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RIPOFF

Sometimes Stephen's ambition got out of hand. This was one of those times. At first, the idea only nagged at him when he tried to drift off to sleep. Then it invaded his dreams, and now it beckoned to him in waking hours, affecting the quality of his work. The thing was, it seemed so easy.

He leaned back, then strained to remember the first time "The Plan" popped into his mind. With his eyes closed, he pulled the lever on his tattered Lazy Boy recliner and allowed his mind to drift.

He really must have looked forlorn, wondering how to fend off the bill collectors as he pulled the handful of bills and dun notices from his mailbox in the lobby of his apartment complex that day. Then Annie Forrester rolled up to the bank of boxes in her wheelchair. The old crone said in a cracking voice, "Hey, sonny, do a good deed and help me get my mail. It's in that box all the way at the top." She made one of those old lady noises in her throat, as she pointed to the top row. "You'd think after all my complaining they'd give me a box on the lowest tier. But,

no, that young whippersnapper in the management office doesn't pay one bit of attention to me. I'd like to see her in a wheelchair. What would she do then?"

Without a word, he'd taken the key she offered, opened her box and gathered what appeared to be envelopes with checks from various banks and stock brokerage firms. He had a fleeting notion that either the old dame was loaded, or all of the checks were small, but that thought slipped away as soon as he handed the envelopes and key back.

Without a word of thanks, she rolled away.

The next day, there she was at the mailbox, almost as though she had been waiting for him. He pasted a smile on his face and said, "Afternoon Ma'am. Can I help with your mail again?" The truth of the matter was, that since his box only held bills and advertisements, it felt good to touch envelopes containing money, even if it wasn't his.

She gave him an almost flirtatious grin, exposing sparkling teeth, and handed him her key. "How kind of you, young man. I kind of hoped you'd be here. What's your name, anyway?"

"Stephen. Stephen Rollins. I live in 501."

"Well, I guess you know from my mail that I'm Annie Forrester. I've lived in this building since it was built. You moved in about four months ago or so, I think. Noticed you and thought you looked like a nice young man."

"Thanks, Miss Forrester."

With a twinkle in her blue eyes, she said, "Stephen, would you be interested in making some extra money? If you are, I think I have something for you."

Stephen didn't have to think very long about what extra money would mean. Depending upon how much it was, it certainly could end his struggle to make the rent each month, and if

there was enough, maybe even a little left over for dinner in a nice restaurant now and then.

“What would I have to do, Miss Forrester?”

She patted his hand and said, “If we’re gonna be doing business together, just call me Annie.”

And, that was how it started.

Annie invited him to come to her apartment the following night so she could fill him in on what would be required. It was hard to imagine the old woman could have anything to offer that would produce much additional income, but he’d gone anyway. When she opened the door, he was blown away.

Annie’s apartment didn’t look anything like his, which was furnished with early Salvation Army. He only had a single, so it hadn’t taken much furniture to fill it. This apartment was luxurious, with designer furniture, beautiful artwork on the walls and kitchen appliances so modern they looked like an ad in the Sunday Times. He figured those envelopes must have held large checks.

“Sit down, Stephen. Make yourself at home. I made some coffee, but if you’d rather have a drink, help yourself.” She pointed to a fully set up bar in one corner of her living room.

“Geeze, Annie, your living room is about twice the size of my whole apartment. Guess I will have a drink instead of the coffee.” He crossed the Berber carpet, then poured a healthy slug of Chivas Regal scotch for himself. “I’m anxious to hear what you have to offer, Annie. I really could use some extra money.”

She flashed what a writer might have described as a perfect Mona Lisa smile. “Oh, don’t worry Stephen. There’s plenty of money to be made.”

With that, she chattered about some scheme that sounded like a no-brainer. Something about picking up packages for her from one location and taking them to the Federal Express office. Then going to another Fed Ex office and picking up other boxes from Will Call. She offered a lot of other details, but he had stopped listening. It sounded easy and paid one hundred dollars a week. Four hundred dollars a month would make a huge difference in his lifestyle.

“I’m glad you decided to do this, Stephen. I run a little business and you will be a great help to me. By the way, I pay in cash, and since I trust you—” She giggled like a schoolgirl and continued, “—how about if I pay you in advance?”

He was so surprised, he almost choked on the words. “Wow. Fine with me Annie.”

She went to a cabinet in the dining room, opened a drawer and pulled out a roll of money. As the cliché goes, it looked big enough to choke a horse. When she stripped off a bill, he couldn’t help noticing that it looked like the entire roll was hundreds, and more rolls were crammed into the drawer. Little old Annie Forrester must have had thousands of dollars just sitting in that unlocked drawer.

“Well, Stephen, here’s your money. She had waved it under his nose and handed him some papers and a pen. She tapped a spot at the bottom of the second page. All you have to do is put your signature right here and I’ll give you the money. I don’t want people knowing my business, so this just says you agree to keep our dealings confidential.

Stephen signed the paper without even reading it. When he handed it back to her, she smiled and said, “Good boy. There’s plenty more where that came from.”

