

# Indemnity



## Discussion Guide

1. If you read *Contingency*, how has Chuck and Bobbi's marriage changed? If you haven't read Book 1, how would you describe their marriage? How strong is it? How well do they communicate?
2. Discuss how each of the main characters gives and/or receives grace through the story.
3. At what points in the story does God call the characters to trust Him for a resolution of their situations? How do the characters respond? Does God vindicate that trust?
4. Do your feelings for Tracy change through the book? If so, how did knowing Tracy's background affect your feelings? Is she a good mother?
5. What evidence shows how deeply the affair and eventual reconciliation have affected Brad and Joel? How did God redeem the circumstances in their lives?
6. Jack is the indemnity—the payment for a wrong or the insurance against future damages—but what wrongs does he make up for and to whom? How is he insurance against future damages?

7. Chuck says, “[T]hat little boy shouldn’t have to pay for what I did. The way he was conceived is not his fault. He deserves a dad.” Do you agree? How did Chuck do balancing Bobbi’s concerns with his responsibility toward Jack? What could he have done differently?
8. Discuss Bobbi’s direct dealings with Tracy outside the hearing room (p. 134), at Tracy’s house (p. 298) and in the church parking lot after Jack’s baptism (p. 328). How does she change over the course of the meetings? How does that change affect Tracy?
9. Donna Shannon gives Bobbi some difficult counsel about forgiving Tracy (p. 255-257). Discuss her counsel including, “When you see this woman, not as the one who nearly destroyed your family, and still gets a good night’s sleep, but as a woman dangerously unaware of where she stands before God, then you’ll see her with Christ’s eyes, and with His compassion.” Is that the key to loving our enemies?
10. When Chuck tries to explain Jack’s profession of faith to Tracy, she explains her theology (p.262-3). How accurate is her analysis of the dilemma facing a just God? Do you think most people, especially those without a faith background, would agree with her? What is missing in her theology?
11. When Bobbi asks Chuck if he’s forgiven Tracy, he replies that he had. “I guess because my sin against her was just as great, they cancelled each other out.” Do you agree? Is it easier to forgive when guilt is shared?
12. Chuck explains to Jack (p. 288), “I think maybe when people don’t want to listen to God, He lets them do what they want until they get themselves in big trouble.” Do you agree with Chuck? Have you ever experienced this in your own life?
13. Was Tracy saved? How do insights from Jack, Chuck and John Dailey work with the things she left behind to lead you to this conclusion? Why do you think the author didn’t spell it out?

14. Tracy's life was dominated by fear, fear of her father and fear of exposure. While her fears are extreme, what fears do you have? How have they affected the direction of your life? Do you hide your fears behind a front the way Tracy does?

15. Bobbi has moment of conviction and realization after she reads a parable Jesus told and Ephesians 4:32 -"And be kind to one another, tenderhearted, forgiving one another, even as God in Christ forgave you." Discuss the implications of this standard. Why do you suppose it is so difficult to forgive others?



*I welcome your comments and questions. Feel free to email me [paula@paulawiseman.com](mailto:paula@paulawiseman.com) or connect with me on [Facebook](#).*