• Do you think LOYALTY is a good title for the book? Discuss the different ways that the concept of loyalty is tested within the story.

• How has the death of Fina’s older sibling, Josephine, shaped Fina and the rest of the Ludlow family? Would Carl and Elaine’s parenting be different if their first daughter had survived?

• Who is your favorite character in the book? Why? Who do you think is the most principled member of the Ludlow family?

• Why do you think Fina and her mother Elaine have such a strained relationship? Could Fina do anything to improve it?

• Carl doesn’t seem particularly concerned about Fina’s wellbeing. Do you think he doesn’t care or just has a funny way of showing it?

• There are many examples of parent/child relationships in LOYALTY. Which one is the most dysfunctional? Fina and her parents? Haley and Rand? Bev and Connor?

• How would Fina have turned out differently if she were born a boy rather than a girl? Would she be so physically tough and fearless?

• Fina is drawn to both Milloy and Cristian. What about the two men appeals to her? Do you think she should be in a relationship with either one of them long-term?

• Fina is very comfortable operating in a world dominated by men, but she also has strong ties to women in the story including Patty and Risa. Why do you think she values those relationships? What does she bring to those friendships?

• Fina is not maternal in the traditional sense, but she’s extremely protective of Haley. Do you think she’s a good influence on her niece?

• The Ludlows have a complicated relationship with Boston’s elite. Will they ever be accepted into the upper echelon of the city’s society?

• Do you think LOYALTY would be very different if it were set in another city? What other city lends itself to the story?
• Did you like the opening scene of the book? Did you find the scene jarring or a good way to get the story going?

• The novel is told from the point of view of Fina, Bev and Connor. Is there another character who you would have liked the book to focus on more?

• Fina, Bev and Pitney all think of themselves as champions of women. Do you agree with that assessment? If not, why?

• Why do you think that Fina eats the way that she does? Can you think of other fictional characters who have unique diets or health regimens?

• Why is the relationship between Fina and Frank important?

• Do you think that Fina could be an effective private investigator if she didn’t occasionally bend the rules?

• Do you think Fina goes looking for trouble in terms of physical altercations? Is she reckless or brave?

• What do you think of the ending? Do you think Fina should have done more to ensure that Rand would be punished for his actions? Should she have kept all of the information to herself rather than passing it on to Lieutenant Pitney?

• What would you have done at the end of the book if you were in Fina’s shoes? Can you think of times when you’ve been torn between conflicting loyalties?