

DOUBLE INDEMNITY



A Study Guide

presented by

San Jose Repertory Theatre

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SAN JOSE
Rep

BY

JAMES M. CAIN

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ADAPTED FOR THE STAGE BY

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DOUBLE INDEMNITY

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SYNOPSIS

THERE ARE THREE ELEMENTS ESSENTIAL TO A SUCCESSFUL MURDER

From the dark and dingy streets of L.A. comes a treacherous tale of love and murder. The beautiful and seductive Phyllis Nirlinger unveils a cold-blooded scheme to murder her husband, but not before first taking out an insurance policy on his life — one which pays double if her husband dies in a fall from a moving train. Smart-talking insurance agent Walter Huff falls victim to the persuasive femme fatale and, caught in a web of greed and lust, the adulterous couple commits the almost perfect crime, leading to guilt, suspicion, and betrayal.

"...Tautly narrated and excruciatingly suspenseful... an X-ray view of guilt, of duplicity, and of the kind of obsessive, loveless love that devastates everything it touches."

-Vintage Crime, book review

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About the Author



Though he disavowed any association with the hard-boiled or noir style of writing, author **James M. Cain** was one of its leading architects. His best novels, which included *The Postman Always Rings Twice*, *Mildred Pierce* and *Double Indemnity*, helped to establish the tenets of the style in both novel and film form through stories of outsiders and misfits whose interactions with each other, spurred largely through sex or greed, ultimately lead to their destruction. Cain's lean prose, which was fraught with lust and violence, became a favorite source

for Hollywood noir, and some of the best films of the genre were based on his work, including the 1946 version of "Postman," Billy Wilder's "Double Indemnity" (1944), and 1945's "Mildred Pierce" with Joan Crawford. Cain continued to publish well into the 1970s, though his subsequent novels lacked the blood and fire of his best titles, which kept him in print for decades after their release, and ensured his place among the great thriller writers of the 20th century.

Born James Mallahan Cain in Annapolis, MD on July 1, 1892, he was the son of James W. Cain, a distinguished educator and president of Washington College, and opera singer Rose Cain, who passed her love of classical music to her son. She did not, however, lend any support to her son's own singing ambitions, and so after earning his bachelor's degree from his father's college at the age of 18, he worked in a variety of jobs, including meat packer, clerk and prep school teacher. In 1917, Cain was drafted into the Army and spent the last year of World War I in France, editing *Lorraine Cross*, the 79th Division's newspaper.

Upon his return to the United States, Cain worked as a police reporter for the *Baltimore American*, then covered the woes of the West Virginia coal industry for the *Baltimore Sun*. He soon worked his way up to the esteemed *New York World*, where he penned a column on American policy that was later compiled in his first book, *Our Government* (1930). In 1928, his friend and mentor, H.L. Mencken, published his short story, "Pastorale," in his prestigious magazine, *American Mercury*, and praised him as "the most competent writer the country ever produced." When the *New York World* closed its doors in 1931, Cain worked briefly at *The New Yorker*, but disliked the magazine's editor and found, Harold Ross. He accepted a six-month deal to write for Paramount Studios, but remained in Southern California for 15 years, penning scripts but rarely receiving onscreen credit, save for three films, including the romantic thriller "Algiers" (1938), which made stars out of exotic imports Charles Boyer and Hedy Lamarr, as well as sparking the oft-misquoted line "Come with me to ze Casbah." In his spare time, Cain penned more short stories, which saw print in such top magazines as *Esquire* and *Ladies' Home Journal*. One of these, "The Baby in the Ice-Box" (1933), was the first of his works to be adapted into a feature as 1934's "She Made Her Bed," starring Richard Arlen and Robert Armstrong.

Cain published his first novel, *The Postman Always Rings Twice*, in 1934. A briskly written thriller about a dangerous romance between a drifter and a femme fatale, the novel was praised for its stark, unsentimental language and pacing, but also condemned in conservative circles for its violence and elements of sadomasochistic sex. *Postman* would go on to become one of the key works in the canon of hardboiled mystery fiction, though Cain would go on record that he was attempting to capture the language of the average man on the street rather than adhere to any

Novels by James M. Cain

- 1930 *Our Government*
- 1934 *The Postman Always Rings Twice*
- 1937 *Serenade*
- 1941 *Mildred Pierce*
- 1942 *Love's Lovely Counterfeit*
- 1943 *Career in C Major and Other Stories*
- 1943 *Double Indemnity* (first published in *Liberty Magazine*, 1936)
- 1944 *The Embezzler* (first published as *Money and the Woman*, *Liberty Magazine*, 1938)
- 1946 *Past All Dishonor*
- 1947 *The Butterfly*
- 1948 *The Moth*
- 1948 *Sinful Woman*
- 1950 *Jealous Woman*
- 1951 *The Root of His Evil* (also published as *Shameless*)
- 1953 *Galatea*
- 1962 *Mignon*
- 1965 *The Magician's Wife*
- 1975 *Rainbow's End*
- 1976 *The Institute*
- 1981 *The Baby in the Icebox* (short stories)
- 1984 *Cloud Nine*
- 1985 *The Enchanted Isle*

"I make no conscious effort to be tough, or hard-boiled, or grim, or any of the things I am usually called. I merely try to write as the character would write, and I never forget that the average man, from the fields, from the streets, the bars, the offices, and even the gutters of this country, has acquired a vividness of speech that goes beyond anything I could invent, and that if I stick to this heritage, this logos of the American countryside, I shall attain a maximum of effectiveness with very little effort."

Preface to *Double Indemnity*

DOUBLE INDEMNITY

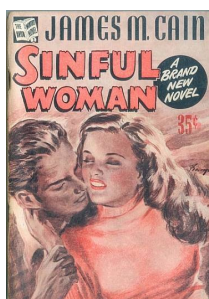
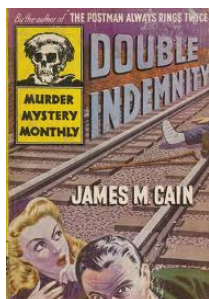
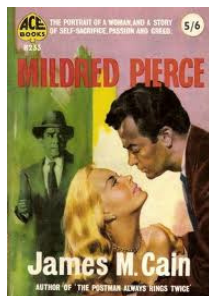
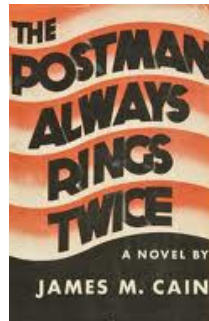
About the Author

style or genre. The book was also adapted into a Broadway play in 1936 and later into film five times; first in France as "Le Dernier Tournant (The Last Turning)" (1939), and then in Italy as "Osessione (Obsession)" (1942) for director Luchino Visconti. The best-known versions were undoubtedly Tay Garnett's 1946 American adaptation with John Garfield and Lana Turner as the doomed lovers.

The late 1930s and most of the 1940s were the high points of Cain's literary career. During this period, he wrote some of his most indelible works, including *Serenade* (1937), about an American singer attempting to return to the United States with a Mexican prostitute; *Mildred Pierce* (1941), about a working-class mother whose attempts to elevate her family's social position are outdone by her scheming daughter; and 1943's *Double Indemnity*, which hinged on a plan hatched by an insurance agent and his married lover to cash in on her husband's insurance policy. All three were made into features. "Serenade" received a half-hearted adaptation by Anthony Mann with opera singer Mario Lanza in the lead, but "Double Indemnity" (1944), with Fred MacMurray and Barbara Stanwyck as the duplicitous lovers and Edward G. Robinson as a cagey investigator, was considered a classic of film noir. Michael Curtiz's take on "Mildred Pierce" (1945) earned Joan Crawford an overdue Best Actress Oscar as the long-suffering heroine and Ann Blyth received an Academy nod as her monstrous offspring.

Though Hollywood appeared to love Cain's work, he was less than enthusiastic about the industry's treatment of writers. In 1946, he wrote a series of articles for *Screen World* magazine that advocated the establishment of the American Authors' Authority, which would protect copyrights and represent writers in contract negotiations and court disputes. The idea, dubbed the "Cain Plan," was denounced as a Communist notion by several fellow writers, including Clare Boothe Luce, Ayn Rand and John Dos Passos, who formed the American Writers Association in response. Cain and *Studs Lonigan* author James T. Farrell later engaged in a debate, which was reprinted in *The Saturday Review*, but the American Authors' Authority was soon a dead issue. Cain was also a target of fellow hardboiled novelist Dashiell Hammett, who despised his penchant for graphic material, which he described as the "offal of literature."

Cain's work and personal life began to falter in the late 1940s and 1950s. Three marriages, including a combative union with silent



film actress Aileen Pringle, had taken a serious toll on his finances, and a personal vendetta against Cain by newspaper magnate William Randolph Hearst made it difficult for him to find work as a journalist. His novels during this period, which include the Southern potboiler *Butterfly* (1947) and his personal favorite, *The Moth* (1948), did not receive the same degree of acclaim or sales as his best-known work. After marrying his fourth wife, opera singer Florence Macbeth Whitwell, Cain left California for Maryland, where he would remain for the rest of his life. Hollywood continued to mine his oeuvre for features, but like his novels, the results - including 1956's "Slightly Scarlet," an adaptation of *Love's Lovely Counterfeit* (1942) with John Payne and Arlene Dahl - were only modestly successful.

