

Cast

- Ms. Abel (F/M) - Smartly dressed business professional.
Mrs. Donovan (F/M) - Older individual dressed casually.

Scene 1 - Office

(A dimly lit office. It should give the appearance that it is far off the beaten track and is in an abandoned warehouse. There is a desk to one side with a chair both behind it and in front of it. There is a large briefcase near the desk. At rise, Ms. Abel is seated behind the desk looking over a file and making notes. After a few moments, Mrs. Donovan enters and approaches the desk.)

Donovan: Are you Ms. Abel?

Abel: (extends her hand) Patricia Abel of Ubiti Insurance. You must be Mrs. Donovan.

Donovan: Yes I am. (shakes her hand)

Abel: Please, have a seat, Mrs. Donovan. I was just reviewing your file.

Donovan: (sits) Ubiti Insurance Company. That's a rather unusual name.

Abel: (sits) Our founder was Croatian.

Donovan: Oh, I see.

Abel: Did you have any trouble finding us?

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Donovan: (looks around) I have to say your office is a little bit off the beaten path and, uh, sparse.

Abel: It's all part of our company philosophy. We're not one of those insurance companies with the skyscraper downtown and the thick glass windows that allow their executives to lord over the people of the city. We strive to keep our costs down and pass the savings on to our customers.

Donovan: Well, I can appreciate that.

Abel: Yes, well, we are less worried about our image and more concerned with the well being of the people we help. **(pauses)** Speaking of which, how can I help you, Mrs. Donovan?

Donovan: Well, it was my husband who sent me. He said I needed some additional insurance.

Abel: Sounds like a smart idea.

Donovan: He said that his cousin's family in... um, uh... Tallahassee was very happy with the program. He said they were taken care of nicely when his cousin died but **(pauses)** I'm confused. We already have life insurance. Why would we need more from another company?

Abel: Well, you see, Mrs. Donovan, no insurance policy on its own can cover all possibilities. In fact, many of their policies are designed to be insufficient.

Donovan: Insufficient? I don't understand.

Abel: It's a great irony of the insurance business that they are all more than willing to take your money but are not so eager to pay it out to your family after you die. The more ways they can figure out not to pay their clients, the more money they have to pay for those lavish office buildings.

Donovan: They're all just a bunch of snakes if you ask me. **(pauses)** No offense to you.

Abel: Oh, none taken. I completely understand. It's part of why we are here.

Donovan: But you're one of them.

Abel: One of who?

Donovan: One of those life insurance agents.

Abel: Oh, Mrs. Donovan. I'm afraid your husband didn't explain the situation to you at all. We are not a life insurance agency, we are a death insurance agency.

Donovan: A death insurance agency?

Abel: Yes. We take care of all the things that a life insurance company does not.

Donovan: Oh?

Abel: Let me ask you a question, Mrs. Donovan. What is it that you most fear about this time of your life?

Donovan: Well, I don't fear death, if that's what you mean, but what I do fear is the dying.

Abel: The pain, the suffering, the long drawn-out stay in a hospital, the loss of precious memories, and, worst of all, the burden that you may be on your family.

Donovan: **(whispers)** Yes!

Abel: Life insurance does nothing to help you with any of these worries. All those companies care about is that you stay alive as long as you can so that someone will pay the premiums and then they hope you off yourself so they won't have to pay out anything to your family due to some suicide clause.

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Donovan: But that's not what you do?

Abel: No. When the time comes we take care of you. You would be sent away someplace where you can be comfortable and looked after while your family gets the life insurance money they deserve and need to carry on with their lives. We take care of making sure that everyone thinks you have died a death that cannot be questioned.

Donovan: You would take care of me?

Abel: Absolutely. We will put you up in very comfortable and peaceful surroundings. All your meals and needs are taken care of. We will see to it that you will feel no pain and that your mind is at ease all while your family is also taken care of.

Donovan: But how can you do that?

Abel: Our firm is filled with very dedicated employees.

Donovan: I'll say! What more could a person hope for?

Abel: Precisely.

Donovan: **(thinks for a moment)** You said, 'when the time comes.' What does that mean?

Abel: Well, you designate someone as your primary caretaker. I would presume that person might be your husband?

Donovan: Yes.

Abel: Well, then, that person would trigger something we call 'The Event.' When this happens the client—possibly you—is taken to the place of refuge. The family says their goodbyes and are sworn to secrecy. In the meantime, the current life insurance company is informed that the client died in a manner that does not trigger any investigations or reviews. The family gets the full amount of their

policy and the client gets a long lasting peace of mind.

