



# Indemnity Only

*Sara Paretsky*

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## **Indemnity Only** Sara Paretsky

Meeting an anonymous client late on a sizzling summer night is asking for trouble. But trouble is Chicago private eye V.I. Warshawski's specialty. Her client says he's the prominent banker, John Thayer. Turns out he's not. He says his son's girlfriend, Anita Hill, is missing. Turns out that's not her real name. V.I.'s search turns up someone soon enough -- the real John Thayer's son, and he's dead. Who's V.I.'s client? Why has she been set up and sent out on a wild-goose chase? By the time she's got it figured, things are hotter -- and deadlier -- than Chicago in July. V.I.'s in a desperate race against time. At stake: a young woman's life.

## **Indemnity Only Details**

Date : Published June 1st 1991 by Dell (first published 1982)

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Author : Sara Paretsky

Format : Mass Market Paperback 323 pages

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## From Reader Review Indemnity Only for online ebook

### James Thane says

This is the novel that introduced Chicago private investigator V. I. Warshawski back in 1982. At that time, the book was something of a revelation. Female P.I.s were few and far between, especially hard-nosed, take-no-prisoners types. There were, of course, plenty of Miss Marples and the like, solving mostly genteel puzzle mysteries, sometimes with the assistance of their cats. But hardly any women P.I.s were out there kicking ass and taking names.

Then, in 1982, readers were introduced to both Sue Grafton's Kinsey Milhone and Paretsky's V. I. Warshawski, and the world of crime fiction was never the same again. Thirty-four years later, though, this book does not seem nearly as special as it once did. Thanks largely to the efforts of Paretsky and Grafton, there are any number of hard-boiled female investigators out there, and so reading a book like this is no longer nearly as eye-opening and exciting as it was back then.

As the story opens, a mysterious client insists on a late night meeting with V.I., assuming that she is a male. Once he discovers that she's a "girl," he's not so sure that he wants to entrust her with something serious. But V.I. is tired after a long day and isn't about to take any sexist crap from the guy. She convinces him that she can get the job done and he finally identifies himself as the wealthy officer of a large bank in downtown Chicago. He's concerned that his son, Peter, has fallen in love with the "wrong" girl and is living in a hovel with a bunch of unwashed hippies or other such riff-raff. The girl is now missing; the son blames his father for scaring her away and insists that he will never come home again until he is reunited with his lost love.

The man hires V. I. to find the missing young woman so that peace can be restored between him and his son. However, V. I. no sooner begins her investigation than she discovers the body of Peter, the young lover, shot to death in the kitchen of his apartment. Inevitably all hell breaks loose. V. I. is determined to find the killer because she discovered the body. The cops, naturally, want her the hell off the case, but she tells them to shove it and goes about her business--much more in the fashion of Phillip Marlowe than Jessica Fletcher. There are a lot of nasty customers involved in this case; V.I. is in serious physical danger, and virtually no one takes her seriously because of her gender. The odds, to say the least, are long.

Truth to tell, the story itself has some serious holes in it, and the resolution depends on more than a couple of amazing coincidences that stretch credulity to the limit. In a day and age when tough female detectives are virtually a dime a dozen, the reader starts to notice such things, but when this book initially appeared, the character of V. I. Warshawski was such a revelation that one didn't notice them. This book would launch a long series of novels featuring Warshawski; both she and her creator were true trailblazers in the world of crime fiction, and the fact that the world has caught up with V. I. is a tribute to both of them. Three stars for the story itself; five stars for being instrumental in breaking the glass ceiling in crime fiction.

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### Gary Sedivy says

Female detective: nothing wrong with that. Tough, okay. Set in Chicago, which is kind of intriguing since our son had lived there for a few years. It is kind of fun to visualize parts of the city as described in the book. Of course the story has Chicago mobsters and union thugs (sometimes one and the same). Pretty good pacing of the plot, and enough hints to be able to make a few guesses whodunit. May read

at least one more in the series.

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## **Rob says**

Oddly, even though I've read many of the V.I. Warshawski novels, I'd yet to read the first one until; now.

