted that he would not die because God had plans for him.

Nate experienced increased resolve to do the right thing and longed to talk to Rachel again. When Nate and Josh had the chance to discuss the business trip, Josh misinterpreted Nate's interest in Rachel. He thought that Nate was just chasing yet another woman in a long line of affairs but this wasn't true. Nate genuinely admired her and wanted to change his life. She provided the inspiration for him to do so. Without Rachel's assistance, Nate had to find a way to break free of his addictions. He retreated from Washington D.C. to Josh's cottage. While there, he visited a small chapel and befriended the priest, Father Phil Lancaster. Father Phil's blessing triggered Nate's memory and stirred something deep within his soul. With the hospitality and friendship of Father Phil and his wife, Laura Lancaster, Nate was able to fight his temptations.



Chapters 40-42

Chapters 40-42 Summary

After a long weekend with her brothers, Mary Ross fired her lawyer on Monday morning and joined forces with TJ and Rex. She agreed to be represented by Hark Gettys. When Hark informed the other lawyers of this event, they became nervous, wondering if he would try to steal their clients, too. The lawyers were no longer unified and animosity grew. However, they had gathered for Snead's mock deposition and turned to the work before them. They fed Snead lies where his memories were incomplete and then barraged him with tough questions on cross-examination. Snead's work would not be easy, but he was getting paid well to lie to the court.

Josh met with Judge Wycliff to inform him of updates in the case. He indicated that he sent a former partner from his law firm, Mr. Nate O'Riley, to search for her. According to Josh, he found her, she hired him, and Nate would be representing her because she had no interest in returning to America. Judge Wycliff was unconvinced and scheduled a meeting with Josh and Nate to discuss the situation.

Nate was making himself at home in St. Michaels. It crossed his mind that he might stay there until Josh forced him to find other accommodations. He was enjoying the quiet and had taken to reading classic literature and recuperating. Upon Father Phil's request, he had also begun helping Phil remodel the church basement, which was being converted into a series of bible study rooms and an area for fellowship. During the course of their time together, Nate shared more of his past and Phil provided guidance. Nate was trying to live honestly and simply. He was briefly caught up in his prior life when Judge Wycliff summoned him. He detested the legalities and couldn't wait to return to the cottage he now thought of as home and his work with Father Phil. The only thing he would welcome more would be a visit with Rachel. Remaining inside the cottage was especially appealing when Nate became news in the Washington Post. After the court received the papers he filed on Rachel's behalf, the media researched Rachel. Since no information could be found they instead dug up Nate's past, information that he would have rather forgotten. The Phelan lawyers were interested in Nate's competency, however, as well as the possibility that he hadn't legally been retained as Rachel's lawyer.

Chapters 40-42 Analysis

Nate returned from South America with intentions to leave the world of law behind him and live simply. Hark Gettys, on the other hand, was doing just the opposite. He was behaving in unethical ways and trying to maximize his fees in any way possible. He was focusing on the dollar while Nate was trying desperately to forget about it. Nate found peace away from the worries of the world while at Trinity Church. It grounded him for the

first time in many years. Nate was dismayed to have to return to the city to meet with the judge, but returned to St. Michaels and its church as soon as possible.



Chapters 43-45

Chapters 43-45 Summary

Neva Collier discovered a large brown envelope on her desk. It was addressed to Rachel but found its way to Neva because everything intended for Rachel was routed through her. Neva took care of Rachel's supplies and communicated with her via telephone just once a year. Never before had Rachel received mail. Aside from the package that was labeled confidential, there was a second letter attached. The second letter, intended for herself, introduced Nate and his relationship with Rachel. Nate asked that he be contacted when the package was received so that he would know that it had arrived. He also generously offered to pay for additional items that Rachel needed, such as a new boat, motor, and antivenin. Neva did telephone Nate and they discussed Rachel's work. She had a field assignment so little contact was made. Neva told Nate that Rachel came to Corumba to pick up supplies in August. Supplies were sent to her via passing boats and the trading post in March. Nate's letter would be sent along with the March shipment. Neva said that she hadn't spoken to Rachel since their yearly scheduled call in August. Nate truly believed that Rachel had visited him in the hospital. He found it odd that after traveling all the way to the city she would not have initiated a call to Neva. Even under the circumstances, it appeared that Rachel still did not want to be found.

