



READING GUIDE

I.O.U. DEAD

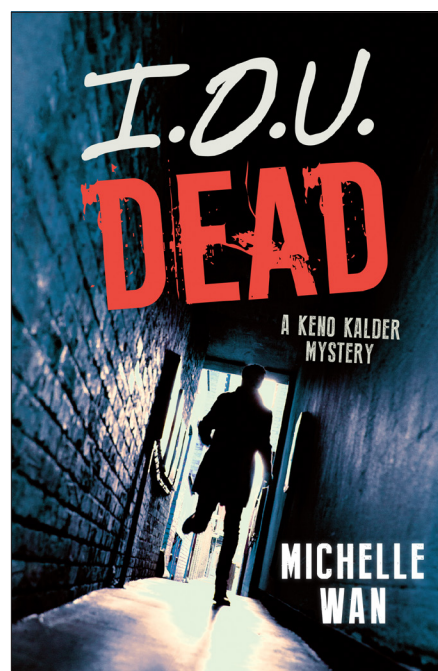
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Reading level: 4.0

Interest level: Adult

Themes: mystery, crime fiction, serial killer, murder, politics, bill collector, rent collector, learning disability, high school drop out, amateur sleuth, blackmail, extortion

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Summary

Keno Kalder is a 23-year-old debt collector working his beat with hard-edged and quick-to-anger Jaco. Their job involves working in the inner-city zone of run-down houses and low-rent apartment buildings, and includes long hours, slippery characters, and loads of sob stories—many of which pull on Keno’s heartstrings. He’s softer than Jaco, and will give his clients breathing room if he thinks they’re good people.

The two work for Beaton Enterprises, a chase-down agency hired by retail creditors and property-management companies, and owned by the cantankerous Mr. Beaton. Beaton is a thuggish man who alternately breathes fire on his collectors and gladhands obsequiously with his high-paying clients.

A serial murderer has been at work in Keno’s district, bludgeoning women to death with a hammer. Keno and Jaco are kept abreast of the murders by Cass, the receptionist at Beaton Enterprises. Cass is the object of Keno’s affections, and while he can’t convince her to go out with him, he does enjoy a supportive friendship with her. He is frustrated by her crush on the smarmy J. Morgan Stone, mayoral candidate and son of a well-heeled socialite. He dislikes how excited Cass is to go door-to-door campaigning with Stone.

Because the murders are happening in Keno and Jaco’s beat, Cass halfheartedly points the finger at them—specifically, Jaco, for whose hardened nature she has no fondness. But Jaco and Keno can almost always vouch for each other’s whereabouts.

Almost. There are times when the two are separated—such as when Jaco approaches a client through the front door and Keno stands guard at the back, ready to catch them if they run.

One of the pair’s clients, Amber Light, is a sexy cocktail waitress who bats her eyelashes at Keno to get him off her case. But because she has skipped out for so long, the pair start to tighten up on her. The second time they visit her house, she sees them as she’s driving up, and makes a quick getaway before Jaco can see her. Keno allows it. Jaco tries to track her down at the bar, claiming



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he's an angry ex-boyfriend, but he can't find her at work either. Jaco's blood is boiling over being duped.

Undeterred, Jaco goes back to Amber's place to wait for her. As they're organizing their hit—Jaco through the front and Keno guarding the back—a man dressed in a rain cape races out the back door. Keno recognizes him as J. Morgan Stone. The two partners discover Amber's beaten and bloody body on the floor. Although Keno suspects Stone, there is a tiny part of him that wonders whether Jaco, with all his rage, could be capable of murder too. Jaco punches Keno in the nose, bloodying his face, when the younger man suggests that he might be to blame.

Realizing there's no way the police would believe their story over Stone's, Jaco and Keno flee the scene. They work out a plan to blackmail Stone for \$100,000 to keep quiet about the murder. Keno is sick about it, but he believes they have no recourse—his blood is at the scene, and the cops will be after him in no time.

The blackmail plan is foiled; Jaco gets shot in the shoulder and departs the scene before Keno even knows what's going on. Stone makes his escape. Keno goes to Cass's and appeals to her for help, but is met with her conviction that Jaco is the killer. She refuses to imagine it could be her crush, Stone.

