

The Accident

Mirabella Davenport is a 27 year-old housewife, who doesn't really love her husband, but stayed in the marriage for the last 5 years because she was concerned. Mirabella was always concerned about things that she presumed other people weren't concerned about. Mirabella was concerned about the litter on the streets, she was concerned about the way men treat women; she was a very concerned woman. It came as no surprise that she was concerned at midnight on Friday, August 25, 1994, when her husband John Davenport, an insurance broker at Viacom insurance brokerage firm had not arrived home from work. John normally arrived home at 8pm each night, but tonight, he was 4 hours late and there was no phone call.

Boom, boom, boom, boom, a resounding pounding at the door. Mirabella moved hesitantly towards the door, she paused, and then nervously turned the knob on the door; standing at the door was two Plainview police officers, goodnight ma'am they said almost in unison, goodnight Mirabella said hesitantly, how may I help you officers? Ma'am, are you Mrs. Mirabella Davenport, yes I am, Mirabella answered, how may I help you officers? Ma'am, I am Officer Smith, and this is my partner, Officer Johnson. Ma'am, I have some bad news, your husband John Davenport was involved in a serious car accident on Highway 66, and he died. Mirabella grimaced and stared glossily at the officers, she blanked out for a few seconds, and then she fell to the floor, and began weeping. Officer Smith moved towards her to comfort her as she twitched and wailed on the floor, oh John! Oh John! She wailed. Mirabella couldn't believe what the officers had just told her, her husband had died in a car accident. As she laid on the floor; she clutched herself and rocked back and forth.

Marsha King A Woman Concerned

Ma'am, Officer Smith asked, is there a relative that we can contact to support you, Mirabella shook her head and pointed to the cordless phone on the desk next to the milky white sofa, Annabelle, she said, call Annabelle. Annabelle was Mirabella's best friend from high school through college. Though she hadn't spoken with her in a few months, she knew Annabelle could be counted on to support her in this difficult time. Officer Smith located the number in Mirabella's speed dial and pressed the button for Annabelle, ring, ring, ring the phone chirped, after 3 rings, hello a chirpy voice answered, Mirabella, where have you been Annabelle asked? Hello, Officer Smith said into the phone, this isn't Mirabella, this is Officer Smith from the Plainview police department...is this Annabelle Lewis? Yes, Annabelle said nervously. Officer is there a problem? Yes, Officer Smith answered. Mirabella asked me to contact you, she need you come to her house right away, it is really important. I will be there in 20 minutes, Annabelle said. Annabelle took a deep breath, she wondered what could have possible happened now, the last time Mirabella called her for support, John had given her a black eye. Annabelle presumed it must be serious because she had never received a phone call from a police officer before now. Officer Smith was concerned that Annabelle sounded nervous, but brushed it aside for now, as he focused on the situation at hand, he would revisit that later, but made a note of it in his officer's notebook.

Annabelle opened the car door of her blue Ford Taurus, and hopped in, turned the key and sped off into the night. As Annabelle approached Highway 66, she saw 3 flares in one lane of the road, a car accident Annabelle mused; she recognized the 3 flares, which was an indicator for an accident. She would be at Mirabella's home in 15 minutes. As she exited the ramp leading to Mirabella's street, Annabelle wondered what was going on; she slowed down as she exited the

ramp. In another 3 minutes, she would be at the house. She stopped cautiously at the **STOP** sign as she entered Macomb Street; there parked in front of 321 Macomb Street, was the Plainview police department's Ford cruiser. Annabelle glided the car to a stop, and hopped out.

She knocked once on the door, and waited patiently for the occupants to respond. A tall lanky officer answered the door, Annabelle he asked, yes, she responded, ma'am I am Officer Smith, I was the one you spoke with on the phone. Come on in, Mirabella is waiting for you. As Annabelle walked through the door, there seated on the sofa was Mirabella, she was puffed and red eye as she sat on the sofa, she glanced quickly at Annabelle as she beckoned her to the sofa....what's going on? Annabelle asked Mirabella, its John, Annabelle, Mirabella said, he was in a car accident on Highway 66 and he died. What? No! Annabelle exclaimed; she grew misty eyed as she rubbed Mirabella on the shoulder. Mirabella, I am so sorry about John....did you contact his parents? No, Mirabella answered, I have to contact them. I was waiting for you to get here.