To preserve Troy Phelan's estate the court moved forward with its proceedings despite Rachel's absence. The Phelan heirs were being deposed and the depositions were not pleasant. Nate was anxious to end his career as a lawyer, but he would do so on a positive note. He was an expert at litigation and it showed. The heirs were afraid of him and what he could uncover. He had an unnerving way of asking pointed, personal questions at a dizzying speed about a vast array of topics. The struggled to keep up and he chided them for it. The heirs all stood by their position that only a crazy man leaps from a building. They felt his suicide was proof of his inability to execute a sound will, which was the reason they offered for contesting it. After five days of living in the city and reporting to the courthouse daily, Nate was exhausted. His work had proved to things to him. First, Troy was correct in his assessment that his estate would be wasted if given to his legitimate children. Second, Nate was only carrying out a duty- he no longer defined himself by his career in law. He was happy to return to the cottage in St. Michaels for the weekend.

Chapters 43-45 Analysis

Nate and Father Phil spoke candidly while making repairs to the church basement. Nate shared his past with Phil and said he was ashamed of his behavior. Meeting Rachel just after leaving Walnut Hill was good for Nate. He had experienced a low point and was able to recognize a better way of life when he met her. Upon his return, meeting Father Phil further reinforced Nate's desire to turn his life around. Father Phil shared that he



had run from God for a while as well and didn't enter seminary school until he was in his forties. Realizing that Father Phil had also made large changes late in life helped Nate to feel even more comfortable with Phil. Additionally, the physical labor was a good distraction and gave Nate a healthy way to spend his days. Without the work at the church, his ample spare time could have been detrimental to his rehabilitation.



Chapters 46-48

Chapters 46-48 Summary

Back at the cottage, Nate and Phil shared a cup of hot cocoa. They had developed a close friendship and Nate was confiding in him regularly. Their friendship was so well solidified that they were at ease in the silences as well as in the conversations. Nate talked of going on a road trip. He wanted to see his children again and apologize for not being a better father. Now that he was sober and honestly examining his life, he had to come to terms with his faults. He caused the poor relations that he now experienced with his family. He knew that he would not be received warmly but he hoped to begin again and earn their trust and affection. After Phil went home for the evening, Nate wrote a letter to Rachel. In the stillness of the cottage, he was compelled to write to her often.

The following week began with more depositions. First came the psychiatrists and then the one person who lived with Troy, Mr. Malcolm Snead. Snead was already enjoying the money that he was paid to testify. He was driving a new car, leased a new condo and had planned a first class vacation to Italy. Josh knew that his testimony was either manipulated by Gettys or outright fabricated. Gettys had a hunch that Rachel wasn't controlling her own interests. Both sides were fighting a less than honest battle. Nate scored the first point by making Snead admit that he was being paid to testify. He only admitted to the first five hundred thousand, however, a fact for which the opposing lawyers were thankful. Snead's deposition continued to go poorly for him. Nate found all of his weaknesses and highlighted just how little Snead really did know about Troy and his estate. After interviewing Snead Nate deposed Nicolette, the young and beautiful secretary who Troy fancied. He had been attracted to her, but had not gone to bed with her as she claimed. Nate caught her in a lie when she stated that Troy had no visible birthmarks, a statement refuted by photos taken at the autopsy. The only thing that remained in the heirs' favor was that Rachel still had not surfaced. In light of this, Hark Gettys filed a motion to dismiss Rachel's response to the will. He rightfully assessed that she had failed to respond properly and therefore Nate could not act on her behalf. Without Rachel, the will would be divided amongst the heirs, if they could convince a jury of Troy's diminished mental capacity when he signed the will.