Cain released novels sporadically throughout the 1950s and 1960s; his reputation as a crime writer had diminished, though in France he was still regarded as a major author, and was credited as an influence on Albert Camus' *The Outsider*. In 1970, he was named a Grand Master by the Mystery Writer of America, which sparked something of a revival in his works. Cain turned out two more forgettable novels in the 1970s, *Rainbow's End* in 1975 and *The Institute* in 1976, before succumbing to a fatal heart attack on Oct. 27, 1977 at the age of 85.

Posthumous collections and novels continued to see print into the late 1980s, as did adaptations of his work. The most notable of these was a 1981 version of "The Postman Always Rings Twice" by Bob Rafelson, with Jack Nicholson and Jessica Lange in the leads. Rafelson's version played up the carnal aspect of their characters' relationship, which generated mixed reviews by critics and fans alike. A 1982 opera and stage play based on the novel soon followed. In 1982, Pia Zadora starred in a tawdry, softcore take on "Butterfly" by exploitation director Matt Cimber, who was able to lure Stacy Keach and Orson Welles into the embarrassment. A posthumous novel, *The Enchanted Isle* (1985), which received a critical drubbing upon its release, was adapted into the 1995 independent drama "The Girl in the Cadillac," which was similarly ignored by audiences. In 1998, Hungarian director Gyorgy Feher directed "Szenvedely (Passion)," an adaptation of *Postman* set in Eastern Europe. In 2010, director Todd Haynes directed a five-part miniseries based on "Mildred Pierce" for HBO, with Kate Winslet as Mildred and Evan Rachel Wood as her venomous daughter, Veda.

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History of Crime Fiction



Crime fiction is a typically 19th- and 20th-century genre, dominated by British and American writers. It is widely agreed that origin of architecture of the crime/revenge story lies with American poet and short story writer Edgar Allan Poe (1809–1849) in his *The Murders in the Rue Morgue* (1841) and *The Cask of Amontillado* (1846). Poe created the first fictional detective (a word unknown at the time) in the character of C. Auguste Dupin, as the central character of some of his short stories (which he called "tales of ratiocination"). Poe "was the first to create a character whose interest for the reader lay primarily (even solely) on his ability to find hidden truths. Poe seems to have anticipated virtually every important development to follow in the genre, from the idea of a lesser side-kick to the detective as narrator (later epitomized in the Dr. Watson of the Sherlock Holmes stories) to the concept of an armchair detective to the prototype of the secret service story."



Original Manuscript of Poe's "...Rue Morgue"

One of the early developments started by Poe was the so-called *locked room mystery*. These stories are so called because they involve a crime—normally a murder—which takes place in a "locked room." In the simplest case this is literally a hermetically sealed chamber which, to all appearances, no one could have entered or left at the time of the crime. More generally, it is any crime situation where—again, to all appearances—someone *must* have entered or left the scene of the crime, yet it was *not* possible for anyone to have done so. The resolution of such a story might involve showing how the room was *not* really "locked"; or that it was not necessary for anyone else to have come or gone; that the murderer is still hiding in the room; or that the person to "discover" the murder when the room was unlocked in fact committed it just then. Here, the reader is presented with a puzzle and encouraged to solve it before finishing the story and being told the solution.

In 1887, Scotsman Sir Arthur Conan Doyle (1859–1930) gave fresh impetus to the emerging form of the detective story by creating Sherlock Holmes, resident at 221B Baker Street, London—probably the most famous of fictional detectives and the first one to have clients, to be hired to solve a case. Holmes's art of detection consists in logical deduction based on minute details that escape everyone else's notice, and the careful and systematic elimination of all clues that in the course of his investigation turn out to lead nowhere. Conan Doyle also introduced Dr. John H. Watson, a physician who acts as Holmes's assistant and who also shares Holmes's flat in Baker Street with him. "Watson also serves the important function of catalyst for Holmes's mental processes. [...] From the writer's point of view, Conan Doyle knew the importance of having someone to whom the detective can make enigmatic remarks, a consciousness that's privy to facts in the case without being in on the conclusions drawn from them until the proper time. Any character who performs these functions in a mystery story has come to be known as a 'Watson'."



The 1920s and 30s are commonly known as the "Golden Age" of detective fiction. Most of its authors were British—Agatha Christie (1890–1976), Dorothy L. Sayers (1893–1957), and many more; some of them were American, but with a British touch. By that time certain conventions and clichés had been established which limited any surprises on the part of the reader to the twists and turns within the plot and of course to the identity of the murderer. The majority of novels of that era were whodunnits, and several authors excelled, after successfully leading their readers on the wrong track, in convincingly revealing to them the least likely suspect as the real villain of the story. What is more, they had a predilection for certain casts of characters and certain settings, with the secluded English country-house at the top of the list. These novels were sometimes known as "cozy" mysteries,

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History of Crime Fiction

because they took place in such cozy surroundings.

A U.S. reaction to the cozy conventionality of British murder mysteries was the American hard-boiled school of crime writing (certain works in the field are also referred to as noir fiction). Writers like Dashiell Hammett (1894–1961), Raymond Chandler (1888–1959), Jonathan Latimer (1906–1983), Mickey Spillane (1918–2006), and many others decided on an altogether different, innovative approach to crime fiction. This created whole new stereotypes of crime fiction writing. The typical American investigator in these novels works alone. He is between 35 and 45 years or so, and both a loner and a tough guy. His usual diet consists of fried eggs, black coffee and cigarettes. He hangs out at shady all-night bars. He is a heavy drinker but always aware of his surroundings and able to fight back when attacked. He always "wears" a gun. He shoots criminals or takes a beating if it helps him solve a case. He is always poor. Cases that at first seem straightforward, often turn out to be quite complicated, forcing him to embark on an odyssey through the urban landscape. He is involved with organized crime and other lowlifes on the "mean streets" of, preferably Los Angeles, San Francisco, New York, or Chicago. A hard-boiled private eye has an ambivalent attitude towards the police. It is his ambition to save America and rid it of its mean elements all by himself.

Hard-boiled crime fiction is not devoid of clichés and stereotypes — it just uses a different set of them. Generally, it does include a murder mystery. However, the atmosphere created by hard-boiled writers and the settings they chose for their novels are different from English country-house murders or mysteries surrounding rich old ladies elegantly bumped off on a cruise ship, with a detective happening to be on board. "Hard-boiled fiction would have happened anyway, even if Agatha Christie and Dorothy L. Sayers had not written the way they did or Knox had not formulated his rules. The impetus came from the conditions of American life and the opportunities available to the American writer in the 1920s. The economic boom following the First World War combined with the introduction of Prohibition in 1920 to encourage the rise of the gangster. The familiar issues of law and lawlessness in a society determined to judge itself by the most ideal standards took on a new urgency. At the same time, the pulp magazines were already exploiting a ready market for adventure stories—what Ronald Knox would have called "shockers"—which made heroes of cowboys, soldiers, explorers and masked avengers. It took no great leap of imagination for them to tackle modern crime and detection, fresh from the newspaper headlines of the day, and create heroes with the same vigor."

Over the decades, the detective story metamorphosed into the crime novel (see also the title of Julian Symons' history of the genre). Starting with writers like Francis Iles, who has been described as "the father of the psychological suspense novel as we know it today," more and more authors laid the emphasis on character rather than plot. Up to the present, lots of authors have tried their hand at writing novels where the identity of the criminal is known to the reader right from the start. The suspense is created by the author having the reader share the perpetrator's thoughts—up to a point, that is—and having them guess what is going to happen next (for example, another murder, or a potential victim making a fatal mistake), and if the criminal will be brought to justice in the end.



Agatha Christie



Raymond Chandler

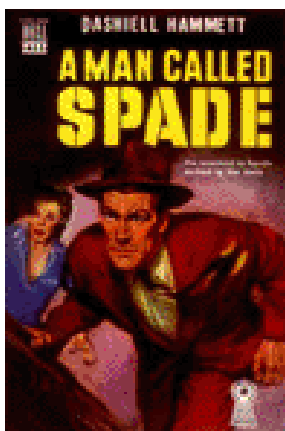
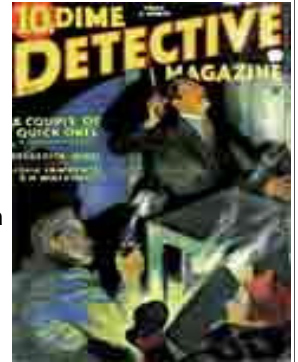


Humphrey Bogart famously played Raymond Chandler's Philip Marlowe

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American Hard-Boiled Crime Fiction 1920s-40s

Early twentieth-century American crime fiction wasn't entirely 'hard-boiled'. America also produced its share of classic Golden Age whodunits, written in the 20s, for example, by S. S. Van Dine, and in the 30s by Ellery Queen and John Dickson Carr. But the distinctively American contribution of the 1920s and 1930s was the tough guy crime fiction of the hard-boiled tradition that started with the stories of 'the *Black Mask* boys'. These 'noir thrillers' are stories that can be seen as very directly related to the socio-economic circumstances of the time. Raymond Chandler wrote that the 'smell of fear' generated by such stories was evidence of their serious response to the modern condition: 'Their characters lived in a world gone wrong, a world in which, long before the atom bomb, civilization had created the machinery for its own destruction and was learning to use it with all the moronic delight of a gangster trying out his first machine-gun. The law was something to be manipulated for profit and power. The streets were dark with something more than night.'



