

OUT OF POCKET BENEFITS

By Gary D. Chartier

Chapter 1

May 2004 New Orleans, Louisiana

In the rainy and cool dark morning hour, the small short man finished attaching the three distinctively colored wires; the red one from the battery to the explosive, the yellow wire from the clock to the battery, and a green one from the clock to a remote control which had a two inch antenna looking metal arm sticking out of the middle of a two pound glob of C-4 explosive. The little man placed the finished bomb with all its attachments under the co-pilot's seat inside a neatly taped manila envelope. The bomber then quietly and quickly left the plane, the runway and the airfield; maybe never to be seen again.

He spoke to nobody and saw no one.

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The 24-passenger jet exploded violently only a few hours after taking off from the New Orleans International Airport. The plane had dropped to earth over the eastern part of the state of Texas. No survivors were reported.

Chapter 2

New Orleans, Louisiana

Tim Wrigley was sitting in a beautiful French restaurant names Amore's, with a glass of white wine in his hands. His family and he were just off Bourbon Street in New Orleans. His sister, Lawana, his daughter Dale, and Dale's boyfriend Rudy, were all in the booth with him. They were sharing a Chilean bottle of a Sauvignon Blanc wine.

A large flat screen television was at the back of the bar but clearly within their view. The bartender stopped near the front of the TV, turned up the volume and just stared at it. The entire club crowd in fact quieted down during the newscast. A news station began with a notice of BULLETIN spelled out on the screen and

showed a helicopter shot film of a horrid looking plane wreck; smoke bellowing from the crushed small jet plane's torso.

The newscaster of the local ABC affiliate, a stiff looking but well dressed man, said to the camera in his deep southern accent; "The Citation jet airplane, leased by the Justify Assurance group and transporting several members of the Oklahoma Insurance Department and staff, exploded somewhere near Woodville, Texas, on the eastern side of the state of Texas. Wreckage, fire and bodies cover nearly a half-mile. No reason for the crash has yet been given. There are no reported survivors and a listing of the believed passengers is seen below. More news comes at ten p.m. Stay with us on channel 3." The news program went off and the program returned with the crowd's noise also returning to most everyone in the club.

Tim had been heading for the return flight to Oklahoma on the very plane that had crashed with the Insurance Department employees all on it just late that morning. Dale, Rudy and Lawana had called him on his cell phone at the exact moment he was beginning to board the plane. They had pleaded with him to stay over in New Orleans a couple of days. Several of the envious Department employees called him 'lucky' to be able to stay in New Orleans another couple of days.

His family, after asking him to not return to Oklahoma City, told him to stay right where he was at the airport where they had just landed. They would pick him up there. Two hotel rooms were reserved. They wanted to spend a few days in New Orleans. Tim's good friend Henry Roberts had agreed to watch the horses back in Mustang, Oklahoma, Dale told him. Tim matched up with the trio in the hallway of the airport and they caught a cab back to their selected hotel. At about that same time, the Citation Jet took off from the New Orleans International Airport and headed back to Oklahoma City.

Chapter 3

Setting in the nice restaurant, staring with open mouths at the television screen were Tim and his family. No one spoke. Nobody's eyes left the television. After the terribly tragic announcement, the television screen listed the names on the lower part of the page. Dale dropped her wine glass when she read the screen's list. Lawana bowed her head with tears dripping to the table. Rudy's eyes were the size of his home state of Kansas's sunflowers. The screen rolled the names.

REPORTED FATALITIES – FLIGHT 223

AIRLINE COMPANY EMPLOYEES

Clay Darning, Pilot
Mark Hasborough, Pilot

OKLAHOMA INSURANCE DEPARTMENT/STAFF

Barbara Armingham, examiner
Larry Briley, Assistant Commissioner, CFO
Danny Green, examiner
Sullivan Howard, Commissioner
Mitchell Jameson, Deputy Commissioner
Clint Jared, financial examiner
Ken Karper, examiner
Anne Potack, financial examiner
Johnny Paine, Assistant Commissioner
Salora Shavors, examiner
Vern Walker, examiner
Tim Wrigley, independent examiner

Chapter 4 - Dating

Tim and his best friend Henry Roberts were both single men and dated ladies from time to time, but not often enough for either. Tim had had three whole dates in a two-year period. Three dates in two years was just not good enough. Tim and Henry made a pact one evening, feeling sorry for each other while visiting over a beer. Their agreement was that they would pay to become members of the very popular dating service, E -Harmony. Surely they could get dates through them. He had read a lot of advertisements and got emails about how happy people were with the dating service overall. E Harmony looked and sounded good on the television ads and the people talking about them also seemed to be nice looking. Henry had told him that people at his office were impressed and interested in the popular dating site. Thus the search started.

It took Tim about an hour to complete E-Harmony's very detailed questionnaire

and return it to the dating service by email. He was advised that everything would be processed soon and he would hear from the service shortly. That was a Friday.

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On Tuesday of the next week, after driving back from working at an out of town attorney's office in Enid, Oklahoma, Tim's computer had sixteen messages from women on incoming mail from the new service. He thought this was absolutely going to be great. All these beautiful women to go though would be superb. He could hardly wait. Then the next day, he received nineteen more contacts. He spent half that night going through their profiles and answering their questions, doing his very best to honestly answer each one. On Thursday, he received 27 messages, and then on Friday, there were 31 more. He was straining his eyes reading and answering all the information from the potential dates. It was worse than trying to complete a huge quiz in college. Fill this line out, complete this sentence, answer this question -

Gosh.

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He spent most of Saturday trying to locate a phone number for E Harmony. He called the dating service from his home and pleaded with the operator to terminate his membership, even though he had paid a quarterly fee. She transferred his call to another person who specialized in membership terminations. When Tim told her he wanted to cancel his membership, she said in a monotone voice, "can you tell me the reason you are terminating your membership sir", she drug out slowly.

"I have received almost 100 messages from women and I am going to have difficulty getting back with them all", was his quick answer.

"Do you not like women, sir?" was her question.

"I do like them. Just not in this kind of volume", came Tim's rushed response.

The conversation ended with her promise to end the message process and make Tim's profile and photos disappear off the service. Tim was exhausted with his effort to get the poor woman to understand. He smiled a bit when he recalled her saying, "Well, sir, I have never had anyone terminate service with E Harmony due

to getting too many action, err, I mean women.” Tim, at age 46, was evidently, just the right age for Mustang, Oklahoma women. Plus, that area also included Oklahoma City, Edmond and Norman. The E Harmony representative passed on to him that women outnumbered the men at least sixteen to one in his geographical area, and, his preferred age category of 38 to 48, had the most female numbers of any other grouping. Thus, the reason for the one hundred contacts was very clear.

Now what was he going to do? He called his pal Henry and was tickled but not shocked to find out that he was facing basically the same problem. Henry was younger than Tim, and at age 32, he had gotten almost 60 messages himself. Tim gave Henry the E Harmony phone number and lady’s name to call. Both guys decided that they would approach this problem with a serious and real plan and a business attitude. They would pick out a particular number of the women and date only that group. Tim’s final number was ten and Henry picked eight. Ten dates would be wonderful. He would complete those dates and then see how many he wanted to see for a second date.

A great plan.