Nate had had enough of the courthouse. He headed west on his car trip. While driving he contemplated the return of his shame and empathy. He took both of these as good signs that he was becoming a better person. His youngest children, Austin and Angela, lived in Oregon with their mother and her new husband. His ex-wife, Christi, treated him coolly at first but he didn't deserve anything better. He stayed three days and the visit was a good one. Next, he arranged to see his oldest child, Daniel. The reunion was not as pleasurable as Nate had hoped. Daniel insisted on meeting at a pub and bringing his girlfriend. Daniel was obviously bitter and there was nothing for them to discuss. Nate was briefly tempted to give Daniel more money to go back to school, but Nate realized that was a bad habit. At twenty-three-years-old, Daniel needed to grow-up. This



saddened Nate, but he was not tempted to drink. His fourth child, Kaitlin, refused to meet him. They scheduled a dinner but she canceled and made excuses rather than reschedule. Nate realized that she must really dislike him to go to such trouble to avoid him.

Chapters 46-48 Analysis

During his time in St. Michaels Nate did a lot of thinking. He realized that he was the reason why his marriages had failed. He also acknowledged that he couldn't blame his children for keeping their distance from him. He dedicated some time to driving cross-country to reunite with each of his children. He knew that he could not change the past but wanted to create a new future for himself and hoped that they would be a part of it. After seeing his ex-wife, Christi, and their kids, he realized that he had lost a beautiful family. This realization was a painful one but Nate did not turn to drinking to feel better. He had truly changed his life.



Chapters 49-52

Chapters 49-52 Summary

Josh contemplated how to settle the Phelan estate. He wanted to protect his client's intentions at the time that the last will was written, but he couldn't ignore the fact that Rachel's absence was problematic. He thought a settlement was in everyone's best interests. He offered each of the heirs ten million dollars, a tempting amount to almost any individual, but the heirs requested more. The Phelan lawyers counter offered at fifty million dollars per heir, which amounted to approximately five percent of the entire estate. Josh thought Rachel shouldn't agree to more than twenty million per heir but Nate didn't feel like arguing. He was simply tired of the legal maneuvering and he knew that Rachel didn't care either. While the bargaining continued, Nate headed for South America. He planned to present Rachel with two legal forms. The first was a trust fund that Josh's firm had created to disperse her inheritance to various charities, especially World Tribe Missions. Because they knew Rachel wasn't interested in dealing with the money, they named her friend and co-worker, Neva Collier, as the first trustee of what would become known henceforth as the Rachel Trust. She needed to do nothing but sign the forms, and the money would be used to support the goals she believed in. The second option was a legal form stating that she refused to claim her inheritance. Either way Nate planned to return with her signature, thus closing the estate in one way or another. Nate headed into the Pantanal with both series of paperwork in hand. He wondered how she would receive him.

When Nate and Jevy arrived at the Indian settlement, they were not greeted warmly. They had hoped to be greeted as friends upon their return. Instead, they were told to wait at the riverbank. After an exceptionally long time, the chief appeared but kept his distance. He led them to Rachel's hut but they walked along the perimeter and were not allowed inside the village. Additionally, all of the village inhabitants had been sent indoors to minimize contact. The effect was eerie. Nate was already concerned about the return of his Dengue fever. A second bout could be lethal. He was covered from head to foot in protective gear and the strongest bug repellent he could find. He hoped to spend just one afternoon in the village. This goal was assured by the chief's reaction—they were not welcome to stay even if they had wanted to. They followed the chief to the side of her hut where two fresh graves had been laid. The chief told them that Rachel's was on the left and Lako was beside her on the right. They died from Malaria two weeks previously and ten Indians had died since then. Rachel had told Nate on his last visit that she had seen signs of Malaria locally. Although it proceeded Nate's arrival, the timing was so close that the Indians were blaming him for the outbreak. This explained why their return was not celebrated. Before leaving, the chief showed them the inside of Rachel's hut. She had left a box on the table and had asked the chief to give it to any American, if one should come. The box held her will, a mimic of her father's will, and also holographic in form. In her will, she neither accepted nor declined her inheritance. She wished that it would be transferred into a trust fund to support missionary work and Christianity across the world, which, conveniently, was exactly what Nate and Josh had



planned. Rachel had appointed Nate as the trust's administrator. Her will was notarized by a lawyer in Corumba on the same day that Nate's fever had abated and he had been discharged. Nate had been right all along, she had visited him at the hospital. Nate decided to take the long route home. He wanted to slowly meander back to the states, remembering and commemorating the life of his friend along the way. She died in an isolated part of the world but she would not be forgotten.