I have certain expectations of one of Vic Warshawski's exploits: well-written; tightly plotted; intricately bound up with Chicago culturally, politically. and topographically; gritty, and, of course, depressing as all get-out.

That Vic is always always under the hammer isn't surprising; most detectives are. That she faces tall odds is also expected. However, she's the only detective I've read of so far whom everyone outside of her 'inner circle' (put in quotes because even these folks only get so close) seems to have some problem, from slight discomfort to outright loathing. Very few people like Warshawski on first sight, and those that do soon change their tune. Part of it has to do with the massive 'me against the world' complex Vic carries around with her, crystalized in visions of her deceased mother's recalled ferocity. This means that Warshawski usually winds up at odds with everyone, from the people she's against to her clients, and sometimes even to those in her inner circle. She's a lone crusader, battling against the world, willing to fight the good fight right up until the moment she falls. Which, by the way, is going to happen, sooner or later. Warshawski never out-and-out says this, but there's a certain fatalistic air to the novels that makes me feel that way.

Why read them, then? Because it's damned good writing! God knows I wouldn't want to be Warshawski — I'd probably be tempted to eat a bullet at some point, only the remembered stare of my mother's fierce eyes would guilt me out of doing it, setting me up for more misery — but Paretsky's words make it worth the slog.

Which is why *Indemnity Only* came as a surprise. Things are gritty in it, yes, but Vic hasn't yet reached that level of fatalism that darkens the later books. There's more, much more chauvinism against her, especially from homicide detective Bobby Mallory (not one of my favorite characters in any of the books, but he reaches new —or old, I suppose— heights of m.c. oinkhood here) but the foreword keeps you aware that this is to be expected: this was the early eighties, and the things we accept that women can do in the post 'naughts without (much) of a blink was still new and raw then. And hell, one of Warshawski's clients actually doesn't turn on her!

So, if you're a fan and like me, haven't read this book, by all means pick it up and celebrate V.I. Warshawski's thirtieth anniversary in style. And if you're new to our lady of scrap-iron, this is a great place to start making her acquaintance. Just remember, things do get better, and, of course, worse.

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## **Stephanie says**

At a recent book signing hosted by the delightful mystery book store Murder by the Book, I mentioned to the clerk that I thought Sue Grafton's twice-divorced, no make-up-wearing, junk food-loving sleuth Kinsey Millhone had influenced my becoming a feminist. In response, he recommended that I read Sara Paretsky's V.I. Warshawski novels, saying that if Grafton was "there" on the spectrum of feminist writers then Paretsky was way over "here."

I'm not sure by what scale he was measuring because I didn't find Paretsky's *Indemnity Only* to be particularly more feminist than any of Grafton's novels. In fact, I saw mostly similarities between Kinsey and V.I., known to her friends as Vic, and between Grafton and Paretsky's approaches to these characters. Kinsey and Vic are outspoken, willful, and self-sufficient women. They are single with at least one divorce under their belt and a rather detached attitude toward dating and men. They exercise regularly, hold their own in a scrape, and can fire a weapon if need be. Both Grafton and Paretsky attempt to treat these women in an ungendered way: they do not limit what their characters can and may do because of their sex, but they do not masculinize them. However, the authors seemingly felt compelled to make them somewhat androgynous, as evidenced by the choice of their characters' names.

As for their differences, these two fictional P.I.s come from disparate backgrounds. Kinsey has more of a delinquent past, having dropped out of college and then the police force before becoming a private investigator, while Vic graduated from college with a law degree and even practiced as a public defender for a spell before she acquired her P.I. license. These women differ significantly in their concern for their appearance. Kinsey wears essentially the same combo of jeans, turtleneck, and running shoes most of the time and cuts her hair with nail scissors. Vic obviously cares about what she looks like, even though she doesn't lament much over the extensive facial bruising she acquires in *Indemnity Only*. She puts together outfits and mentions at one point in the novel that she thought her clothing would get her some attention. While Vic doesn't seem particularly high maintenance, I must say I missed Kinsey's nonchalant approach to her looks, and I was a little shocked when Vic mentally criticizes another woman's flabby upper arms.