Donovan: It all sounds so wonderful. My husband's mother... uh, Sarah, no, uh... Susan. Yes, Susan got Alzheimer's and spent years slowly slipping away while her family had to do more and more for her. It must have been horrible.

Abel: Do you need some time to think about it? **(reaches for some papers)** I can leave you with some brochures and we can make another appointment.

Donovan: Well, I, uh...

Abel: No, really. You need to take your time making such an important decision. There is a lot to think about, a lot to consider. **(pauses)** Just don't take too long. A terrible illness or life-threatening accident can happen at any moment. We're all living on borrowed time and need to make the decisions that will guide us along the least treacherous path. Who knows what might happen to you the moment you walk out that door? Heart attack? Stroke? It's unpleasant to think about these things I know but sometimes we must. But... you take your time. **(pulls out a datebook or device)** Shall we schedule a follow-up?

Donovan: **(after a moment)** No, no. I don't need any additional time. I've made up my mind. I want to do what's best for my family.

Abel: Of course you do, Mrs. Donovan. Of course you do. Are you ready to begin, then?

Donovan: Yes.

Abel: It's really just a matter of some paperwork.

(Abel produces a giant stack of paperwork and slides it all in front of Donovan.)

Abel: This is the complete prospectus that explains every detail of the services we provide and all their variations. When you're done going through them I can show you the contracts and discuss your options.

(Donovan stares at the stack of papers but does not move.)

Abel: Well, I guess it is a little overwhelming, isn't it? I tell you what. You have been so nice and honest with me. Let's make this easy. **(pulls out a thin folder)** Why don't I just show you the standard option? No bells and whistles, just the coverage and assurance you are seeking. **(opens the folder)** All you need to do is sign these few papers and you can be on your way with an easy mind.

Donovan: **(sighs)** Ah, well thank you, Ms. Abel. I so hate all that legal mumbo-jumbo.

Abel: I completely understand, Mrs. Donovan. You are a busy person and have better things to do than sit around in some dank office reading mind-numbing

documents.

Donovan: Thank you for understanding.

Abel: Shall we begin, then?

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Donovan: Yes.

Abel: Fine.

(Abel pulls out some papers from the folder. She hands each one to Donovan who then signs them.)

Abel: This is the contract that names you as the client... This is the contract that allows you to name someone as your caretaker. As you see here **(points)** we have taken the liberty of putting your husband's name here. You sign here... This paper allows us to work directly with your current life insurance program... this document covers the details concerning The Event... and this final contract covers any miscellaneous problems that may arise during the transition phase... This here lists the fees.

Donovan: **(looks at the paper)** Oh my! That's a lot of money.

Abel: Keep in mind this is the basic option, not the silver or gold packages. We have kept the costs at a minimum but keep in mind there are legal fees and all the costs involved with your needs.

Donovan: What does the silver option include?

Abel: Oh, just trinkets and filigree for those concerned with appearances. Would you like to see the proposal?

Donovan: Oh, no. I'm happy with the basic option. **(she signs the paper)**

Abel: That's it. You're done.

Donovan: Oh, well. That was easy.

Abel: Nothing to it. **(shakes her hand)** You are another proud client of the Ubiti Insurance Company. Do you have any final questions?

Donovan: Oh, no. I think you have covered everything.

Abel: Great! I'm glad to have been of service to you.

(Abel reaches for her briefcase and puts it up on her desk. She begins to stuff papers into it including the signed contracts.)

Abel: Well, if you'll excuse me, I have to get to my next appointment. I have to meet my next client at the out of town office.

Donovan: I thought this was your office.

Abel: Oh, well, we have several satellite offices situated around town so that we can be available to everyone.

Donovan: Oh, I see. **(thinks for a moment)** Um, I do have one more question.

Abel: **(stops moving papers)**Of course, what can I tell you?

Donovan: This Event thing that you talked about?

Abel: Yes?

Donovan: How will I know when it happens? I mean, will my husband just tell me or does it have to be some kind of secret thing?

Abel: Oh, Mrs. Donovan, you don't need to worry about any of that!

Donovan: What? Why?

Abel: Your husband has already triggered it.

Donovan: What? I don't understand. I'm fine. I mean, yeah, I forget things sometimes but who doesn't? I know I've neglected to eat a meal once in a while or to take a shower regularly but that doesn't mean anything. I'm not ready to transition yet.

(Abel reaches into her briefcase and pulls out a gun. She shoots Donovan then puts the gun away. Donovan falls to the floor.)

Abel: No one ever is.

(Abel picks up her briefcase and turns to exit the stage. Her last line is spoken just before she exits or offstage.)

Abel: Clean up in room three!

(Lights off)