

***A Penny For Your Thoughts* Discussion Questions**

1. How does Wendell Smythe's wake and funeral affect Callie? Why do you think she experiences such an emotional reaction?
2. Callie listens to Gwen and Frank debating Feed the Need's charity work. Frank argues against the "starving child angle" because he believes it exploits peoples' compassion and is essentially dishonest. (Donors think their money is going to save that specific child when in fact it's actually being spent on projects that benefit the community at large.) Gwen justifies it by saying that people in need are being helped either way, including the sponsored child, which is the overriding goal. Do you identify more with Gwen's perspective (that it's okay because people are being helped) or Frank's (that it's wrong because it's exploitative and disingenuous)? Why?
3. Gwen claims that Americans would rather give money based on emotion than intellectual information. Do you agree with her? What are some reasons people give money to charity or become involved in service work?
4. Why do you think Marion chooses not to contact the police when Sidra is being threatened?
5. Why do you think Derek suspects his wife of slashing the coat, ruining the briefcase, and sending the black roses? Why might he have problems trusting those around him?
6. Why do you think Derek is so quick to give up on his marriage? If you had a chance to talk to him, what advice would you give?
7. Callie is connected to the hymn, "It is Well With my Soul," especially after she learns about the history of the hymn and the man who wrote it. What hymns or songs have a special meaning for you or someone you know? Have you ever researched the history of a song? If so, what did you discover?
8. Why do you think Tom doesn't introduce himself to Callie at the cemetery? Is it out of respect for her grief about Bryan? Do you think it could be something more?
9. Do you think Wendell and Gwen made the right choice to deal with the stolen money secretly and quietly rather than blow the whistle and destroy their nonprofit company's reputation forever? Could they have handled the situation differently?
10. Why do you think swimming and rowing a boat provide such solace for Callie? What are some ways you cope with life's stress?
11. Why do you think Angela falls for Alan's lies? What factors make her especially vulnerable to his flattery and deception?
12. Do you empathize with Wendell's desire to kill himself rather than painfully suffer through a terminal illness? Do you think Marion's love for Wendell justifies her actions?

13. Were you surprised by the identity of the killer in this story? Did that person's identity feel like a "cheap shot", or was it logical and believable to you once you understood the reasoning behind it?

14. Despite her many failings, Judith seems to find redemption in the end. Did this salvation scene work for you on a spiritual level (i.e., her experience meshed with your personal beliefs) and/or on a literary level? (i.e., it felt like a natural progression in the story, not "forced" or out of character)? How did you feel after reading that scene?

15. At the end of the story, as Tom and Callie are speaking on the phone, he admits that he struggles to forgive himself "more than you could ever know." What do you think he might need to forgive himself for? As this is a five-book series, are you eager to keep reading so that you can find out? What other aspects of this novel might propel you to continue on to the next books in the series?