Carmen and Joseph Davenport lived in another part of the city, Bavaria Crossing. Mirabella hadn't seen them since Christmas day. Mirabella picked up the phone and press#3, ring, ring, Carmen answered the phone on the second ring, a mother's instinct I guess as Carmen didn't sound sleepy so Mirabella presumed that she must have been up concerned about something. John, Carmen asked? Is everything okay, Carmen asked? Mirabella braced herself, Carmen, its John, he was in a car accident on Highway 66, and he died. Carmen exhaled, I had a feeling something was wrong, but I wasn't sure she said. I will wake Joseph up and we will be right there. Okay, Mirabella said, Annabelle and I will be waiting for you. Carmen walked across

the wooded living room floor, and heavily climbed the stairs, one at a time, she was on the 5th step when she collapsed and sobbed heavily.

Carmen had been worried of late about John, but she didn't say anything because she didn't want to pry in his personal life. John seemed distant and very solemn, not his usual self when she saw him at Christmas. Carmen knew John and Mirabella had been having some problems, but she could never imagine anything such as this would happen. Carmen laid on the steps for a few and sobbed quietly. Carmen? Carmen? Is everything okay? Carmen heard Joseph's sleepy voice moving towards the staircase, Carmen quickly wiped her eyes, and heaved herself off the staircase, and proceeded to ascend towards Joseph's voice. Is everything okay? Why are you crying? Joseph, Carmen said, that was Mirabella, its John, he was in a car accident, and he died. Mirabella and Annabelle are on their way to the morgue. We have to meet them there.

The Incident

Carmen and Joseph talked briefly after last Christmas' incident; it happened right before dinner was served, as Carmen approached the kitchen to see if Mirabella needed any help bringing out the food to the table. As Mirabella lifted the casserole dish with the sweet potatoes off the kitchen table, John grabbed her arm and twisted it causing the casserole dish to crash to the floor...the dish glided to the floor with a thud, just then, Carmen swung the door open, Mirabella and John gasped, and stared uneasily at the floor. Excuse me Carmen said with a look of concern as she swung the door back open and re-entered the dining room...hmm, she thought to herself, I wonder what that was about. She had never known John to be an abusive person, but then again, he has been acting a bit strange of late so Carmen wasn't sure. Carmen wondered if

Marsha King
A Woman Concerned

it was something with work or was this related to the mysterious miscarriage that Mirabella had early last year. Carmen still wasn't sure what happened, one minute all was going well, and the next minute there was a sudden collapse. Carmen hadn't asked John or Mirabella about the incident in the kitchen, though throughout dinner, they both pretended as if nothing was wrong.

After Carmen had left the kitchen, Mirabella picked up the casserole dish off the kitchen floor, and placed it in the sink, luckily for her, she had more potatoes in the warm pot on the stove, she removed the potatoes from the pot, and sifted them through the large strainer to remove the excess water. Mirabella sighed deeply, she was getting tired of John's erratic behavior lately, he was never this way, but of late, he was acting stranger than usual, and there were the late night secret phone calls. Mirabella had begun to suspect that John was having an affair or something, but she wasn't quite sure; that was until she overheard the phone call. Where am I supposed to get that kind of money John asked into the phone? It isn't like I have \$40,000 just lying around. I can't have that money to you by tomorrow he said, there must have been a click at the other end of the line because, John stared at the phone as he folded it, and put it in his pocket. He ran his hand through his hair as he paced the floor of the basement. Mirabella quietly tiptoed back towards the kitchen, and luckily she had only opened the door a crack before she heard his voice. Mirabella couldn't believe her ears, why would John need \$40,000, and who was that on the phone.

As Mirabella sat down at the kitchen table, she wondered what could be going, just as she sat back down, John appeared in the kitchen, Mirabella hadn't heard him come in. I have to run out to the office for a few hours, and then perhaps we can go catch a movie. Why are you going to the office today, Mirabella asked, isn't Saturday your day off? Yes, he said, but I have to

catch up on some paperwork because I was really busy all week, and I have to get this done by Monday. Okay, call me when you are on your way home so that I can get ready for the movie, Mirabella said. John gave her a peck on the cheek, and then went on his way. He had to cash out an insurance policy and get that money to Lorenzo because the mob is no joke.

The Mob

John had developed a high stakes gambling habit, and the only people in town that controlled that type of gambling activity was the mob, and they didn't play when it came time to collect their money. John had ran up a tab playing poker, and now he had to pay up or else. John had begun to cash out insurance policies for his clients to pay off his gambling debts, he knew it would be a matter of time before the company caught up to his illegal activities. He had a few close calls with his manager, Rick, but managed to cover his tracks, but he knew it won't be long before Rick catches on to him. John has been at the Viacom brokerage firm for the last 10 years, but now his job may be in jeopardy. It all started one night when John met up with an old high school buddy, Lorenzo at the Roadside Bar. Lorenzo was in town for an event or so he said when he contacted John. John met him at the Roadside Bar across town for drinks and some catching up. Lorenzo was a flashy guy in school, and John could see that not much has changed; he is still a flashy guy, with his new red sports car. John noticed that Lorenzo would tip a \$100 when he paid the tab for their drinks from a stack of cash. John wondered where he got all that money from, but he didn't ask. He would soon find out that Lorenzo was a bookie for the mob. Lorenzo ran the high stakes football and basketball games, and he was in town for a football game, the Silverhawks! The team was playing that night, and Lorenzo was there to take some orders from high rollers.