Chapters 49-52 Analysis

Josh had been the strategist behind the Phelan case since Troy's death (Troy had been the ultimate strategist). Even prior to communicating with Rachel, Josh had set in place the motions for protecting Troy's estate. In doing so, he hoped to protect Rachel, too. Continuing with this theme, Josh prepared multiple documents to send with Nate when he left for South America again. Learning of Rachel's death was a shock to Nate. Fortunately for the law firm, Josh had foreseen her intentions and acted appropriately when establishing the Rachel trust. Although Nate had hoped to be reunited with Rachel, he was increasing in strength everyday. He thought he needed her but had grown much stronger than even he realized. Nate was sufficiently healed to fight his addictions but he would always miss his special friend who had helped him immensely. As administrator of her trust fund, Nate could know that he was doing something good in the world that honored her and the ideals by which she lived.



Characters

Troy

Troy Phelan was a self-made billionaire and owner of The Phelan Group. He had purchased many companies and made good business decisions. Unfortunately, he made poor decisions in his personal life. Troy was not a monogamous man. His inability to stay faithful led to the demise of all of his marriages. He had three ex-wives and seven children amongst them. His first wife was Lillian and together they had four children named Troy Junoir (TJ), Rex, Libbigail, and Mary Ross. Janie was his second wife. His children with Janie were named Geena and Rocky. Rocky was killed in an automobile accident. Tira was his third wife. She birthed Troy's youngest child, Ramble, who was just fourteen years old at the time of the story. Troy had virtually no ongoing relationship with any of his children, although he had been very close to Libbigail during her adolescence.

Troy was almost eighty-years-old and in fairly good health although tired of life. He said what he felt whenever he felt like it. After all, everyone he interacted with was employed by his myriad of businesses and Troy felt entitled. It was this feeling of entitlement that also made him pursue the young women employed in his offices. Late in life, he adopted the Zoroaster religion and begin dressing in white robes. All of these things combined to make people think he was unstable, or at the very least senile. It was rumored that he had a brain tumor. Troy did not contradict the rumor but did consent to an interview with three psychiatrists. They all found him to be of sound mind.

Troy created and signed a new will. He then jumped to his death with his family present. The will left very little to his six children and much to his illegitimate daughter, Rachel. Troy had been generous with trust funds for his children and divorce settlements to his wives, but they were irresponsible and ungrateful. Troy disliked his children and ex-wives and this prompted him to create specific conditions in his will. The clauses stipulated that his children were only entitled to a sum of money required to pay off their debt accumulated prior to his suicide. He also stated that the contents of the will not be disclosed right away, during which time he knew they would all fall further into debt. Lastly, if they contested the will, which he expected they would, each heir would then receive nothing from the estate. Troy had planned not to give them a gift, but to insult them. Rachel was an exception, and he felt confident that she would use the money wisely.

Nate

Nate O'Riley was a forty-eight year old attorney employed by the Stafford Law Firm. He was an excellent litigator but at the time of the story, he was taking a leave of absence from work. He was divorced twice and had four children named Daniel, Kaitlin, Austin, and Angela. Nate was an alcoholic as well as being an occasional drug user. His



alcoholism resulted in his two divorces. Nate had a history of devoting himself to work at a vicious pace and then burning out. In his crashes, he would become drunk and sometimes stay that way for days or weeks at a time. He became an expert at managing hangovers and repeated this cycle many times. Unfortunately, his poor behavior brought unwanted and unfavorable publicity to the law firm. The managing partner, Josh Stafford, often picked up the pieces of Nate's life, both professionally and personally. At the time of the book, Nate had experienced yet another downward spiral. Josh had checked Nate into a rehabilitation center called Walnut Hill. Although it was supposedly voluntary, Nate was not in a position to leave. He had embarrassed the firm by exploding in a tirade in front of a full courtroom. Josh wanted Nate to reform. Nate also wanted to rehabilitate but his efforts had never been in earnest. At Walnut Hill, he took his rehabilitation seriously. He followed all of the guidelines including meditating, exercising regularly, eating well, and speaking daily with his counselor. After four months there, he hoped he would be ready to resist the outside world when he returned to it. Nate left rehab and went on assignment for the firm in South America. He was charged with locating the Phelan heiress, Rachel. In search of her, Nate journeyed deep into the Pantanal, first by boat then on foot. He finally found her living beside a tribe of Ipica Indians. Along the way Nate experienced some set backs. He succumbed to his alcohol addiction and later to dengue fever. After completing rehab and meeting Rachel, he was inspired to live a better life. Eventually he gave up the practice of law, which had caused so much pressure and pain in his life. He retired to a life of simplicity with renewed faith in God.