This type of crime fiction, then, began to develop as a popular form in the aftermath of one devastating war and came to maturity in the two decades that terminate in a second world war. In its most characteristic narratives, some traumatic event irretrievably alters the conditions of life and creates for its characters an absolute experiential divide between their dependence on stable, predictable patterns and the recognition that life is, in truth, morally chaotic, subject to randomness and total dislocation. In the best-known parable of ordinary life disrupted, Dashiell Hammett's Sam Spade (*Maltese Flacon*) tells the story of Flitcraft, who comes to realize life's arbitrariness and absurdity when he is nearly killed by a falling beam. The American thrillers of the period repeatedly represent the sort of transformation that leaves the protagonist feeling, as Flitcraft does, that 'someone had taken the lid off life and let him look at the works.' The sense of disillusionment in the years between the wars was heightened by political and economic disasters for which people were wholly unprepared: there was the folly of Prohibition and its attendant gangsterism, as well as growing evidence of illicit connections between crime, business and politics in American cities. Crises afflicted both American and European economies, bringing the stock market crash of 1929 and the Great Depression, which Keynes saw as the worst catastrophe of modern times. In the 'hard-boiled' and 'noir' fiction of this period, the anxious sense of fatality is usually attached to a pessimistic conviction that economic and socio-political circumstances will deprive people of control over their lives by destroying their hopes and by creating in them the weaknesses of character that turn them into transgressors or mark them out as victims.

The Black Mask Boys

The most important publication of the 20s in encouraging and marketing the new kind of hard-boiled crime story was *Black Mask*. The magazine was founded in 1920 by H. L. Mencken and George Jean Nathan; in the early 1920s, Dashiell Hammett and Carroll John Daly began writing for *Black Mask*, and the identity of the magazine became more sharply defined when the editorship was taken over in 1926 by Captain Joseph T. Shaw. Shaw encouraged a high standard of colloquial, racy writing, favoring 'economy of expression' and 'authenticity in character and action', all of which are important features of the hard-boiled style. Shaw greatly increased the circulation of *Black Mask*, and other pulp magazines (for example, *Dime Detective*, *Detective Fiction Weekly*, *Black Aces*) were soon competing in some numbers. Amongst the regular contributors to *Black Mask*, in addition to Daly and Hammett, were Paul Cain (George Sims), Raymond Chandler and Horace McCoy.



Hard-Boiled Protagonists

The most immediately recognizable iconic figure to emerge in the crime stories of this period is the hard-boiled investigator - a tough, independent, often solitary figure, a descendant of the frontier hero and cowboy but, as re-imagined in the 1920s, a cynical city-dweller: 'He finds no way out. And so he is slugged, shot at, choked, doped, yet he survives because it is in his nature to survive' (Herbert Ruhm, *The Hard-Boiled Detective*). He can achieve a degree of control, but, unlike the classic Holmesian detective, he cannot restore order and set all to rights. The basic narrative pattern pits this lone investigator against brutal criminals, often in league with a corrupt power structure.

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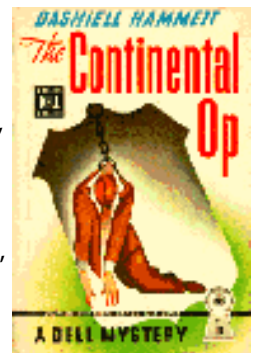
American Hard-Boiled Crime Fiction 1920s-40s

One finds, in the hard-boiled stories and novels of this period, two main types of investigators: on the one hand, those who possess some form of moral superiority (like Chandler's Marlowe); on the other, those who are more implicated in the world of corruption, depicted as entering into a scene of disorder and acknowledging their own anarchic tendencies and capacity for violence (as in the novels of Hammett). These 'compromised' investigators are key figures in the evolution of literary noir, which, as it develops in the late 1920s and the 1930s, turns to the portrayal of deeply flawed, transgressive, often criminal protagonists.

The unsettling manipulation of point of view and the unstable position of the protagonist are key characteristics of the darker (more 'noir') types of hard-boiled crime story. We are often brought close to the mind of a protagonist whose position vis a vis other characters is not fixed; we see treacherous confusions of his role and the movement of the protagonist from one role to another. The victim might, for example, become the aggressor; the hunter might turn into the hunted or vice versa; the investigator might double as either the victim or the perpetrator. Whereas the traditional mystery story, with its stable triangle of detective, victim and murderer, is reasonably certain to have the detective as the protagonist, much of the crime fiction of this period deliberately violates this convention. Victim, criminal and investigator can all act as protagonists. An exploration of guilt is fundamental, and there can be no clear distinction between guilt and innocence.

Hammett and Chandler

Hammett's output was surprisingly small: he wrote all of his novels between 1929 and 1934. His influence, however, has been enormous. He introduced characters who often quite closely conform to the description of the private eye as 'half gangster' - a man whose innocence has become so tarnished as to be no longer visible. Hammett's impact was due in part to his ability in creating a distinctive voice, a true 'hard-boiled' style that is in itself an implicit rejection of bourgeois hypocrisy and conventional values. His spare, unembellished prose is appropriate to his no-nonsense protagonists. Hammett's flawed, vulnerable narrators and his hard, direct representation of contemporary material give him an ability to lay bare the 'heart, soul, skin and guts' of a corrupt town (*Red Harvest*).



Hammett's most famous successor, Raymond Chandler, started writing for *Black Mask* in December 1933. Chandler's work is characterized by a much more consistent lightness of tone, combining witty detachment with an underlying sentimentality and romanticism. When Marlowe develops beyond the sketchily realized narrator of early stories like 'Finger Man', the fictional world created is always reliably mediated by the voice of a protagonist who unfailingly combines honorable conduct with penetrating judgment and self-mocking humor. Though Marlowe is caught up in plots of notorious complexity (and is significantly less in control than, say, the figure of the classic detective) he continues to provide the reassurance of a stable and trustworthy perspective. His detachment places him much closer to the masculine competence and 'rightness' of traditional detective fiction, and so moves him away from a noir sense of uncertainty.

The protective presence that Marlowe establishes is above all stylistic. The witty, ironic aloofness of his narrative acts to evaluate and to contain the moral disorder of the society he investigates. Marlowe's self-ironising manner simultaneously acknowledges his limitations and draws attention to his separateness: "'Don't make me get tough,'" I whined. "'Don't make me lose my beautiful manners and my flawless English'" (*Farewell, My Lovely*). Marlowe's superiority to his environment is not, though he is resilient, a matter of physical prowess but of a subtle intellect that can manage a self-deprecating joke even when he's been sapped and imprisoned and 'shot full of dope and locked in a barred room'. Unlike Hammett's Op, Marlowe would never 'go blood-simple'. As critics have often observed, when Marlowe does enter into conflict with the depraved society around him, his preferred role is that of the questing knight.

James M. Cain and Horace McCoy

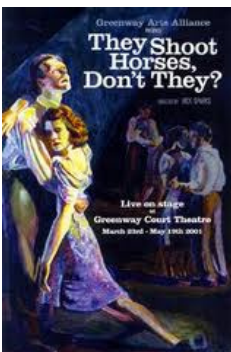
In the early thirties, James M. Cain and Horace McCoy arrived in California - 'the nightmare at the terminus of American history' (Mike Davis, *City of Quartz*). The first novels of Cain and McCoy, *The Postman Always Rings Twice* (1934) and *They Shoot Horses, Don't They?* (1935), can be seen as the real starting place of the Los Angeles novel, the fictional undermining of a frontier myth

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American Hard-Boiled Crime Fiction 1920s-40s

in which California figures as the fabled land of opportunity. In place of this myth, a new image emerges, with California as the site of disappointment and failure, of disastrous endings for rootless characters who arrive at a dead-end of hopelessness. It is a mood captured, for example, in Edgar G. Ulmer's 1945 film, *Detour*, in which the journey of Al Roberts (Tom Neal) across America to Los Angeles leads only to murder, entrapment and despair.

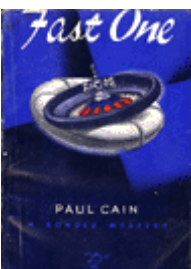
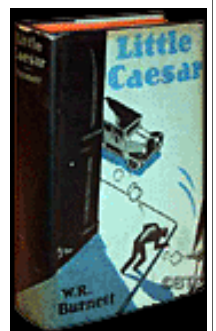
Cain and McCoy were yoked together in Edmund Wilson's essay on the 'boys in the back room', which classed both of them as 'hard-boiled'. Neither liked to be labeled as hard-boiled, but there are good reasons for seeing grounds for comparison between the two. Dismissed as pulp novel hacks by many American critics of the time, both Cain and McCoy were treated by European critics as the equals of Hemingway and Faulkner. This European acclaim is in fact one of the most important links between the two writers, both of whom were cited as influences by French existentialists and seemed to European audiences to have anticipated absurdist themes. They represented isolation, alienation, loneliness and dread. They chose 'insignificant' protagonists under sentence of death, struggling to make sense of a random and unstable world, epitomized in Los Angeles, with its population of strangers and drifters. The earliest screen adaptations of Cain's novels were in fact French, Camus cited *Postman* as an inspiration for *L'Etranger* and McCoy's *They Shoot Horses, Don't They?* was hailed by the French as an American masterpiece.



McCoy, who started writing stories for *Black Mask* in 1927, was a contributor contemporary with Hammett, Paul Cain and Chandler. He depicted decent, gullible, ineffectual protagonists, ill-equipped to cope with the world. Firmly embedding his wider absurdist themes in American life of the thirties, he was one of the crime writers to capture most starkly the deprivation experienced in the years of the Great Depression. Although Cain does not offer sustained social criticism, the Depression years are mentioned in passing or taken as given, a constant determinant in characters' actions and movements. He presents his characters as victims of a society traumatized by national economic disaster but nevertheless driven by myths of limitless opportunity, success and unhampered self-determination. They follow the ignus fatuus of the American dream, and when they have (opportunistically) attained their wishes they find that all they have really secured is defeat and entrapment.