Marsha King A Woman Concerned

Lorenzo had contacted John to let him know that he had to have the \$40,000 tonight because his boss, Vincenzo was having the books reconciled, and he isn't a happy camper when his money is short. Lorenzo had gotten John an extension on his account because he was a trusted bookie for the last 10 years with Vincenzo, so if he said that John would pay up, Vincenzo trusted that John would pay up or Lorenzo would handle the situation accordingly. Here it is, John thought, the insurance policy for the Williams, a 94 year-old couple who lived in the same neighborhood, Bavaria Crossing as his parents. John had been assigned to the Williams file when James, the other insurance broker transferred to another location. The Williams had a son, Benjamin who was 65 years old, but he died about 4 years ago from lung cancer.

To John's knowledge, he was the only one that was listed as the beneficiary to \$200,000 policy, so John had changed it to a fictional name that he had set up under a dummy company to cash out insurance policies, something that he had been doing for the last 2 years now, since Lorenzo first came to town, and got him involved in this high stakes gambling. Though, he had lost more money than he had actually earned, John had developed a habit of playing poker with the "Big Boys" a group of high spenders who invested heavily in the mob's casinos. The "Big Boys" met every Friday night at the casino Royale for the high stakes game. John went to the game last night, and now he is \$40,000 more in the hole. He didn't want to cash out the Williams' insurance policy, but he had to because he knows he has to give Lorenzo the money tonight to clear out his tab.

John walked towards the office door before he realized that he left his electronic key card in the glove compartment of his car, as he was walking back towards the car, John noticed his boss's car was parked on the other side of the street across from the coffee shop. John wondered

what Rick would be doing at the office today, then he saw her, Annabelle, John recognized her immediately as she walked into the coffee shop and gave Rick a peck on the cheek. John didn't realize that Annabelle and Rick knew each other, as he didn't recall introducing them so he wasn't sure how they knew each other, but this is certainly interesting. He must find out from Mirabella about this latest development with Annabelle, because she must know about Annabelle and Rick, or did she because she hadn't mentioned it to John. Come to think of it, John hadn't seen Annabelle lately, actually in a few months, but then he and Mirabella have been having some problems of late since his gambling had become intense.

John suspected that Mirabella knew about the gambling or at the very least, she must suspect that something strange is going on, but then again, perhaps not, she doesn't seem too interested in what was going with John or so John thought. Mirabella was very much interested in what was going with John, so much so, that she had hired a private investigator to follow John to his Friday night gambling events. Mirabella had known for months now that John was involved some kind of gambling activity with the mob, and his old pal Lorenzo, and Mirabella was very concerned. She is even more so now concerned since Mirabella had overheard John on the phone. Mirabella had meant to talk to Carmen about it, but then she thought perhaps she shouldn't tell Carmen since she might talk to John, and he would know that Mirabella knew. Mirabella wasn't the only one that knew, apparently Annabelle knew as well, since Annabelle and John's boss Rick had been dating for a while, but didn't tell Mirabella that Rick had told her that he suspected that John is involved in some illegal insurance scam, but wasn't exactly sure who else was involved. Annabelle hadn't told Mirabella what Rick had told her, but she thought perhaps she should since she wasn't sure if she knew or not.

The Meeting

Annabelle had been seeing Rick for a few months now, and today she was meeting him at the coffee shop across from his office. Annabelle wasn't quite sure what the reason was for Rick wanting to see her early in the morning, but he sounded worried, so she came to see what was going on. Annabelle, I am glad you could make it so early, Rick told her. What's going on. Annabelle asked? Its John, Rick informed her. I just found out that he has been cashing out insurance policies through some dummy company that he created. Rick informed Annabelle, that John was involved with some high school pal Lorenzo, who is a bookie for the mob. Apparently, Mirabella hadn't been the only one to hire a private investigator, Rick had hired one as well since he had become increasingly suspicious of John when he asked him for some paperwork from two of his clients, and he wasn't able to locate the information. When John did locate the information, the information regarding the beneficiaries was a bit sketchy, so Rick checked it out without John's knowledge, and that is when he found the dummy company that John had set up to siphon the money into the account once he cashed out the policies. Rick also found out that this was far worse than he thought, the mob was involved in the situation, and Rick knew he had to take it up the chain of command because the mob was serious business. Rick had scheduled a meeting with the firm's Vice President, Bill on Monday morning, and he was extremely anxious about what is going to happen.