Rachel

Rachel Lane was the illegitimate daughter of Troy Phelan and Evelyn Cunningham. Troy had seduced Evelyn, whose family did not approve of the union. As a young, unwed, and ashamed mother, she placed Rachel up for adoption. Rachel was adopted by a minister and his wife in Montana. She had a normal but strict upbringing. Rachel attended college at the University of Montana before continuing on to medical school and eventually seminary. At the time of the story she was forty-two-years-old and still unwed. She had little prospects for marriage because she was working as a missionary and living amongst Ipica Indians in a remote part of South America called the Pantanal region. Rachel was employed by World Tribe Missions and believed in their mission to bring God's word everywhere in the world. She was content to leave all of her worldly possessions behind and live a life of simplicity. She lived just outside of the Indian village and her closet friend was an Indian named Lako. Rachel had infrequent interactions with so-called civilized populations. Instead, her daily life revolved around bathing, eating minimally, tending to the medical needs of the few Indians who trusted her, and teaching bible lessons. Rachel and Lako both died from malaria and were buried alongside her hut at the edge of the village. Although Rachel and Nate spent only a few hours together, she made quite an impression on him. She was a source of inspiration.



Josh

Josh Stafford was the managing partner at the Stafford Law Firm. Troy Phelan had retained Josh for many years as his personal lawyer. He also took care of Nate when Nate was incapable of taking care of himself. Josh arranged Nate's rehab and conducted damage control when Nate embarrassed the law firm with his drunken appearances. When it was time for Nate to be released, Josh pondered how to employ Nate without having him return in his former capacity. Sending Nate away on a business trip seemed sensible for all concerned. This is the first example of the many ways in which Josh managed the Phelan case. While Nate was away on a trip arranged entirely by Josh, Josh was litigating in Washington D.C. The contest of Troy's will kept him busy and in order to honor his client's wishes he had to establish Nate as Rachel's lawyer. Josh also supplied a home for Nate- it was to Josh's cottage in St. Michaels that Nate retreated when he returned from South America.

Hark Gettys

Hark Gettys was the lawyer employed by Rex. Although he was not accustomed to wealthy clients, he was clever and ambitious. When Rex hired him, Hark recognized the potential. He immediately began dreaming of the fees he would charge. He left the practice he had been employed by and began his own. He encouraged Rex to contest the will and dreamed of the large percentage he would skim off the top of his clients' inheritance. Hark tried to sway Libbigail and Mary Ross over to his client list as well but they resisted. Eventually some of the siblings did sign on with Hark (Troy Junior was the first to do so). Hark was approached by Snead and entered into an unethical business relationship with him. He agreed to pay Snead for Snead's testimony, and even coached him on what to say that would be favorable to the case Hark was establishing.

The Ipica Indians

The Ipica Indians were just one of three Indian tribes living in South America near the Pantanal region. They were a native tribe and were a self-sustaining community. The men still hunted while the females cooked, cleaned, and raised the children. Rachel lived with the Indians although her hut was just outside the village proper. Some of the Ipica Indians had converted to Christianity under Rachel's tutelage or with the missionary couple that preceded her. The majority of the Indians remained unconverted. They followed their own traditions and believed in the power of many spirits. They consulted a shalyun, or witch doctor, for their medical needs. It shocked visitors to see the Indians moving about naked. They felt no shame and had never been introduced to the idea of wearing clothing. They lived in a climate so hot that they were forced to rest in the middle of everyday.



The Phelan Heirs

The most significant Phelan heir was Rachel Lane. She was gifted the majority of her father's estate, which she then folded into a charitable trust. The others included Troy Junoir (TJ), Rex, Libbigail, Mary Ross, Geena, Rocky, and Ramble. Each of his children (excluding Rachel) eventually received an inheritance although they had to contest Troy's will to receive it. Troy had virtually no ongoing relationship with any of his children at the time of his death. His ex-wives, Lillian, Janie, and Tira, had also hoped for a gift but received none.