W.R Burnett

If the novels of W. R. Burnett were to be judged on the basis of their influence, he would be counted as one of the most important writers of his time. He saw himself as the writer most responsible for the shift towards depicting crime from the point of view of the criminal himself. *Little Caesar* was, he said, 'the world seen through the eyes of the gangster. It's commonplace now, but it had never been done before then...The criminal was just some son-of-a-bitch who'd killed somebody and then you go get 'em.' *Little Caesar* stands at the start of a period of fascination with the criminal's own perspective, not only in gangster narratives but in the other central noir roles of investigator (as in the work of Whitfield and Paul Cain) and victim (the destitute young outlaws of Anderson's *Thieves Like Us* or the love triangle murderers of James M. Cain's novels). Written in 1929 and filmed in 1930, *Little Caesar* was the most influential of the gangster sagas. It was imitated in dozens of early thirties films and novels, amongst them *Scarface* by Armitage Trail.

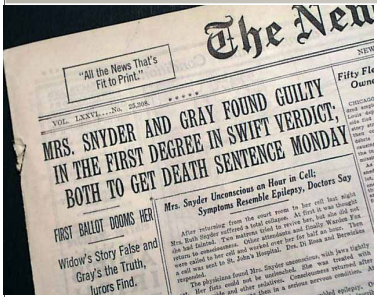


Paul Cain

Paul Cain's *Fast One*, one of the most brutal and compelling of gangster novels, was originally written, starting in March 1932, for *Black Mask*. Cain's first piece of fiction and his only novel, *Fast One* is the ultimate expression of Chandler's half-jesting suggestion that hard-boiled writers use the simple expedient of having a man come through the door with a gun whenever the action threatens to flag. Followed faithfully, the method produces an image of a savage and random universe.

DOUBLE INDEMNITY

Real Life Inspiration for the Story



Blonde, broad-shouldered, and buxom, Ruth Brown Snyder was involved in a marriage she could no longer take. Judd Grey was a nondescript, bespectacled corset salesman, who was also involved in a loveless marriage. It started out as a blind date arranged by another couple. Ruth Snyder and Judd Grey first met in a tiny restaurant in midtown Manhattan called "Henry's Swedish Restaurant." After four hours of complaining to each other about the miseries of their respective marriages, they vowed to meet again soon.

On August 4, 1925, Albert Snyder and his seven-year-old daughter Lorraine were on a boating trip to Shelter Island. Grey took this opportunity to knock on the door of the Snyder residence in Queens Village. Judd implored Ruth Snyder to have dinner with him at "their place": "Henry's Swedish Restaurant." After they dined and imbibed more

than a few alcoholic beverages, Grey invited Snyder to his office on 34th Street and Fifth Avenue where they first consummated their relationship. For the next 18 months, while Albert Snyder was at work, Ruth Snyder and Judd Grey met for numerous trysts in Midtown hotels, or sometimes even at the Snyder residence.

It was around this period of time, that Albert Snyder began having a series of strange "accidents." Nearly crushed to death when the car he was repairing slipped off the jack and almost fell on him, being knocked unconscious by a blow to the head with the crank of his car (which he didn't remember), inhaling carbon monoxide fumes when the doors to the garage had somehow been closed when he was working on his car, nearly dying while napping on the couch when someone accidentally left the gas jets on in the kitchen (and, on another occasion, when someone had inadvertently left the gas tap on in the living room), and nearly being poisoned to death when his wife gave him a remedy for his hiccups (which consisted of bichloride of mercury), Albert Snyder managed to survive all of these unusual "accidents." After trying to kill her husband six times, Ruth Snyder knew she needed help if she were to be successful. She appealed to Judd Grey, and told him, "We'll be okay for money. I've just tricked Albert into taking out some hefty life insurance. He thinks it's only for \$1000, but it's really for \$96,000, if he dies by accident. I put three different policies in front of him, and only let him see the space where you sign. I told him it was a thousand buck policy in triplicate. He's covered for \$1000, \$5000, and \$45,000, with a double indemnity clause, in case of an accidental death."

In the early morning hours of March 20, 1927, Grey fortified by more than a few sips of whiskey from a pint bottle, boarded a bus from downtown Manhattan to the Snyder house in Queens. The house was empty, because Ruth and Albert Snyder, along with their daughter Lorraine, were out at a bridge party. Ruth had left the side door unlocked, allowing Grey to enter the house. Grey hid himself in an empty bedroom upstairs. Grey even brought an Italian newspaper to plant later as a red herring for the police. At around 2 AM, the Snyder family returned home. By this time Albert Snyder was quite drunk, and he immediately went to bed, and fell asleep in an alcohol-induced stupor. Ruth put Lorraine to bed, then she slipped down the hall to the extra bedroom, where Judd was hiding. Together, they crept up to Albert Snyder as he slept. They began beating him on the head with a sash-weight, and finished the job with chloroform and a picture-wire.

Police were called a few hours later when Ruth was discovered (by her daughter, Lorraine) bound and gagged, with her husband murdered in his bed. She claimed that an intruder had attacked her (she and Judd had tossed the house and hidden her valuables to make it look like a burglary gone awry), but the detectives were suspicious. They found Judd Grey's name in her address book and suspected that he was involved. While interrogating Ruth, they told her that Judd had been arrested and had already confessed — at which time Ruth admitted to scheming to kill her husband, but not to actually murdering him. When Ruth realized she had been tricked, she told the police where they could find Judd Grey. Upon his arrest, Grey began talking non-stop, admitting everything, and told investigators, "I would never have killed Snyder, but for her. She had this power over me. She just told me what to do and I did it."

The trial was a media circus, at the end of which the jury reached a verdict in just 98 minutes, finding both Ruth Snyder and Judd Grey guilty of first-degree, premeditated murder. On January 12th, 1928 Ruth May Snyder and Henry Judd Gray each went to the electric chair at New York's Sing Sing Prison. An enterprising reporter from the *New York Daily News* somehow entered the execution room with a tiny camera strapped to his ankle. At the instant the electric shock jolted Ruth Snyder's body, the reporter snapped her picture. That death picture famously appeared on the front page of the *New York Daily News* the following day (an incident which became the basis for searching people who came to witness executions).

This real life drama ultimately became the inspiration for two of James M. Cain's novels: *Double Indemnity* and *The Postman Always Rings Twice*.



DOUBLE INDEMNITY

The Story of Oil in California

Many people may be surprised to learn that one of Southern California's chief exports over the last 100 years, besides motion pictures, has been oil. Like oil reservoirs in Texas, Louisiana, and Pennsylvania, a hint of what lay beneath the surface could be seen in the many above ground oil seeps. These seeps had been known by Native Americans for thousands of years. In 1543, Spanish explorer Juan Cabrillo noticed the native people using the naturally occurring tar, or "pitch", to waterproof their canoes. These seeps were also responsible for the tar pits of La Brea (Spanish for "pitch"), which had, over many thousands of years, trapped unsuspecting animals and their predators looking for an easy meal.

In 1865, only 6 years after "Colonel" Edwin Drake's monumental discovery in Pennsylvania, California's first productive well was drilled by the Union Matolle Company in California's Central Valley. This area, east of San Francisco, became the scene of much of the drilling activity through the rest of the 1800's. While none of these wells were considered major strikes, they did provide enough oil for the nearby market of San Francisco, by far the largest population center in California in the late 1800's.

It came from over there....

But the largest fields lay undiscovered, near the sleepy seaside village of Los Angeles. The first well to strike oil in Southern California was drilled in 1892 by Edward L. Doheny, an unsuccessful gold and silver prospector, and Charles A. Canfield, his old mining partner. According to legend, Edward L. Doheny was in the downtown area of Los Angeles when he saw a cart whose wheels were coated in tar. When he asked the man where the substance had come from, he pointed to the northeast. Doheny and Canfield examined the area and soon discovered the Los Angeles Field after drilling to a depth of 140 meters (460 feet) at the corner of Colton Street and Glendale Boulevard, near present day Dodger Stadium. It was drilled using the unlikeliest of instruments: a sharpened end of a eucalyptus tree. Within 2 years of the find, 80 wells were producing oil in the area bounded by Figueroa, First, Union and Temple Streets. By 1897, the number of wells increased to 500.

Rise to Fame

Doheny would eventually become a millionaire, and gain enough renown to challenge for the Democratic nomination for Vice-President of the United States in 1920. And although he was cleared of any wrong-doing, he would later become a central figure in the Teapot Dome Scandal of the 1920's which brought disgrace to the presidency of Warren G. Harding. Not surprisingly, oil was at the center of the scandal.

The Oil Queen

A local music teacher, Emma Summers, was one of the most successful investors in the first years of the initial boom, and by 1900, Summers controlled half the production in the original Los Angeles Field. For obvious reasons, Summers became known as "California's Petroleum Queen."

The oil boom in the early days attracted some interesting characters, including prostitutes, gamblers and con-men. The population of the city of Los Angeles doubled between 1890 and 1900, then tripled again between 1900 and 1910. Later, wells in the 1930's and 40's were soundproofed with vinyl-coated glass cloth with one-inch sheet fiberglass filling to decrease the noise, as the drilling activity began to conflict with the exploding Los Angeles population. Camouflage was also used, a technique that was eventually moved to offshore fields as well.