I must say that with this novel as an introduction I'm completely apathetic toward the world of V.I. Warshawski and Sara Paretsky's writing. I didn't find Vic very likable, which may be purposeful to an extent on Paretsky's part. Vic certainly feels no need to ingratiate herself to everyone she meets, and I can appreciate that trait as a feminist since it goes against women's social conditioning. But as the reader, I need to like her to remain involved in the story. I think I was supposed to admire Vic's determination or something, but instead I found her disagreeable and entitled. I also didn't understand why Vic dated Ralph. I think Paretsky intended for that relationship to demonstrate Vic's casual attitude toward sex, which is all well and good, but why would Vic even have casual sex with a man who so obviously thought that a lady couldn't be a private investigator for realies? As for Paretsky's writing style, I disliked that she doled out the solving of the mystery in large chunks, with much of it revealed by the villain monologue-ing at the end of the novel. The crime itself and the people involved weren't particularly interesting either. I also grew weary of her hamfisted attempts to demonstrate that every man Vic encounters doesn't think that she can do her job because she is a woman, which is sexist OK?, and this tendency also caused many of the male characters' voices to sound very similar.

Shouting sexism the loudest does not make Paretsky the most feminist, and it certainly doesn't make her the superior writer.

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## **Obsidian says**

So I have been reading a ton of mystery/crime series this year as you all can see. I have gotten invested in the Harry Bosch series and am a long-time fan of the Alphabet series by Sue Grafton. I don't know yet if I am going to add in VI Warshawski as a long time reader or not. I think that parts of the book were good, but other parts that deal with VI's personality started getting on my nerves. Like a lot. I do wonder though if this was a male character if she would have irked me so much which definitely made me think.

In the first book we have VI as an established PI, but not really getting into life and death situations. Until this book which has VI investigating when a college girl goes missing and her boyfriend is found murdered. What I love about this book and the Sue Grafton books is both timelines take place during the early 1980s. There is no internet, Google, or Facebook. There are mentions of computers, but VI loves her mother's old Olivetti typewriter. We also hear about the women's right movement and man oh man the sad parallels to the early 80s to now was just whiplash inducing after a while. You would think we came further, we have not.

VI is a loner except for her best friend and mother figure, Doctor Lotty Herschel. Lotty is the Greek chorus in VI's face telling her to be careful and to slow down. Though VI wants to prove herself as strong and tough as any man out there, she keeps having run ins with a bunch of people who mean to do her harm which starts to put a damper on her and her potential love interest.

I liked the writing, but thought at times that Paretsky got a bit repetitive. It seems like every five seconds VI was relaxing in a bath tub and drinking some Black Label whiskey. After a while I wondered how the heck she was still standing since when I drink whiskey I start thinking naps are a good idea.

This first book was kind of all over the place a bit I thought. We have Paretsky laying out VI's background and her contacts. The case was actually pretty cool and I loved the solution to it and what the bad guys were getting up to.

This takes place in Chicago (you know the place that apparently is on fire right now--eyeroll) and Paretsky does a great job of making Chicago of the 80s come alive.

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## **Phrynnne says**

Many years ago I dipped into a Sara Paretsky book. I don't even remember which one it was but I did not finish it because I disliked the main character so much. Well I decided to have another try and this time I started with the first in the series. This particular book is quite old now and it has a lot of charm just because of its style and its setting. No mobile phones or laptops assist this private detective in her work. And I found I did not dislike her so much anymore, in fact she is a rather smart and certainly tough lady. The story was good, lots of action, some suspense, a satisfying ending. So three stars from me and a promise to read book 2 fairly soon.

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## **James says**

### **Mini-Review**

What can you say about VI Warshawski? She's hilarious... and someone you'd want to know in real life. She's got a nice chip on her shoulder, but it becomes endearing. And she takes risks. This was a great debut novel for the series and I loved when it became the focus for a movie. I stopped reading this series about 8 to 10 years ago when I was all caught up... but I think I have a few to get back to. Tough crime novel. Good characters. A definite good read!