That was two months ago. He had definitely enjoyed the extra money, but couldn’t stop thinking about that drawer filled with money. Greed was whispering in his ear. It would be so easy. “The Plan” nagged at him. He rationalized with thoughts like, “What defense could an old

woman like her put up?” Occasionally he did wonder why he’d never seen her around the building before, but didn’t dwell on it. It was more important to figure out how he was going to steal the money.

An insistent ding signaled that the Hefty Man frozen dinner he’d placed in the micro before settling down in the recliner was ready. Since he’d hooked up with Annie lots of things had changed. He no longer had to eat the cheapest food available. Tonight he hadn’t felt like sitting in a restaurant by himself, so he figured the Hefty Man would be just fine. Besides, he had a lot to work out in his mind.

Once he had done it, he would just move away. Disappear. It seemed so simple. He could live anywhere. Besides, if there was enough money in the apartment, he might not even have to worry about a job. One time she had gone into her bedroom and come back with his hundred dollar bill. Why, he wouldn’t be surprised if the old dame had money stashed all over the place. He had read that old folks did that sometimes.

He put the recliner back in the upright position, then removed his dinner from the microwave. While he forked semi-tasteless Chicken Divan and shriveled vegetables into his mouth, he knew what to do. The next time Annie asked him to come up to the apartment for his weekly pay, he would hit her on the head with something heavy and knock her out. He wouldn’t even have to bring anything with him, because there were plenty of little statues around her apartment. One of those would do the trick nicely. After she was out cold, he would search the place, take everything he found, and clear out.

Stephen could hardly wait for the next two days to pass. He hadn’t seen Annie at the mailbox today, and she hadn’t asked him to do any errands for a few days. He only hoped that

nothing had happened to her. That would be a fine mess, wouldn't it? After all of his plotting and planning, maybe the old girl had kicked off or something.

"Don't think that way," he told himself. "Pretty soon you'll be rolling in dough. Annie will be mad as hell when she comes to, but heck, she made it once—she'll know how to make it again." Stephen realized he'd actually been talking out loud, but that's what worry will do to a guy. It was too close now to have it slip away.

She normally paid him on Thursday. So, that Thursday evening he took the elevator to her top floor penthouse apartment. Stephen had been able to afford an apartment in a building this nice, only because he had spotted an ad for a sublet at a ridiculously low price. After seeing lots of rat holes for the same price they were asking for his single, he hadn't thought twice, and signed the sublease.

"Lovely unfurnished single. Sublet available for two years, single males only apply."

A real estate agent had handled the transaction, and each month he paid rent to a real estate office. Stephen had viewed the ad as an indication that his luck was changing. So, when he'd met Annie, he figured his new karma had kicked in.

As he approached, he noticed that the door to Annie's apartment was slightly ajar. He knocked on it with no answer. Then he called out, "Annie, are you in there?" No answer. Had his worst nightmare come true? Had something happened to Annie right on the brink of his becoming rich? Well, unless someone had beaten him to the punch, even if Annie was sick or, heaven forbid, dead, the money was probably still in the apartment. He would just help himself to it and take off.

He pushed the door open slowly, then stepped into the foyer. That was the last thing that Stephen Rollins ever did before he pitched forward onto the marble floor. He never felt the

expertly placed kitchen knife plunge into his back. As his life spilled out on the cold stone, a woman stepped from behind the door. She shook her head and said out loud, “Funny how it always takes them exactly the same amount of time to go for the money.”

She walked to the phone, dialed, then said in Annie Forrester’s quavery voice, “I want to report a murder. The young man who helps me has been stabbed to death right here in my apartment.”

Before the police arrived, Madeline Stringer, the actress who had posed as Annie for the past few months, went into the bedroom, took out her makeup kit and, with an expert hand, aged forty years in the span of fifteen minutes. She tugged on a silver wig, then took the wheelchair out of the closet, ready to greet the police when they arrived. Madeline had tried to make it as an actress for several years without much success. She hit upon what would become her life work, and make her a very rich lady, when she got the part of an old crone in a diabolical play.

This was the fifth time in as many years that Madeline had pulled off her ingenious scheme.

She would rent a luxurious apartment as an old, disabled but wealthy woman. Then she rented another one bedroom or single in the same building under a different name. Once things were settled, she ran an ad for a sublet at a ridiculously low price in the local paper. She hired a real estate agent to handle the lease, establishing very specific guidelines. The successful applicant must be a single man, young (so they wouldn’t be very worldly,) marginal credit was okay with her (so they would need extra money,) and they must not list local relatives as references. When the right person applied, and they always did, she approved the sublet and the game began.

If the person didn't want the "job" she offered, or they were too smart, she bought them out of the sublease, but that had only happened once—a very smart young woman in Baltimore. That woman actually read the paper that she was asked to sign in order to get the first hundred. While it appeared to be a confidentiality agreement, she had seen immediately that the second page, the one with the signature line, was actually an application for a large life insurance policy. After careful research, Annie had discovered a few companies that didn't require a physical for people under twenty-five. No more women after that. They looked too closely at the details.