In 1900, the state of California produced 4 million barrels. In 1910, this had jumped to 77 million barrels. In spite of this increased production, many of the fields were beginning to see slowdowns in their production rates in the late 1910's, and California's wondered if their oil boom was reaching an end. But before that would happen, 3 major fields were discovered in rapid succession - Huntington Beach (1920), Santa Fe Springs (1921), and the biggest of them all, the Signal Hill, or Long Beach, Field in 1921.

Signal Hill

Signal Hill rises up 110 meters (365 feet) behind Long Beach, 32 km (20 miles) south of Los Angeles. Its name is derived from a local Native American practice of signaling to each other from the imposing hill. Because of its size, signals could be sent by way of smoke or fire either to other hills in the area, or to boats out at sea. Oil men first started exploring the area in 1916 after the successes of other ventures in southern California. In 1921, Dr. W. Van Holst Pellekaan, Chief geologist for Shell, tried to stop the drilling at Signal Hill, unconvinced of its potential. He was too late, however, and the drilling proceeded.

DOUBLE INDEMNITY

The Story of Oil in California

The Shell Game

Shell's reluctance to drill Signal Hill was understandable. The company had spent three million dollars at Ventura in the previous 5 years, and had no oil to show for it. And only 4 years before, Union Oil had drilled an unsuccessful well (also known as a "duster") on Signal Hill. But it was ultimately the tenacity of Frank Hayes and Alvin Theodore Schwennesen, geologists with Shell, that moved the project forward.

Work began on the Alamitos # 1 well on March 23rd. By May 2, the hole reached 843 meters (2,765 feet) and gave a showing of oil. Soon thereafter, 21 meters (70 feet) of standing oil was found in the bottom of the hole. But still, no oil flowed, and the crew, lead by driller O.P. "Happy" Yowells, began to wonder what exactly was happening. Then on June 23rd at 9:30 PM, the Alamitos #1 erupted with so great a gas pressure that oil gushed 35 meters (114 feet) into the air. Unfortunately, the bottom of the hole soon caved in. Much cleaning of the hole was required, and on June 25, 1921, the well was producing more than 1,000 barrels of oil per day. The well would eventually produce 700,000 barrels of oil.

The rush is on....

The discovery created a stampede. While the well was being drilled, the area was in the process of being subdivided into residential lots. Many of the lots, though already sold to prospective homeowners, were not yet built upon, and potential homeowners quickly changed their minds and entered the business of looking for oil, hoping to get rich quick. The parcels of land were so small and the forest of tall wooden derricks so thick that the legs of many of them actually intertwined. Oil promoters were selling shares of wells that had not yet been drilled. Signal Hill was to prove so prolific that, almost unbelievably, many of those buyers actually made money on their investments. The next-of-kin of persons buried in the Sunnyside Cemetary on Willow Street would eventually receive royalty checks for oil drawn out from beneath family grave plots.

By April 1922, only 10 months after completion of the discovery well, Signal Hill was covered with 108 wells, producing 14,000 barrels daily. By the fall of 1923, 259,000 barrels of crude was being produced every day from nearly 300 wells.

Signal Hill was the biggest field the already productive Southern California region had ever seen. In 1923, Signal Hill produced 244,000 barrels, alongside Huntington Beach (discovered in 1920) at 113,000 and Santa Fe (1921) at 32,000. This made California the nation's number-one producing state, and in 1923, California was the source of one-quarter of the world's entire output of oil! Even so, fears of shortage were still very much in the air. "The supply of crude petroleum in this country is being rapidly depleted", the Federal Trade Commission warned in 1923. But in that same year, American crude oil production exceeded domestic demand for the first time in a decade.

Remote location turns into tanker technology

Because of California's remote location relative to the industrial centers of the east, California oil companies were at the forefront of tanker technologies. As a consequence, much of the state's market was overseas. In 1894, the Pacific Coast Oil Company and the Union Oil Company partnered to build the first true oil tanker on the Pacific Ocean. Named the George Loomis, its maiden voyage departed Ventura, California in January, 1896, and a new era was born. The development of California oil also presented challenges to the geologist that had been seen in no other oil field. As a result, the complexities of the geology of Southern California lead to a significantly increased knowledge of petroleum geology and exploration.

By the end of 1938, the Long Beach Field had produced 614.5 million barrels of crude, 750 million barrels by 1950, and over 900 million barrels by 1980. This made Signal Hill one of the most productive fields per acre the world has ever known.



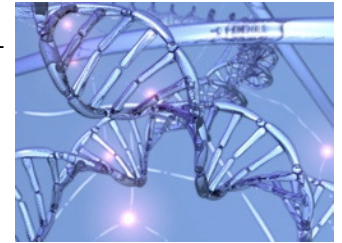
In this view of Signal Hill, just north of Long Beach, California, in 1932, the "forest" that you see are oil derricks, all drilled in the 1920's.

DOUBLE INDEMNITY

The Perfect Crime

Every year in virtually every country, crimes go unsolved – and sometimes undetected. When someone commits a crime of this type it is called a perfect crime. This is a list of ten tips to perpetrating the perfect crime. This is not meant as a reference for criminals, but rather as an entertaining look at crime and detection!

1. **DNA** DNA is the surest way to prove you committed a crime. It is absolutely imperative that you do not leave ANY DNA behind you and that is very difficult. The best solution to this is to commit your crime in a place that is likely to have a lot of DNA from strangers. For example, a park, a mall, anywhere that a lot of people tend to gather. Finding your DNA will be like finding a needle in a haystack.



2. **Relationship** The large number of crimes committed are committed by someone close to the victim. The police know this well and they know who to question. Your best bet here is to pick someone as random as the victim. This is especially true if murder is your crime of choice. Don't be tempted to commit your crime against someone you only know in passing – it must be a total stranger.

3. **Proximity** This ties in to point 2 – commit the crime in another town. You don't want to travel so far that you can be connected because you took a trip – just far enough that you are outside of the main area of interest to the police. You also don't want to be on the road for hours before the crime as you may become tired, or after the crime as you may still be on the streets when the big investigation begins.



4. **Type of Crime** Chose your crime carefully. For example, you are almost certain to get caught if you try to rob a bank. Chose a crime that can be committed in the early hours of the morning or that can be done very discretely during the daytime.

5. **Evidence** Most criminals are caught because they tried to hide the crime – what they should have been doing is trying to hide any connection they have to the crime. It doesn't matter if the police know the crime happened. If your crime involves a gun or weapon of some kind, use it and drop it. Leave it at the scene. If you follow point 7 this will not be a problem. If you kill someone, leave the body there. Do not touch the body at all. Do not move the body and do not try to hide the body. And just in case you haven't understood that last part – that includes using a vat of acid. If you have stolen something, you need to get rid of it as quickly as possible and if it is money, don't start spending up large – you will draw attention to yourself.



DOUBLE INDEMNITY

The Perfect Crime



6. **Timing** Timing is everything. The best time to commit a crime is in the very early hours of the day when most people are asleep. If you do follow this instruction, remember that you need to look like you are not out of place on the street. That means no full face coverings. The selected time is important when you come to purchase your tools.

7. **Tools** First off, you need good thick gloves. The thin ones are not good enough as they can split and it is possible to leave fingerprints if they are sufficiently thin. Do not use anything you own and do not buy brands you normally buy unless they are very generic brands. This means you need to go shopping. Shop out of town and shop in large department stores where you are less likely to be remembered. Remember: very common brands only. You must pay in cash and you must destroy any receipts, or shopping bags. After the crime is committed, destroy everything you bought as quickly as you can and don't do it in an obvious way, like having a bonfire in your back yard when you have never done so before. Wait at least one month from buying your goods to committing your crime.



8. **Alibi** It is wise to have an alibi – though not essential if you have followed all the other rules. It doesn't hurt however. One way you can do this is to plan an out of town trip and book your hotel and rental car with your credit card. Sign up for a convention and attend. Try to use a hotel with no cameras. In the early hours travel to the place of your crime, commit it, and return. Enjoy the remainder of your holiday (on your credit card) and return home the next day.

9. **The Getaway** If you are committing the crime in the early hours, the best mode of transport is by bike. This will enable you to get off the roads if you need and to travel quickly. You do not want to be seen on the street walking (remember, the Zodiac nearly got caught this way) and you don't want to be the only car on the street at 2am! Take regular cycle clothes and wear them. In the case of murder, if you have dumped the murder weapon you should not need to worry about evidence if you do get picked up. Wear an iPod and maybe a fresh packet of cigarettes – you can always say you were out getting smokes as you couldn't sleep.



10. **Aftermath** First of all, do not watch the television and avoid the papers. The police can use these as tools to try to psych you out. Avoid these things for at least a month. Do not celebrate in any way – continue about your every day life. Do not brag about your crime to anyone. One final tip: if you do get arrested, this does not mean you have failed to commit the perfect crime. If this happens, do not speak. The police need evidence to convict you – if you have done the job right, there won't be any. Don't help the police with testimony. Remember, the court needs to find you guilty *beyond a reasonable doubt*.

DOUBLE INDEMNITY

Hard Boiled Slang Terminology

If you've ever read a hardboiled detective story, you may have come across a sentence like,

*"I jammed the roscoe in his button and said,
'Close your yap, bo, or I squirt metal.'"*

Something like this isn't too hard to decipher. But what if you encounter,

*"The flim-flammer jumped in the flivver and faded."
"You dumb mug, get your mitts off the marbles before I
stuff that mud-pipe down your mush--and tell your moll to
hand over the mazuma."
"The sucker with the schnozzle poured a slug but
before he could scam out two shamuses showed him
the shiv and said they could send him over."*

You may need to translate this into normal English just to be able to follow the plot.