### **About Me**

For those new to me or my reviews... here's the scoop: I read A LOT. I write A LOT. And now I blog A

LOT. First the book review goes on Goodreads, and then I send it on over to my WordPress blog at <https://thisismytruthnow.com>, where you'll also find TV & Film reviews, the revealing and introspective 365 Daily Challenge and lots of blogging about places I've visited all over the world. And you can find all my social media profiles to get the details on the who/what/when/where and my pictures. Leave a comment and let me know what you think. Vote in the poll and ratings. Thanks for stopping by. *Note:* All written content is my original creation and copyrighted to me, but the graphics and images were linked from other sites and belong to them. Many thanks to their original creators.

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## **Courtne says**

Pretty early on in this book, my husband remarked that Kathleen Turner played the role of V.I. Warshawski in a movie of the same name. Even if I wasn't a fan of a couple of her film roles, anyone who's ever heard her voice will likely find it hard to forget. Needless to say, the voice in my head did its damndest to replicate that distinctive husky allure with all of V.I.'s dialogue. I think that's why I liked the book a little more than maybe I should have.

V.I., let's call her Vic, her friends do, is a once-upon-a-time district attorney who became less than enchanted with the system. Putting her intelligence, wit and background to good use, she goes into private detecting - mostly insurance fraud and cheating spouses. That is, until a certain Union leader knocks at her door with a missing daughter. Vic gets into more than she bargained for (or is paid for) when her first interview turns out to be a dead man.

I'm no stranger to mysteries and detective stories and they tend to run along the same vein- a tough, smart, loner who gets in over their head with a doozy of a murder usually is what gives the story a pulse. In my experience, it's the side characters that give it heart. That's certainly the case here with *Indemnity Only*. From Vic's naive fling, to the resilient and steady clinic doctor and best pal, to all friend and foe in between, Paretsky sketches characters that are interesting and realistic. I say, if you can write a fourteen year old girl and not resort to annoying teenage stereotypes, you're doing pretty good. Then again, this book is from 1982. Maybe teenagers had more substance then. I kid, I kid.

Speaking of 1982. Though the story is old, I wasn't terribly hung up on how dated it was - though about everything technologically changed in the world around us, people somehow stay the same and the motivations of greed and guilt are still, unfortunately, ever present. Nothing really suffers on the front, though I can see how some references might fly over some heads. I'm not going to say how many flew over mine, but I will proudly state that I was tickled to see *Kolchak* mentioned.

I see now that this series is in the double digits. I'm not running out finding the next book or anything, but I wouldn't pass it up if I came across it.

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## **Kathleen Dixon says**

This is the first of “three complete novel” in one volume that Rupert lent to me some several months ago. I wanted a bit of light reading so I took it off the wait-shelf. V.I. Warshawski (Victoria Iphigenia, which is why she avoids telling anybody her middle name! – and she always introduces herself as V.I. because otherwise the men take the liberty of calling her by her first name and talking down to her) is a private

detective in Chicago in the 1980s. She's got a real smart mouth, which makes for amusing repartee for the reader to enjoy, and attitude.

According to the blurb, Kathleen Turner played her in a movie. I must try to find that sometime...

But right now I'm going to copy the book blurb:

Hired to track down a missing woman named Anita, V.I. instead discovers the dead body of Anita's boyfriend, the radical son of a wealthy banker. When the banker himself is killed a few days later, V.I. knows she's onto something very big – and very dangerous.

It was lots of fun to read.

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### **Geoffrey Feller says**

This is one of those series of mystery books I'd heard about for ages but never read until now. So I started with the first novel in the series, "Indemnity Only". I had seen the one movie based on the V. I. Warshawski character back when it was released more than 20 years ago. I barely remember anything about that film except that I hated it and the experience probably had something to do with no longer being a Kathleen Turner fan after the 80s. As for the real Vic Warshawski, Sara Paretsky's creation, I enjoyed the tough-yet-feminine character whose quirks were believable rather than annoying. The story of corruption overlapping the corporate and union worlds was interesting and the characters in addition to Warshawski became people I cared about. I can see why the series as a whole is popular.