In the case of Stephen Rollins, she listed the beneficiary as Tricia Applegate, another of Madeline's characters. Each of her "roles" had been pulled it off in a different city using a different identity.

By the time the police arrived, Madeline had transformed herself back into a very pale Annie Forrester. She sat in the wheelchair wringing her hands, giving the police whatever information she could. She fanned her face and looked like she was ready to pass out, so they didn't press her much.

The detective said, "This must be just awful for you Miss Forrester. Do you need me to call someone to stay with you?"

In her best old woman voice she said, "Thank you officer, but that won't be necessary. Let me give you whatever information I can now. I think that I'd like to get away for a while, if there's no problem with my leaving. Knowing poor Stephen was killed right in my foyer has made me ill. I'm not a suspect or anything, am I?" She looked at him wide-eyed through spectacles that held nothing but plain glass.

The officer patted her shoulder and said, "Of course not, Miss Forrester. Just leave a number where we can reach you, and we'll contact you if we need anything else. I understand your need to get away. Will you be with friends?"

She allowed a tear to escape as she said, "I don't know. I thought I would just stay at a hotel here in the city until I decide where to go. I can't stay here, where Stephen was murdered, at least not just yet."

The officer nodded. "I understand."

"He was such a nice young man. Who would do something like this? They would have to be a monster to kill poor Stephen." She collapsed into tears. Wiping furiously at her eyes she said, "I want to tell you everything I possibly can now. I hope I never have to talk about it again. After all, I don't have that many years left now, do I?"

Madeline made sure she didn't leave out anything. She even offered the detective a nice cup of tea. He declined. She talked for at least half an hour, giving every detail she could think of. Then she signed the statement and he left.

That night she left the apartment in her wheelchair, still disguised as Annie, in case anyone was watching. She had scooped all of the money into a small suitcase that she balanced on her lap along with a tote bag. The cab she had ordered waited at the curb. When they arrived at the Marriott hotel, she checked in. Once in the room, she cleaned her face and took off the silver wig.

The next afternoon, wearing the high leather boots, tight jeans and tee shirt she had shoved in the tote, Madeline applied expert makeup and some brown contact lenses. As a final touch she pulled on a long dark brown wig with feathery bangs and went down to the lobby. Just like that, Annie Forrester disappeared from a room in the Marriott hotel, leaving the police to

investigate the disappearance and wonder if it was connected to the unfortunate death of Stephen Rollins.

She checked into a Residence Inn in Long Beach under another of her aliases, and stayed for a week—long enough to receive a voice mail from the insurance company on the Atlanta area code cell phone she purchased a few months earlier. Shortly after she heard the message, she called the insurance company and asked for the claims department.

When the adjuster answered, Madeline said in a syrupy Southern accent, “This is Tricia Applegate. You left a message that you’re handling the policy for my dear friend Stephen Rollins.” She made herself sound like she was trying not to cry. “Dear Stevie. I still can’t believe he’s gone. The last time I talked to him he said he’d taken out an insurance policy. I said that was stupid, and we joked about it. I said, ‘Sure like you’re going to die young.’ He said, ‘You never know. I could be hit by a bus tomorrow. We were like brother and sister, you know. Who would have ever suspected that would be the last time I spoke to him.’” She sniffed loudly.

“Well, Miss Applegate, I’m calling because you were his sole beneficiary and the amount is quite large.”

She feigned surprise. “Me? A lot of money? What do I have to do now?” She made it a point to cry for a moment, gulped and said, “I’ve never had to do anything like this.”

The adjusters’ answers were always the same—predictable. Just as it was always the same when she knew she had a good prospective tenant on the hook. Too bad she hadn’t thought about doing this years ago. With well over three million dollars in stocks and CDs now, she was able to live nicely off the dividends, but with another \$250,000 or \$300,000, she could keep a liquid account for traveling and little indulgences. Once the proceeds from Stephen’s policy were

deposited into the account she had set up for Tricia Applegate, she would only give one more performance. After that, she could live the life she'd always dreamed of.

Madeline spread a map of the United States on the bed, closed her eyes and took a stab at it with a perfectly manicured fingernail. When she opened her eyes, her finger rested on Santa Fe, New Mexico. *Ummm. Southwest this time.* That would be fun.

She curled up on the sofa and ran names through her mind, as she tried to picture what the next old lady would look like. Maybe she would call her Maude. No, too stuffy sounding. After conjuring up a few more, she hit on Arabella. Arabella Unger, retired jewelry designer. A marvelous personality for her last *paying* part. The image in her mind's eye certainly didn't look anything like Annie Forrester. No sense taking chances. Flamboyant Arabella would be an over-the-hill hippie dripping in turquoise, with brilliant auburn hair. Maybe she would use a silver handled cane this time, one inlaid with turquoise and carnelian. All that remained now was to develop the character for the next grieving beneficiary.

She picked up the phone. "I'm inquiring about first class flights to Santa Fe, New Mexico. Yes, tomorrow, and I prefer a non-stop morning flight."