Or maybe you want to seem tougher. Why get in a car when you can hop in a boiler? Why tell someone to shut up when you can tell them to close their head? Why threaten to discharge a firearm when you can say, "Dust, pal, or I pump lead!" This is the language spoken by Philip Marlowe, Sam Spade, Mike Hammer and the Continental Op. When Cagney, Bogart, Robinson and Raft got in a turf war, this is how they talked. Now, with the help of this glossary, you too can speak it like a native!

A

- **Ankle:**
(n) Woman
(v) To walk

B

- **Bangtails:** Racehorses
- **Barber:** Talk
- **Be on the nut, To:** To be broke
- **Bean-shooter:** Gun
- **Beezer:** Nose
- **Bent cars:** Stolen cars
- **Berries:** Dollars
- **Big house:** Jail
- **Big one, The:** Death
- **Big sleep, The:** Death
- **Bim:** Woman
- **Bing:** Jailhouse talk for solitary confinement
- **Bit:** Prison sentence

- **Blip off:** To kill
 - **Blow:** Leave
 - **Blow one down:** Kill someone
 - **Blower:** Telephone
 - **Bo:** Pal, buster, fellow, as in "Hey, bo"
 - **Boiler:** Car
 - **Boob:** Dumb guy
 - **Boozehound:** Drunkard
 - **Bop:** To kill
 - **Box:**
A safe
A bar
 - **Box job:** A safecracking
 - **Bracelets:** Handcuffs
 - **Breeze:** To leave, go; also **breeze off:** get lost
 - **Bucket:** Car
 - **Bum's rush, To get the:** To be kicked out
 - **Bump gums:** To talk about nothing worthwhile
 - **Buncoing some** (people): Defrauding people
 - **Bunny,** as in "Don't be a bunny": Don't be stupid
 - **Burn powder:** Fire a gun
 - **Butter and egg man:** The money man, the man with the bankroll, a yokel who comes to town to blow a big wad in nightclubs
 - **Button:** Face, nose, end of jaw
 - **Butts:** Cigarettes
 - **Buzz,** as in "I'm in the dump an hour and the house cop-per gives me the buzz": Looks me up, comes to my door
- ### C
- **C:** \$100, a pair of Cs = \$200
 - **Cabbage:** Money
 - **Can-opener:** Safecracker who opens cheap safes
 - **Canary:** Woman singer
 - **Cat:** Man
 - **Century:** \$100
 - **Cheese it:** Put things away, hide
 - **Chicago overcoat:** Coffin
 - **Chippy:** Woman of easy virtue
 - **Chisel:** To swindle or cheat
 - **Chiv, chive:** Knife, "a stabbing or cutting weapon"

DOUBLE INDEMNITY

Hard Boiled Slang Terminology

- **Chopper squad:** Men with machine guns
- **Clammed:** Close-mouthed (**clammed up**)
- **Clean sneak:** An escape with no clues left behind
- **Clipped:** Shot
- **Close your head:** Shut up
- **Clubhouse:** Police station
- **Con:** Confidence game, swindle
- **Cooler:** Jail
- **Corn:** Bourbon ("corn liquor")
- **Crushed out:** Escaped (from jail)
- **Cush:** Money (a cushion, something to fall back on)

D

- **Daisy:** None too masculine
- **Dame:** Woman
- **Dark meat:** Black person
- **Daylight**, as in "let the daylight in" or "fill him with daylight": Put a hole in, by shooting or stabbing
- **Deck**, as in "deck of Luckies": Pack of cigarettes
- **Dick:** Detective (usually qualified with "private" if not a policeman)
- **Dingus:** Thing
- **Dip:** Pickpocket
- **Dip the bill:** Have a drink
- **Dive:** A low-down, cheap sort of place
- **Dizzy with a dame, To be:** To be deeply in love with a woman
- **Do the dance:** To be hanged
- **Drink out of the same bottle**, as in "We used to drink out of the same bottle": We were close friends
- **Drop a dime:** Make a phone call, sometimes meaning to the police to inform on someone
- **Drum:** Speakeasy
- **Duck soup:** Easy, a piece of cake

E

- **Eel juice:** liquor
- **Electric cure:** Electrocutation

F

- **Fin:** \$5 bill

- **Finger, Put the finger on:** Identify
- **Flimflam(m):** Swindle
- **Flivver:** A Ford automobile
- **Flophouse:** "A cheap transient hotel where a lot of men sleep in large rooms"
- **Frau:** Wife
- **Fry:** To be electrocuted

G

- **Gams:** Legs (especially a woman's)
- **Gasper:** Cigarette
- **Gate**, as in "Give her the gate": The door, as in leave
- **Getaway sticks:** Legs (especially a woman's)
- **Giggle juice:** Liquor
- **Give a/the third:** Interrogate (third degree)
- **Glad rags:** Fancy clothes
- **Go climb up your thumb:** Go away, get lost
- **Goofy:** Crazy
- **Goog:** Black eye
- **Grab (a little) air:** Put your hands
- **Grifter:** Con man
- **Grilled:** Questioned
- **Gum-shoe:** Detective; also gumshoeing = detective work

H

- **Hack:** Taxi
- **Half, A:** 50 cents
- **Hash house:** A cheap restaurant
- **Have the bees:** To be rich
- **Heat:** A gun, also **heater**
- **Heeled:** Carrying a gun
- **Hinky:** Suspicious
- **Hitting on all eight:** In good shape, going well (refers to eight cylinders in an engine)
- **Hooch:** Liquor
- **Hooker**, as in "a stiff hooker of whiskey": A drink of strong liquor
- **Hoosgow:** Jail
- **Horn:** Telephone
- **Hot:** Stolen

DOUBLE INDEMNITY

Hard Boiled Slang Terminology

- **House dick:** House/hotel detective

I

- **Ice :** Diamonds

J

- **Jack:** Money
- **Jam:** Trouble, as in "in a jam"
- **Jane:** A woman
- **Jasper:** A man (perhaps a hick)
- **Jingle-brained:** Addled
- **Joe:** Coffee, as in "a cup of joe"
- **Joint:** Place

K

- **Kale:** Money
- **Keister:** Buttocks
- **Kick off:** Die
- **Knockover:** Heist, theft

L

- **Lammed off:** Ran away, escaped
- **Large:** \$1,000; **twenty large** would be \$20,000
- **Lead poisoning:** To be shot
- **Lettuce:** Folding money
- **Lid:** Hat
- **Lousy with:** To have lots of

M

- **Made:** Recognized
- **Map:** Face
- **Mazuma:** Money
- **Meat wagon:** Ambulance
- **Mickey Finn** (n) A drink drugged with knock-out drops
- **Mill:** Typewriter
- **Mob:** Gang (not necessarily Mafia)
- **Moll:** Girlfriend
- **Monicker:** Name
- **Mouthpiece:** Lawyer
- **Mug:** Face

N

- **Nailed:** Caught by the police
- **Nevada gas:** Cyanide
- **Newshawk:** Reporter
- **Nicked:** Stole
- **Nippers:** Handcuffs
- **Noodle:** Head

O

- **Off the track,** as in "He was too far off the track. Strictly section eight": Said about a man who becomes insanely violent
- **Op:** Detective (esp. private), from "operative"
- **Out on the roof, To be:** To drink a lot, to be drunk
- **Oyster fruit:** Pearls

P

- **Palooka:** Man, probably a little stupid
- **Peaching:** Informing
- **Pins:** Legs (especially a woman's)
- **Pro skirt:** Prostitute
- **Pump:** Heart
- **Pump metal:** Shoot bullets
- **Puss:** Face
- **Put down:** Drink
- **Put the screws on:** Question, get tough with

Q

- **Queer :** Counterfeit

R

- **Rap:** Criminal charge
- **Rat:** Inform
- **Rate:** To be good, to count for something
- **Rattler:** Train
- **Red-light:** To eject from a car or train
- **Rhino:** Money
- **Right gee, Right guy:** A good fellow
- **Roscoe:** Gun
- **Rub-out:** A killing

DOUBLE INDEMNITY

Hard Boiled Slang Terminology

- **Rube:** Bumpkin, easy mark

S

- **Sap :** A dumb guy
- **Sawbuck:** \$10 bill (a **double sawbuck** is a \$20 bill)
- **Scratch:** Money
- **Scratcher:** Forger
- **Shamus:** (Private) detective
- **Shiv:** Knife
- **Shyster:** Lawyer
- **Silk,** as in "all silk so far": All okay so far
- **Sing:** Confess, admit secrets
- **Skid rogue:** A bum who can't be trusted
- **Smoked:** Drunk
- **Sneeze:** Take
- **Snitch:** An informer, or, as a verb, to inform
- **Soup:** Nitroglycerine
- **Soup job:** To crack a safe using nitroglycerine
- **Spinach:** Money
- **Square:** Honest; **on the square:** telling the truth
- **Squirt metal:** Shoot bullets
- **Step off:** To be hanged
- **Stiff:** A corpse
- **Sting:** Culmination of a con game
- **Stool-pigeon, stoolie:** Informer
- **Stringin':** As in along, feeding someone a story
- **Sucker:** Someone ripe for a grifter's scam
- **Sugar:** Money
- **Swift, To have plenty of:** To be fast (on the draw)
- **Swing:** Hang

T

- **Tail:** Shadow, follow
- **Take a powder:** Leave
- **Take it on the heel and toe:** Leave
- **Take the bounce:** To get kicked out
- **Take the fall for:** Accept punishment for
- **Tea:** Marijuana
- **Three-spot:** Three-year term in jail
- **Throw lead:** Shoot bullets

- **Tiger milk:** Some sort of liquor
- **Tighten the screws:** Put pressure on somebody
- **Tin:** Badge
- **Tip a few:** To have a few drinks
- **Tip your mitt:** Show your hand, reveal something
- **Tomato:** Pretty woman
- **Trigger man:** Man whose job is to use a gun
- **Trip for biscuits,** as in "You get there fast and you get there alone - or you got a trip for biscuits": Make the trip for no purpose, achieve no results
- **Trouble boys:** Gangsters
- **Twist:** Woman
- **Two bits:** \$25, or 25 cents.

