

## **Double Indemnity**

PHYLLIS Hello, Mr. Neff. Aren't you coming in?

NEFF I'm considering it. (enters)

PHYLLIS I hope you didn't mind my changing the appointment. Last night wasn't so convenient.

NEFF That's okay. I was working on my stamp collection.

PHYLLIS I was just fixing some iced tea. Would you like a glass?

NEFF Unless you have a bottle of beer that's not working.

PHYLLIS There might be some. I never know what's in the ice box. Nettie!... (She pours herself a glass of tea.) About those renewals, Mr. Neff. I talked to my husband about it.

NEFF You did?

PHYLLIS Yes. He'll renew with you he told me. In fact, I thought he'd be here this afternoon.

NEFF But he's not?

PHYLLIS No.

NEFF That's terrible.

PHYLLIS (Calls again) Nettie!... Nettie!... Oh, I forgot, it's the maid's day off.

NEFF Don't bother, Mrs. Dietrichson. I'd like some iced tea very much.

PHYLLIS Lemon? Sugar?

NEFF Fix it your way. Seeing it's the maid's day off maybe there's something I can do for you. Like running the vacuum cleaner.

PHYLLIS Fresh.

NEFF I used to peddle vacuum cleaners. Not much money but you learn a lot about life.

PHYLLIS I didn't think you'd learned it from a correspondence course.

NEFF Where did you pick up this tea drinking? You're not English, are you?

PHYLLIS No. Californian. Born right here in Los Angeles.

NEFF They say native Californians all come from Iowa.

PHYLLIS I wanted to ask you something, Mr. Neff.

NEFF Make it Walter.

PHYLLIS Walter.

NEFF Right.

PHYLLIS Tell me, Walter, on this insurance -- how much commission do you make?

NEFF Twenty percent. Why?

PHYLLIS I thought maybe I could throw a little more business your way.

NEFF I can always use it.

PHYLLIS I was thinking about my husband. I worry a lot about him, down in those oil fields. It's very dangerous.

NEFF Not for an executive, is it?

PHYLLIS He doesn't just sit behind a desk. He's right down there with the drilling crews. It's got me worried sick.

NEFF You mean a crown block might fall on him some rainy night?

PHYLLIS Please don't talk like that.

NEFF But that's the idea.

PHYLLIS The other day a casing line snapped and caught the foreman. He's in the hospital with a broken back.

NEFF Bad.

PHYLLIS It's got me jittery just thinking about it. Suppose something like that happened to my husband?

NEFF It could.

PHYLLIS Don't you think he ought to have accident insurance?

NEFF Uh huh.

PHYLLIS What kind of insurance could he have?

NEFF Enough to cover doctors' and hospital bills. Say a hundred and twenty-five a week cash benefit. And he'd rate around fifty thousand capital sum.

PHYLLIS Capital sum? What's that?

NEFF That's if he got killed. Maybe I shouldn't have said that.

PHYLLIS I suppose you have to think of everything in your business.

NEFF Mr. Dietrichson would understand. I'm sure I could sell him on the idea of some accident protection. Why don't I talk to him about it.

PHYLLIS You could try. But he's pretty tough going.

NEFF They're all tough at first.

PHYLLIS He's got a lot on his mind. He doesn't want to listen to anything except maybe a baseball game on the radio. Sometimes we sit all evening without saying a word to each other.

NEFF Sounds pretty dull.

PHYLLIS So I just sit and knit.

NEFF Is that what you married him for?

PHYLLIS Maybe I like the way his thumbs hold up the wool.

NEFF Anytime his thumbs get tired --

PHYLLIS I want to ask you something, Mr. Neff. Could I get an accident policy for him -- without bothering him at all?

NEFF How's that again.

PHYLLIS That would make it easier for you, too. You wouldn't even have to talk to him. I have a little allowance of my own. I could pay for it and he needn't know anything about it.

NEFF Wait a minute. Why shouldn't he know?

PHYLLIS Because I know he doesn't want accident insurance. He's superstitious about it.

NEFF A lot of people are. Funny, isn't it?

PHYLLIS If there was a way to get it like that, all the worry would be over. You see what I mean, Walter?

NEFF Sure. I've got good eyesight. You want him to have the policy without him knowing it. And that means without the insurance company knowing that he doesn't know. That's the set-up, isn't it?

PHYLLIS Is there anything wrong with it?

NEFF

I think it's lovely. And then, some dark wet night, if that crown block fell on him --

PHYLLIS What crown block?

NEFF Only sometimes they have to have a little help. They can't quite make it on their own.

PHYLLIS I don't know what you're talking about.

NEFF Of course, it doesn't have to be a crown block. It can be a car backing over him, or he can fall out of an upstairs window. Any little thing like that, as long as it's a morgue job.

PHYLLIS Are you crazy?

NEFF Not that crazy. Goodbye, Mrs. Dietrichson. ( He picks up his hat.)

PHYLLIS What's the matter?

NEFF Look, baby, you can't get away with it.

PHYLLIS Get away with what?

NEFF You want to knock him off, don't you, baby.

PHYLLIS That's a horrible thing to say!

NEFF Who'd you think I was, anyway? A guy that walks into a good-looking dame's front parlor and says "Good afternoon, I sell accident insurance on husbands. You got one that's been around too long? Somebody you'd like to turn into a little hard cash? Just give me a smile and I'll help you collect." Boy, what a dope I must look to you!

PHYLLIS I think you're rotten.

NEFF I think you're swell. So long as I'm not your husband.

PHYLLIS Get out of here.

NEFF You bet I will. You bet I'll get out of here, baby. But quick.