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### **Renee says**

Totally within the (small, exclusive) pantheon of Sue Grafton's Kinsey Millhone and Marcia Muller's Sharon McCone. Can a pantheon be small and exclusive? Sure it can. I just said so.

Chicago, big unions, big banks along-side small inner city clinics and a public defender turn PI. And V.I. Warshawski drives a Monza... that's a Chevy that they don't make anymore for good reason. It's what my father bought used for my oldest sister with the plan that all five of his daughters would drive it in their turn. And it almost made it.

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### **StoryTellerShannon says**

A steady debut novel in which we meet V.I. Warshawski, a female P.I., who sets out to handle her first case dealing with rich people and (you guessed it) . . . treachery!

The clue trails are solid, the characters are well developed and the pacing is a tad slow at times.

That said, this novel was written in the 80s when pacing wasn't as big as it is now.

**OVERALL GRADE: B**



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## **Jane Stewart says**

3 ½ stars. Typical PI mystery series told in first person. Slightly above average.

VI is a female private investigator. She is often short on money to pay her bills. A few times I thought I have no idea what I would do if I were the investigator. Then VI did something, and I was impressed. She is tough physically. For example, a bad guy has a gun, she jumps him, breaks his arm, rolls to the floor, and grabs the gun. The result is some good investigating ideas and some pretty good action scenes.

There were two sex scenes referred to, no details. They were written similar to “We entered the bedroom. Next morning we had coffee.”

### **PROBLEMS:**

In real life thugs may swear in every sentence, but I’ve heard authors should cut down on that in writing fiction. The phrase “God damn it” was used a bit too much for me.

Two main characters were McGraw and Marshall. I kept getting them confused because the names were similar, both starting with the “ma” sound. This is minor, but it would have been better if one of them had a name starting with a different letter, like Adams or Baker. It might not have bothered me as much in the physical book. But it required effort on my part in the audiobook, frequently thinking “now which one was that?”

### **NARRATOR:**

The dialogue has a lot of anger, yelling, shouting, and screaming. This should be ok when reading the physical book. But it was jarring as an audiobook when the narrator read those lines. Her voice was a little irritating to begin with, and then worse when she yelled. A different narrator with a softer voice might have been better.

### **THE SERIES:**

This is the first book in the VI Warshawski series. So far there are 15 books in the series.

### **DATA:**

Narrative mode: 1st person VI Warshawski. Narrator: Susan Ericksen. Unabridged audiobook length: 8 hrs and 43 mins. Swearing language: moderate including religious swear words. Sexual language: none. Number of sex scenes: 2 referred to, no details. Setting: 1979 Chicago, Illinois. Book copyright: 1982. Genre: PI mystery.

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## **Alexa says**

I slogged through most of this without much enjoyment at all, but it did manage to pull out an interesting ending. The vast majority of it, both plot and characters, just had no ring of truth.

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## **aPriL does feral sometimes says**

V. I. Warshawski is a Chicago private investigator, and this is the first in her series. I can't quite put my finger on it, but she is strikingly masculine, the most male-like of the women P.I.s I enjoy reading about. She is also the most alone, no living mother or father or siblings. She started out being a lawyer, but switched careers after helping a friend with a problem that required detective work.

Vic (don't call her Vickie!) has a late night visitor, who hires her to find a girl. But everything about the case she is given is a lie - her client's name, the missing girl's name, and the fact of a murder having been committed a few days before is concealed from her. Warshawski has been in business long enough to know how to get to the bottom of it all and save a life or two while solving the mystery. It doesn't hurt having had a cop father who, although dead, has given her police contacts, but she relies on herself 99.9% of the time. When this case turns up a connection to hardcore underworld criminals, she buys a gun and relearns how to shoot. She also meets a fellow easy on the eyes who could be not only an inside source, but a chance for romance. He could also be a bad guy. He definitely needs an education in feminism, unable to believe Warshawski, or any woman, could possibly be a real detective (book was written in 1982).

It's a little dated, and the writing is a little flat; however, it's good enough. The way her client brought Warshawski into the case was not believable on any level, but I got past that.

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