South American Friends

Valdir was the lawyer who acted as a intermediary between Josh and Nate. As Josh could not be in two places at once and was unfamiliar with the practice of law in South America, he contacted Valdir and requested his help. Jevy was the boat captain hired by Valdir to escort Nate safely through the Pantanal. Welly acted as both the deckhand and cook during their journey aboard the Santa Loura.

Phil and Laura Lancaster

Father Phil was the pastor employed at Trinity Church in St. Michaels, the small town where Nate finally settled. Phil had joined the seminary late in life. He was married to Laura, and their last name was Lancaster. They shared one child who did not live at home with them. Phil was an excellent listener. His encouragement and honest candor were important elements in Nate's healing.

Judge Wycliff

Judge Wycliff was the judge who presided over the Phelan case. He was a judge in the probate court system, and his court cases were not very exciting. The publicity of the Phelan case was irregular, which secretly thrilled him.

Malcolm Snead

Malcolm Snead was Troy Phelan's personal assistant. After being employed by Troy for thirty years, he had expected a gift from the inheritance. When he did not receive one, he offered his help to Hark Getty's. He sold his dishonest testimony to Hark for a sum of five million dollars.

Neva Collier

Neva Collier was employed by World Tribes Missions. Her official capacity was as the coordinator for the missionaries. She was the only person with whom Rachel had

regularly scheduled contact, although it was only twice per year (once by mail and once by telephone).



Objects/Places

Troy Phelan's Will

Troy Phelan's hand-written last minute will was a point of contention amongst his children. Settling his estate provided a loose plot for the book.

Maclean, Virginia

Home of The Phelan Group headquarters. This is the site of Troy Phelan's interview by the panel of psychiatrists who determined him to be sane just minutes before he committed suicide.

Washington, D.C.

Washington, D.C. is the home of Stafford Law Firm where Jost Stafford, Nate O'Riley and many other minor characters are employed.

St. Michaels

St. Michaels is a town in the Chesapeake Bay area. Josh Stafford owns a cottage in St. Michaels which he lends to Nate O'Riley following Nate's return from South America.

Corumba

Corumba is the major South American city that Nate flies into. From Corumba, he boards a boat to conduct his search for Rachel.

Santa Loura

The Santa Loura is the boat that Vidal hires to carry Nate into the Pantanal in search of Rachel.

Pantanal region

The Pantanal region is a vast area of undeveloped land in Brazil near the Bolivian border. It consists of the Paraguay River, meandering tributaries, and swampland. It is home to the largest number of animal species in the world and three known Indian populations.

Rachel's hut

Rachel's hut was on the border of the Indian village. As she was an outsider, she was not allowed to live in the inner circle. However, she was generally well received and had visitors in her rudimentary hut. After her death, she was laid to rest in a grave next to it, and Nate discovered her will on a table inside of the hut.

Walnut Hill

Walnut Hill was the rehabilitation center where Nate underwent his latest attempt at detox.

Courthouse

The courthouse was the site of an array of proceedings with regards to Troy Phelan's will and the distribution of his estate. Usually Josh Stafford, Judge Wycliff, and at a minimum, Hark Gettys, were present.



Themes

Addiction

Nate was addicted to many things, but the most prominent of these was alcohol. Nate would work exceedingly long hours. He was what some might call a workaholic. He was known for being an excellent litigator. Eventually, though, the pressure would overtake him and he would start drinking. The cycle of drinking, working with a hangover, and drinking again after work would begin. When he could no longer exert any control over his habits, he would behave in a way that embarrassed him and everyone associated with him. He would then be forced to enter a clinic to detoxify his body and attempt to learn to control his addictions. He had been through rehab multiple times without any long-term success. Occasionally his addictions crossed over into narcotics as well, but it always began with alcohol. He had destroyed two marriages and lost the chance to watch his children grow. The novel discusses his past as well as his present so the reader understands that his addiction has been a life-long problem. The reader also recognizes that he experiences physical temptations as well as mental weaknesses. He literally becomes dizzy at the sight of beer and has to leave the area because his impulses are so difficult to control. He seems to want to stop, and this makes his character lovable. The reader wants his rehabilitation to be successful.