Rick's boss Bill had asked him to meet with him on Monday at 7 am to go over John's files so they could figure out which clients were affected by John's scam. Rick had also gathered the file the private investigator had given him so that he could take that to Bill as well. Rick was nervous as he had found out about the mob's involvement in John's scam...he found out that

Lorenzo, John's friend was back in town and Rick is almost certain that he and John are up to no good. Rick suddenly noticed that John was watching him and Annabelle from across the street. John wondered what was going on with Annabelle and Rick. He thought that since he wasn't sure why Rick was meeting with Annabelle, he should play it safe, and let Rick know that he had stopped by the office to do some paperwork. John got his company's electronic key card from the car, and headed across the street to where Annabelle and Rick were now seated in a corner booth in the coffee shop. Annabelle was the first to see him; Annabelle motioned to Rick to look out the window that was when Rick saw John approaching. John noticed that Rick and Annabelle had seen him approaching, he waved, and smiled at them as he approached the entrance of the coffee shop. Hey Rick, Annabelle, John said as he approached the table, what are the two of you doing here on a Saturday morning, John asked them. Annabelle shifted nervously in her seat, oh John, we were just catching up on some things, but I guess you caught us, Annabelle and Rick said. John didn't realize that Rick and Annabelle were seeing each other; he wondered how long they have been seeing each other.

John had introduced Annabelle to Rick last spring at a charity golf event that the company had sponsored for Union, a local nonprofit. What are you doing at the office today, Rick asked John. I thought you had wrapped up the Anderson case on Thursday. I did John said or mostly he said, I just have a few final touches to make, and I will have it to you for your morning meeting with Bill. Okay, Rick said, because Bill and I have a very important meeting on Monday morning. Okay, I will catch up with you on Monday then John said. ...I just wanted to grab a cup of coffee before I head into the office. John walked up to the counter, and ordered a medium coffee with 3 cream and 3 sugars, and then sauntered off to the office.

John had to wrap up the last of his cases today for Rick's morning meeting...he was glad that he didn't have to fudge the Anderson case in anyways because the William's insurance policy was sufficient to cover his gambling debts, and the additional games that he plans to play when he meets up with Lorenzo. John was a bit worried after the last phone call with Lorenzo, but now that he had the Williams' policy, he felt much more relaxed, he was looking forward to meeting up with Lorenzo tonight for a night of high stakes poker. John had only planned on staying at the office for about 2 hours, but 4 hours later, he was wrapping up. He dropped the file on Rick's desk as he exited the building. He planned to head home to pick up Mirabella so that they can catch a movie; he thought he would stop at the movie theater on his way home to get the tickets. John picked up his phone and dialed his house number; Mirabella didn't answer the phone, but just as he approached the exit for the movie theater, Mirabella called him back. John informed her that he was about to stop at the movie theater to pick up the tickets, but wanted to know which movie she wanted to see. Mirabella said she wanted to see the Glass Door, a new thriller that she read about in the theater section of the morning's newspaper.

Mirabella had received a phone call from Annabelle earlier to let her know that John had seen her and Rick at the coffee shop by the office. Annabelle was concerned that Mirabella hadn't told her that John would be stopping by the office, because she didn't want John to know what was going on. Mirabella, Annabelle and Rick had known for about a year now about John's insurance scams, and they were itching to get in on the action, but they had to figure out how to get rid of John and his mob ties because they thought that would bring too much heat on them. Mirabella, Annabelle and Rick have been hatching for months now on how to get rid of John without arousing suspicions, they had finally decided on a car accident, now they just have to set

Marsha King
A Woman Concerned

their plan in motion. The threesome had decided that they would put their plan into action for a Friday night. Fridays are usually busy nights with people going to the drive-in movie theater, and casinos so it wouldn't be unusual for a car accident to occur, as they so often do on these busy weekends, and so the plan was put into motion. Rick had found out from an internet site how to change the pressure gauge on the rear tires of John's SUV so that when he tries to stop the car, it would overturn. Annabelle had agreed to bump John's car into the highway divider so that when he tries to stop, the car would flip over the divider. Mirabella as usual would play the dutifully concerned housewife who wouldn't contact the police until she knew for certain what happened to John. She was ready to be rid of John, but most importantly, she wanted money, and there was lots of it, and she didn't want to share with John or anybody else for that matter. She wasn't too keen on sharing with Annabelle or Rick either, and she most certainly didn't trust them.