

READING  
GUIDECONTINGENCY PLAN  
LOU ALLIN

Reading level: 3.8

Interest level: Adult

Themes: mystery, crime, relationships

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**Summary**

Young widow Sandra Sinclair literally runs into her future husband on a windswept West Coast hike one spring afternoon. Surprised that love has come calling so soon after her husband Andy's recent death, Sandra comes to open her heart to the charming Joe Gillette through dates and late-night conversations. A high-earning, high-powered estate lawyer, the guy's a total catch: good-looking, chivalrous, well-traveled, smart and good with Sandra's teenaged daughter, Jane. Sandra can't believe her luck, and Andy's aunt Bonnie is delighted to see the thirty-six-year-old woman moving forward in her life.

Sandra's luck begins to turn shortly after the wedding bells chime, as she begins to unravel her husband's complicated personality. Little things don't add up: why does Joe give her excuses instead of arranging a visit with his mother and sister who live in the Maritimes? Why does she get one story from a stranger about where Joe's dog disappeared to, and a different story from Joe himself?

But Joe is so kind to her and Jane, Sandra reasons. The trips, the luxurious food and wine, private school for Jane, the dream house—even though it requires her quitting the job she so loves to oversee the building of it.

Sandra ignores the warning bells that sound in her head at Joe's high expectations of her, making excuses for his behavior on account of the high stress his job entails. But when Joe loses his temper at Jane over a school project, Sandra starts to pay attention. Things slide downhill quickly as Joe's behavior becomes more demanding. Sandra finds herself trapped in a castle she never asked for, forever falling short of her husband's unreasonable expectations, despite her attempts to please him.

Together, she hatches a plan with Jane to escape to an old cabin in the North that once belonged to Andy's uncle. An experienced Northerner, Sandra knows that if they can stash enough cash, she can take Jane with her into hiding, to a place where Joe will never find them. With the help of a private investigator, Sandra establishes new identities for herself and Jane, and they make their run for freedom when Joe heads out of town on business.



All is going well at the remote cabin in BC’s far north until Aunt Bonnie dies. In her late dementia, she let slip to Joe the fact that Andy used to have a cabin—and that’s all Joe needed to get pointed in the right direction. He’s going to find his rightful property and reclaim it as his. When Sandra sees Joe’s SUV in her town one late winter day, she realizes she can’t outrun him any longer.

Knowing his relentless search will lead him to her cabin, Sandra sets a trap for Joe. When he comes searching, she leads him on a calculated snowmobile chase that ultimately leads him to his watery grave at the bottom of a partially frozen lake. Finally rid of Joe’s death-grip control, Sandra and Jane are free to put their lives back in order.

**Questions for Discussion**

1. In the first chapter of *Contingency Plan*, Sandra trips and falls in front of a complete stranger. Clumsy or awkward first meetings appear frequently in books and Hollywood movies. Why is this an effective way to connect characters?
2. When Sandra meets Joe she feels like he’s too good to be true. We often have this feeling about people when we first feel a connection, whether it turns out to be correct or not. How does this human defense mechanism serve us? How does it hinder us?
3. Sandra asks Andy for his guidance as her relationship with Joe deepens. When she sees a comet streaking across the sky, she takes it as her dead husband’s response. In your own life, do you accept certain events as signals from the universe? Explain.
4. Sandra observes that girls need to get close to nature, not study to be beauty queens. What are your thoughts about her opinion? How does our popular culture inform girls otherwise?
5. When Sandra hears a different story about Scout’s disappearance than the one Joe told her, she becomes upset. Describe the physical and emotional feelings you experience when you know you’ve been lied to. Why does trust matter so much to us?
6. Make a list of the things that might possibly go through Sandra’s head when Joe tells her they’re going to be building a “dream home” in a rural area—and that he assumes she can simply take a leave of absence from the job she so enjoys.
7. Discuss the various motivations people have for building their dream home. What does yours look like?
8. Joe is a complex character. Discuss or map his traits. What other fictional characters does he remind you of?
9. Before she finally makes the decision to leave Joe, Sandra becomes increasingly anxious under the weight of shouldering the blame for their marital troubles. Given your own life experiences, what would you say to her at this point in the story?
10. In chapter 4, Sandra reflects that Joe experiences a lot of stress in his high-powered job. “Success always comes with a price,” she thinks. What are your thoughts about her observation? How is she right? How is she wrong?



# RAPID READS



11. Sandra feels terrible for allowing her daughter to witness the way Joe treats her. Discuss how our actions—and what we accept from others—impact our children. What is our primary responsibility as parents?
12. While Jane is happy to leave the city and flee with her mother to safety, what sorts of concerns do you think she would have as a teenaged girl living in today's world?
13. In chapter 7, when Sandra has the firewood delivered to the little cabin, she reflects that people are friendlier in the North. "When the climate could kill you, you stuck together." How does living in urban centers rob us of this tendency? Under what kinds of conditions do urban dwellers draw together?
14. As Sandra hauls herself out of the frozen lake in chapter 10, she reflects that her time in the wilderness fending for herself and her child has made her strong. "I wasn't the same grieving woman he'd met at the bluffs, slipping into a patch of nettle. Happy to be helped to her feet." What is the value of experiences that demand a lot of us? Think about a time when you accepted a challenge and came out stronger on the other side.
15. Discuss the power of the book's last line. How do first and last lines add to our experience of a story?



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