Christianity

Christianity is an underlying theme in the Testament. Nate struggles with his addictions until he meets Rachel who makes him see life in a different way. Rachel's life was steeped in religion. She was adopted from her birth parents by a minister and his wife. She therefore grew up in a Christian home and learned the bible scriptures. She attended college and medical school. Her true calling was as a missionary, though, so she entered seminary and then joined World Tribes Missions. World Tribes Missions is an organization that places missionaries all over the world in an effort to spread its ideals of Christianity. Rachel brought her skills with medicine abroad but she also taught bible lessons to the Indians. When Nate met Rachel, he was intrigued. He had led a life of suffering and wanted the addiction to end, but felt powerless to stop it. Rachel showed him that it is possible to live life simply, but one must not be concerned with worldliness. This idea resonated with Nate because he had been caught up in a high paying job and dangerous lifestyle. He vowed to retire from law and concentrate on staying sober. Still, he was challenged. When he returned to the United States, he retreated to Josh's cottage in St. Michaels. Nate knew that if he stayed in the city he would be haunted by his old habits. In St. Michaels, he befriended the pastor of Trinity Church. In Father Phil Nate found a good listener. Nate donated many hours of physical labor to remodel the church's basement. The physical exercise was good for his body and the conversation and honesty was good for his soul. When Rachel had passed away and the will was finally settled, Nate became the administrator of Rachel's



inheritance. It was funneled into a trust fund intended to support World Tribes Missions. This was an arrangement they could both approve of.

Friendship

Friendships abound in The Testament. The protagonist, Nate, has lost many friendships due to his addiction. This is embarrassing for him. Josh is his friend but also must worry about his law firm. He cannot allow Nate to harm the reputation of the company. Sergio is also Nate's friend, but he is an official sort of friend- he is Nate's counselor from Walnut Hill. According to Nate's own recollection, the only people who have stood by him are Josh, Sergio, and his old secretary, Alice. He did not have many friends at the novel's beginning, but as he grows in inner strength, he attracts more people to him.

To find his client, Nate must search miles of waterways. His guide, Jevy, becomes a friend somewhere along the way. At first Jevy was dismayed by Nate's self-serving ways and alcohol addiction. Very soon into their relationship, Jevy had to nurse him through a scary hangover, which could easily have resulted in death. This was not a good first impression. They were confined to the Santa Loura together, though, and once aboard, Nate was sober. They become lost in the Pantanal together and experienced some bonding. When Nate became sick with dengue fever, Jevy drove straight through the night and into the next day to get him the best medical care in the fastest way possible.

At the Indian encampment, Rachel was able to see the goodness in Nate. It was present under a tough armor, but she sensed it and appealed to his need for companionship. She was not lonely even though she very rarely had any visitors. She reminded Nate that God is always there for his believers. Rachel herself has made a true friend in Lako. Lako has crippled limbs but walks with joy and is a believer in God. They share this in common. When Nate returns to America, he befriends Father Phil. With Father Phil, he continues exploring the thoughts he had begun to formulate in Rachel's company. He established another true friendship.



Style

Point of View

The author's point of view begins as first person. For the first few chapters, Troy Phelan is speaking directly to the reader. This is effective for demonstrating Troy's state of mind to the reader. Later, the book transitions to third person point of view. At the time of the transition more characters are introduced. The main focus switches from Troy to Nate. For the remainder of the novel Nate remains the main character, but the novel would not have been as evocative without the use of first person point of view at the beginning.