U

- **Under glass:** In jail
- **Up-and-down,** as in "to give something the up-and-down": A look
- **Uppers,** as in "I've been shatting on my uppers for a couple of months now" or "I'm down on my uppers": To be broke

V

- **Vag,** as in vag charge, vag law: Vagrancy

W

- **Wear iron:** Carry a gun
- **Wheats,** as in "a stack of wheats": Pancakes
- **Wire,** as in "What's the wire on them?": News, "What information do you have about them?"
- **Wooden kimono:** A coffin
- **Wrong gee:** Not a good fellow
- **Wrong number:** Not a good fellow

Y

- **Yap:** Mouth
- **Yard:** \$100

Z

- **Zotzed:** Killed

DOUBLE INDEMNITY

Oddities in Insurance

When it comes to insurance, most people think about the basics - health, life, home, auto. Some people consider disability insurance as well. However, most people don't think that they'll need alien abduction insurance, and most men don't think about getting paternity insurance. But these insurance policies are real. Here are some of the bizarre things you can actually get insurance coverage for:

Alien Abduction

If you are concerned about being abducted, against your will, off the planet Earth, you can purchase insurance that might help compensate you for the psychological and physical damage you experience. You can get coverage for a relatively low amount (\$25 to \$50 for a lifetime policy), and the payout can be up to \$10 million. Of course, if you do make a claim, you are likely to find that the payout is \$1 to \$5 a year - for the next 2 million to 10 million years. Make sure you read the fine print.

Paternity

Are you a ladies' man? If so, you might consider paternity insurance. This is an insurance policy that is purchased to help cover the costs of a paternity suit, if one is brought against you. The insurance could help you cover the costs of child support as well. It's extra insurance, for just in case other precautions don't work.

Fantasy Football

There are a number of hard core fantasy football players out there, marshalling their teams and vying for number one spots, proving that they could be great coaches. While many leagues are free, there are also plenty of paid fantasy football leagues. So, what happens if you are paying to play fantasy football, but one of your picks is injured? You are out the money - and the season. Unless, of course, you have insurance. Fantasy Sports Insurance is a company that will insure your fantasy team players, no matter which sport you follow. If your star player sits out a specified number of games, your fantasy league entrance fee will be refunded.

Wedding

It's supposed to be the most memorable day of your life. But your wedding can also be very expensive. What happens if you shell out \$10,000 to \$30,000 for a wedding, and it doesn't happen? That's a lot of money you'll never see again. More and more people are opting for wedding insurance coverage. You can be reimbursed for your expenses if the wedding is cancelled due to weather, death or illness, or because the couple decides not to go through with it. It's also possible to get wedding insurance that will help you pay for damages to wedding pictures, stolen gifts and damages to the bride's wedding dress or other items in her trousseau.



DOUBLE INDEMNITY

Oddities in Insurance

Reincarnation

Worried about being reincarnated into a dog in your next life? Or maybe you're concerned about the financial circumstances in your next life. In order to protect against such calamities, consider purchasing reincarnation insurance. It's designed to compensate you for wherever karma places you on your next earthly sojourn. However, there's a rub. You'll have to figure out who you were in your last life in order to make a claim. Then there's the trouble of filing a claim as a dog. You may just have to wait until yet another life for your payout.

Prize Payout

Some game shows don't want to pay up if you win a major prize. One of the most famous examples is the show "Who Wants to be a Millionaire?" which insured against having to pay out major prizes. The idea was that if someone actually did become a millionaire, then an insurance company would cover the prize money. Others have insured against big prizes as well. Taco Bell once insured itself against having to give everyone in America a free taco and a whisky company covered itself in the event someone actually captured the Loch Ness Monster.

Kidnapping

No one wants to think that they'll be kidnapped. But if you're worried about it, you can purchase a policy to cover you. And, in actuality, wealthy families and companies are known for buying kidnap and ransom coverage. Wealthy families know that their children could be targets for ransom schemes, and companies know that key people in places like the Middle East, South America and Russia can be kidnapped and held for ransom.

Horse Breeding

Only those involved in horse racing would truly understand this insurance policy. However, there are several insurance companies that offer policies that will protect you in the event your horse can't breed. This is important, since many horse owners make a tidy profit by allowing mares to mate with prime stallions. If it turns out that your healthy horse can't reproduce, you could get a payout to compensate you for what you would have lost.

Lottery Winnings

This insurance is designed to protect employers. In the United Kingdom, it's possible for employers to purchase insurance policies that offer a payout if two or more workers leave because they won the lottery. The costs of replacing employees can be high, and having good workers leave due to a large change in financial circumstances can leave an employer in the lurch.

Key Business Players

In some cases, the CEO, CFO or other prominent figure in a company is so important that the company insures these people. It's often called "Key Person" or "Key Man" insurance. Apple insured Steve Jobs and Microsoft did the same for Bill Gates. This way, the company gets a pay out if its financial future is affected by the loss or disability of a key player.

Bottom line: In the end, it's possible to get an insurance policy for almost anything. As long as you are willing to pay the premium, and the insurance company feels it's taking on an acceptable risk, it's possible for you to protect those things that are most important to you, whether you're concerned about your next life or your lavish wedding.

DOUBLE INDEMNITY

Things Celebrities Insure

So, would you cut off your legs for \$1 million?

We would guess not. On the other hand, it probably never occurred to you to buy an insurance policy for them either.

Unless, of course, you're a celebrity.

The tradition of celebrities insuring talents and body parts is a long and storied one, ironically re-introduced to public consciousness lately by a fiction -- the insuring of Jennifer Lopez's body (or booty) for \$1 billion. While the story was widely reported, Lopez's representatives insist it never happened, and there's no evidence that it did.

Although juicy tales of Lopez's body being priced in parts like a fine Holstein (legs -- \$400 million, breasts -- \$200 million, or so went the rumors) proved false, many other celebrities have provided us with a menu of limbs and other, um, attributes, neatly broken down by price per part.

Alan J. Levin, a partner at Edwards & Angell, LLP, in Coral Gables, Fla., traces the origins of celebrity insurance to the 1920s, when silent movie star Ben Turpin, famed for his crossed eyes, took out a \$20,000 policy against them uncrossing.

Crooner Jimmy Durante followed suit years later, taking out a \$50,000 policy on his moneymaker -- his infamous schnozzola.

Female stars, perhaps more conscious of their attributes, raised the stakes. Marlene Dietrich insured her voice for a cool \$1 million, and Betty Grable insured her dynamite legs for the same amount -- thus coining the phrase "million-dollar legs." (By comparison, dancer Fred Astaire had his legs insured for a paltry \$75,000 per.)

Other stars of the day took out unusual insurance, including Bette Davis' \$28,000 policy against weight gain.

But while superstars added a new element to the insurance business, some celebrities of a lesser caliber kept it equally interesting. Harvey Lowe, winner of the first World Yo-Yo Contest in 1934, had his hands insured by the Cheerie Yo-Yo Company for \$150,000.

And while Britain's skiffle craze was on its way to influencing The Beatles (who themselves were insured for \$1 million on their first American tour), a washboard player named Chas McDevitt protected his own career by insuring his fingers for £5,000. Unfortunately, he didn't think to insure the popularity of skiffle, an early form of rock 'n' roll that eventually melted away.

Celebrity insurance stayed strong in the '60s as Angie Dickinson insured her Sinatra-loved legs for a cool mil, and famed San Francisco topless dancer Carol Doda, in what would become another bizarre insurance practice, insured her breasts at Lloyd's of London (the standard bearer for this sort of thing) for \$1.5 million.

The insuring of breasts and other sexual attributes has become standard among the A-list and B-list alike. Dolly Parton insured her infamous, theme-park-inspiring 42-inch breasts for \$600,000, since who knows where her career would be without them.

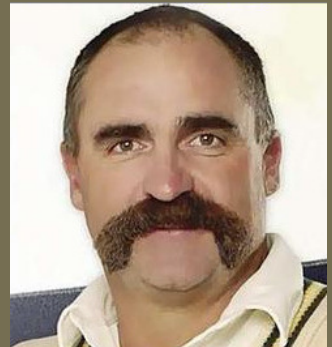
In Brazil, a 20-year-old Playboy model named Susana Alves, famous in that country for portraying an S&M queen on television, got what is perhaps one of the best insurance deals ever. A company there insured her buttocks, knees and ankles for \$2 million in exchange for placing her image on its billboards. In Brazil, in fact, policies on celebrity rear ends are so commonplace that insurers coined a name for them -- bumbum policies.

Equal rights advocates will be happy to note that sexual insurance is not merely the province of women. A British male stripper named Frankie Jakeman insured his penis for \$1.6 million -- no doubt inspiring shrieks of laughter

Odd Items Celebrities Have Insured



Ben Turpin's Crossed Eyes



Merv Hughes' Mustache



Tom Jones' Chest Hair



Dolly Parton's Breasts

DOUBLE INDEMNITY

Things Celebrities Insure

from Jakeman's ex-girlfriends nationwide.