Keno discovers Jaco waiting for him at his rooming house. He begins to see Jaco in a new light when he learns that the man has a wife and children. The two know that as soon as Amber's body is discovered, they'll be on the hook for her murder. Keno calls Cass and explains that Jaco has been shot and is losing blood. She arrives to tend his wound, and shows Keno a map of the murders, overlaid on Jaco's beat, that confirms her suspicion of his guilt. Even Keno is left wondering, but he keeps Jaco's back. Cass leaves in a huff.

Keno decides they have to run. He and Jaco drive out of the city in Jaco's car, getting several hours away before Keno remembers that Cass is supposed to go door-to-door canvassing with Stone that evening. They turn around and drive back, arriving just in time to witness the door-to-door campaign wrapping up. The other canvassers head home and Stone drops Cass off at her townhouse. When Stone leaves, Keno knocks on the door and tries to warn her, but is shown the door.

Keno and Jaco fight and Jaco drives off, leaving Keno to walk. As he makes his way home, he sees Stone's Lexus returning in the direction of Cass's house. He races back. When Cass comes out the front door to take out the garbage, Keno slips inside and hides in the living room. He can hear Stone and Cass chatting on the sidewalk. Sure enough, they come back to the house. As their conversation progresses, Keno works his way toward the kitchen, where the two are standing. At the moment Stone pulls out his hammer, Keno tackles him.

Stone gets in a good hit to Cass's head, but she survives with a concussion. Stone is charged with murder and aggravated assault, and Keno realizes he needs to leave the collecting business.

Questions for Discussion

1. Discuss the first chapter of *I.O.U. Dead*. What makes it unique? How is it powerful?
2. What do you think of a narrator who speaks directly to you, the reader?





3. Reread the scene where Jaco puts pressure on the Shadow (ch. 1). Notice how the pacing, dialogue and narrative work together to weave a very cinematic scene. Notice how you can really “see” the characters, as if you were watching a movie. Notice, too, how authentic Jaco sounds. The dialogue is presented in short, impactful segments and is enhanced by surrounding narrative that describes the characters’ actions and makes apparent their motivations. Find other sections of *I.O.U. Dead* that have a similar feel.
4. In chapter 2, Keno reflects that Jaco has seen it all, and that’s probably what soured him on life. Do you agree? That the more you know, the less beauty you see in the world?
5. Keno reflects that a surprising number of Beaton Enterprises’ clients are high-end purchasers, buying cars and boats. Discuss this in light of the 2015 data showing that consumer debt is at record levels in Canada, with the household debt-to-income ratio at approximately 165%.
6. On a blank sheet of paper, create a character map of Jaco. What do you know about his personality? His appearance? His personal history? The way he feels about his job? His family? Add to this character map as you read through the book.
7. What do you think of Keno’s assessment in chapter 2 that happy women don’t change their hairstyles?
8. Good writers will often show readers how a character is feeling, instead of simply telling them. For example, when Jaco and Keno are waiting for J. Morgan Stone to make his drop at the bus station locker in chapter 5, Jaco tells Keno to relax. But Keno thinks, *How’re you supposed to feel good when your insides are jumping out of your mouth?* Explain why showing Keno’s emotional state is more effective than simply saying *he felt nervous*.
9. If you could give one piece of advice to Jaco and Keno immediately following their discovery of Amber’s murder, what would it be?
10. When Keno tells Cass about what he saw at Amber’s house, she tells him she thinks Jaco did it, and to go straight to the police (ch. 6). But Keno thinks that even though Jaco is a mean guy, *he’s not the kind of guy who’d sell you to save his skin*. Do you think that that kind of honor is a dying thing? Are people more willing to point the finger at each other nowadays than, say, 15 years ago? What has changed this balance?
11. Toward the end of chapter 9, Keno has the realization that he doesn’t want to keep living the life he’s living. He doesn’t want to end up like Jaco. He’s even having dreams about running into dead ends. What brings on these *aha* moments? How are they powerful turning points?
12. How might life have been for J. Morgan Stone, growing up the pampered poster child of a well-heeled socialite?
13. As you see it, how much of J. Morgan Stone’s rage toward women was shaped by his relationship with his mother? How does power enter into it?
14. Who changes the most throughout the book? Why do you think so?
15. Think of a different title for this book.