Setting

The novel has multiple settings. It alternates between the Phelan Group corporate building, the courthouse, Walnut Hill, Corumba, St. Michaels and the Pantanal. The Phelan Group building is only visited in the first few chapters. Troy lived on the top floor and had offices below. For the psychiatric evaluation, he had family members scattered throughout the building in his many conference rooms. It is from this setting that he jumped to his death. Following his suicide, the family haggled over the will. They contested its contents and spent much time at the probate court. The rehabilitation center that Nate was admitted to was called Walnut Hill. It was very posh and spared no luxuries. His detox was successful but not permanent. From Walnut Hill Nate went directly to Corumba. Corumba was a large city in South America. It was the largest place Nate could fly into when searching for Rachel. Once there, further searching had to be conducted by boat. Corumba also housed the hospital to which Nate was admitted when suffering from dengue fever. When Nate finally returned to the United States, he wanted to retire from law. He escaped to St. Michaels, a small town on the Chesapeake Bay. While in St. Michaels, Nate contemplated his life and God. He helped with construction work at the Trinity Church and befriended the pastor. The Pantanal is probably the setting that the main author spends the majority of the book exploring. It is rich in biological diversity but Nate didn't appreciate its beauty. He first traveled there during the rainy season when navigation was exceptionally difficult. Nate was afraid of the alligators, piranhas and mosquitoes that potentially carried various tropical diseases. Deep inside the Pantanal, he found Rachel living amongst an isolated group of Ipica Indians. Their huts were crude but clean, identical, and built in a circle surrounding a central community gathering area. The Ipica Indians were a self-sustaining group and were happy to have no interference from the rest of the world. The suicide, will contest, and search for Rachel are all understood to be occurring in the present time.

Language and Meaning

The language and meaning of The Testament are straight forward. It is written in the present tense and is easy to understand. The closest the novel displays to specialized

language is located within the clauses of the two holographic wills, but even those are not difficult to understand. Like most legal documents, they are just verbose. There are a few notable examples of foreshadowing. These include "Finding him would be their only luck of the day." on page 180 and "God has plans for you." on page 301.

Structure

The Testament is divided into fifty-two chapters with an average chapter length of seven pages. There is no separate introduction, yet chapters 1 and 2 are clearly different from the rest. They are written from a different point of view and set the stage for everything that followed.



Quotes

"I am ready for the hereafter; it has to be better than this." page 1

"And like the rest, it ran like water through his fingers." page 3

"The shrinks are my idea, but my children and their lawyers are too slow to realize it."
page 10

"What would Miss Manners say about scattering of ashes over land covered with
snow?" page 44

"He knew everything about the miserable life of Nate O'Riley." page 58

"His Honor actually smiled." page 71

"The eyes protruded above the rest of the body, and Nate was certain they were
following him specifically." page 107

"Twice in three days I have uttered my last words." page 132

"There were lots of questions, but Josh had no answers." page 150

"Deeper and deeper into the Pantanal, uncertain where their journey would lead them."
page 159

"The coldest beer in the world couldn't pull him away." page 171

"Sleep was out of the question." page 194

"He had lied to the wives to protect the mistresses, and when the mistresses became
wives, then poor Snead lied to them too, to protect the girlfriends." page 196

"To the best of his recollection, Nate had never before longed for black beans and rice."
page 219

"She was everything he wasn't- strong and brave, grounded in faith, happy with
simplicity, certain of her place in the world and the hereafter."
page 252

"Because he was a rich American, they cut no corners." page 275

"God has plans for you." page 301

"He smiled at it, happy those days were behind him." page 327

"He felt like a pawn on a gameboard." page 339

"Theirs was a confidential relationship." page 379



Topics for Discussion

Type A personalities are generally characterized by needing to be in control. Would you describe Troy Phelan as a type A personality? Why or why not?

Describe Josh Stafford's role in the Phelan case.

Nate O'Riley was the main character. At forty-eight-years-old he found himself homeless and searching for an unknown woman in South America. Trace the events that landed him there.

Although they hadn't known each other for long, Nate counted Rachel as a close friend. In what ways was she instrumental in his life?

Describe how Valdir, Jevy and Welly were involved in Nate's search.

Compare and contrast the hospital in Corumba and Walnut Hill.

Who was Phil Lancaster and what affect did he have on Nate?

Hark Gettys was the most prominent of the lawyers hired by the Phelan heirs. He was shrewd but clever. Please give examples of his strengths and weaknesses and provide examples from the text.

Describe the structure of Troy Phelan's will.

Nate's transformation was pivotal to the book. His character was multi-faceted. As the reader did you find yourself sympathetic to his struggles or intolerant? Do you think he was successful in overcoming his addictions? Please analyze his inner journey.