And sometimes, gender is irrelevant. One of the oddest examples of celebrity insurance came when a 24-year-old Thai transvestite performer named Poh was told her breast implants could explode at high altitude if she flew to an appearance in Edinburgh. The implants were therefore insured for \$500,000.

While the body parts themselves produce healthy profits for insurers, voices also generate business. Bruce Springsteen has a legendary policy on his for somewhere in the \$6 million range, and Rod Stewart has insured his scrubbed-with-steel-wool pipes as well.

Other body parts also rate protection. Liberace, French pianist Richard Clayderman and Rolling Stones guitarist Keith Richards -- an unlikely trio -- all insured their hands.

Surprisingly, one category where you would expect lots of insured parts -- the world of sports -- yields none. While one would expect that superstars like Kobe Bryant, Randy Johnson or Roger Clemens would have more insured arms than the United States military, it turns out that the sports world finds little time to quibble with details.

Sports teams take an all-or-nothing approach. Why just insure a part when you can insure the whole package? These teams, rather than insuring their main attractions' body parts, just take out special disability insurance on the athlete himself -- like the St. Louis Cardinals did with a \$12 million disability policy on now retired Mark McGwire.

Even in this area, though, teams take wildly divergent approaches to insurance. Over the past few years, The San Francisco Giants insured only one player -- Barry Bonds. That policy wasn't renewed in 2001, however, because at that time Bonds was in the last year of his contract, and the deductible was more than the premium. Other teams, such as the Seattle Mariners, insure no one as their draw is more dependent on fan loyalty at this point than on any one superstar.

And sometimes, players take on the insurance burden themselves. Outfielder Juan Gonzalez, for example, while a free agent, purchased a \$50 million personal disability policy that was transferable to whichever team signed him in order to reassure teams concerned about his history of back trouble (he eventually resigned with his old team, the Texas Rangers).

And in football, where there are no guaranteed contracts, the insurance risk falls solely on the player, leading superstars such as Rams quarterback Kurt Warner to purchase policies for themselves as soon as they take on major roles. Warner bought his when he took over the starting quarterback position.

Of course, some athletes are so successful -- and so rich -- that they are beyond insurance. Golfer Tiger Woods, for example, makes so much money that to insure himself against injury would cost him \$10 million to \$20 million a year, more than he made in 2002 from golf. Most of his money, more than \$69 million a year, comes from endorsements.

But luckily, non-sports celebrities do not have these restrictions, and keep themselves "covered" from head to toe.

And, perhaps since much of this insurance has been handled over the years at England's Lloyd's of London, that country seems to have (or at least publicizes) more than its share of odd policies. British food critic Egon Ronay insured his taste buds for \$400,000; comic actor Ken Dodd insured his teeth for £4 million; and a cricket player named Merv Hughes took out a £200,000 policy on his moustache.

But the most common celebrity insurance seems to be for legs. Betty Grable inspired a legion of celebrities to protect their golden gams. Entertainment Tonight's Mary Hart has her legs insured for \$1 million dollars, as does actress Angie Everhart. Jamie Lee Curtis insured hers for \$1 million while doing advertisements for a stocking company, and porn star Porshce Lynn has had her legs insured for the same amount.

In this area too, both genders are represented, as Lord of the Dance Michael Flatley insured his legs for an astounding £25 million.

Even the non-famous can enjoy this type of protection. When Miami resident Domitila Hunnicutt won a Most Valuable Legs contest sponsored by Jergens, the company insured her legs for \$2 million for one year, thereby bestowing her title with literal truth.

While there are sound business reasons for much of this, rest assured that the insuring of attributes does have its limits. A British performer known as Mr. Methane sought coverage against the loss of his "talent," which consisted of performing standards such as "Twinkle, Twinkle Little Star" and "How Much is That Doggy in the Window?" using his naturally-produced gases.

He was refused.

DOUBLE INDEMNITY

Clue - The Game of Murder Mystery

The popularity of the murder mystery extended beyond novels and films to pastimes. People were so interested in solving crimes that a popular game was developed that allowed people to become both suspect and detective.

Clue (Originally called **Cluedo** when it was first invented in England) is a popular murder/mystery-themed deduction board game originally published by Waddingtons in Leeds, England in 1949. It was devised by Anthony E. Pratt, a solicitor's clerk from Birmingham, England. It is now published by the United States game and toy company Hasbro, which acquired its U.S. publisher Parker Brothers as well as Waddingtons.

The object of the game is for players to strategically move around the game board (a mansion), in the guise of one of the game's six characters, collecting clues from which to deduce which suspect murdered the game's perpetual victim: Dr. Black (*Mr. Boddy* in North American versions), and with which weapon and in what room.

Several games, books, and a film have been released as part of the *Cluedo* franchise. The board games form an overall story whose complete chronology can be found at *Cluedo* chronology. Overall, several spinoffs have been released, some featuring extra characters, and for some, different game play. More recent editions have restored the name *Tudor Mansion* to the mansion, and say the mansion is located in Hampshire, England in the year 1926.

In 1944, Anthony E. Pratt, an English solicitor's clerk, filed for a patent of his invention of a murder/mystery-themed game, originally named "Murder!" The game was originally invented as a new game to play during sometimes lengthy air raid drills in underground bunkers. Shortly thereafter, Pratt and his wife presented the game to Wad-



dingtons' executive, Norman Watson, who immediately purchased the game and provided its trademark name of "Cluedo" (a play on "clue" and "Ludo", which is Latin for *I play*). Though the patent was granted in 1947, due to post-war shortages, the game was not officially launched until 1949, at which time the game was simultaneously licensed to Parker Brothers in the United States for publication, where it was re-named "Clue" along with other minor changes.

However, there were several differences between the original game concept and that initially published in 1949. In particular, Pratt's original design calls for ten characters, one of whom was to be designated the victim by random drawing prior to the start of the game. These ten included the eliminated Mr. Brown, Mr. Gold, Miss Grey, and Mrs. Silver, with Nurse White, and Colonel Yellow. The game allowed for play of up to eight remaining characters, providing for nine suspects in total. Originally there were eleven rooms, including the eliminated "gun room" and cellar. In addition there were nine weapons including the unused axe, bomb, syringe, poison, shillelagh (walking stick/cudgel), and fireplace poker. Some of these unused weapons and characters would appear in later spinoff versions of the game.

Some gameplay aspects were different as well. Notably, the remaining playing cards were distributed into the rooms to be retrieved, rather than dealt directly to the players. Players also had to land on another player in order to make suggestions about that player's character through the use of special counter-tokens, and once exhausted, a player could no longer make suggestions. There were other minor differences, all of which would be updated by the game's initial release and remain essentially unchanged in the standard classic editions of the game.

"It was Colonel Mustard in the library with a candlestick!"

DOUBLE INDEMNITY

Pre-Show Discussion Questions

WRITE & DISCUSS

1. Why do you think mystery/crime is such a popular genre of literature, film and television? What is it that is so intriguing about crime (specifically murder)? Discuss?
2. What crimes can you think of, in recent history, that caused the same kind of media sensation as the case of Ruth Snyder and Henry Judd Gray (that inspired the story of *Double Indemnity*)? Why do you think that these crimes were so popular? Do you think the stories of these real-life events would make good books (or films)? Why or why not?
3. The novel *Double Indemnity* was adapted first for film and now for the stage. These days, more and more novels (think *Harry Potter*, *Twilight*, etc.) are being adapted for the screen (and stage). What do you think the adaptation process is like? If you were to adapt your favorite novel for stage or screen, what aspects would stay true to the original book? What aspects might you change (and why)?
4. The hard-boiled crime novel genre has its own set of (slang) vocabulary. Can you think of other areas of pop culture that have their own vocabulary? How (and why) do you think this vocabulary develops? What, if anything, does it add to the experience of the particular pop culture genre?
5. There are some truly unusual (and unlikely) things that people have taken to insuring. Do you think it is worth it for them to pay the insurance premiums on these unusual items? If you were to insure something unusual, what might it be? Why do you consider it rare/valuable?

DOUBLE INDEMNITY

Post-Show Discussion Questions

WRITE & DISCUSS

1. Phyllis is what is considered a “femme fatale,” a deadly woman who has an inexplicable control over men (Ruth Snyder, whose murder of her husband inspired this story, was thought to be impossible to resist as well). What is it about her that is so irresistible?
2. Do you think Phyllis ever really cared about Walter? Explain your reasoning.
3. The novel *Double Indemnity* is believed to be one of the best constructed crime novels of the genre, and is still regarded as a model of the form. What is it about this story that is so well constructed?
4. Keyes is able to put together most of the pieces — to figure out that Nirlinger’s death is neither an accident or a suicide — fairly quickly. What do you think Phyllis and Walter did wrong that gave that information away? Is there something they could have done differently that would have allowed them to get away with the murder?
5. What could (or should) Walter and/or Phyllis have done differently after Keyes was on to Phyllis to limit the suspicion Keyes had of her? Is there anything she could have done to have seemed innocent?
6. Walter’s actions are swayed, in different ways, by both Phyllis and Lola. In what way does Phyllis sway his actions? In what way does Lola sway them? Who do you think has the greater power over him? Explain.
7. How do you think a classic crime story like this compares to modern popular crime stories (John Grisham’s novels, television series like *Monk* or *Law and Order*, etc.)? Which do you think is more compelling, and why?

DOUBLE INDEMNITY

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