

THE DEATH CLAIM

By Gary Chartier

Prologue

The subject of ‘insurable interest’ is usually a matter addressed by state law. One can purchase any amount of life insurance within the limits imposed by an insurance company. Any beneficiary can be named, and such beneficiary is not required to have an insurable interest in the insured.

However, for a person to purchase life insurance on someone else’s life, that person must have an insurable interest, which is generally satisfied if the person is closely related and, especially, if the purchaser would suffer financial loss from the insured’s death. Spouses can insure each other and businesses can purchase key man insurance. However the insurance cannot be purchased on someone who has no concerns of financial loss or is someone who is remotely related or unrelated.

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THE DEED

Chapter 4

May 7, 2000

Lexington, Missouri

Dust swirled on that spring day outside the 7-11 on State Highway 24 in Lexington. Customers drove in and jumped out of their cars, hurrying into the store, mostly for beer and sodas. The time was nearing four o’clock and the local weekend group of people was happy, relaxed, and thrilled at the beautiful Sunday afternoon there in Missouri.

Trixie and Dave sat in the dark little car at the far end of the parking lot. They had been there most of the day.

One side of the double glass doors opened and out walked Clara Sanders, smiling back at some guys because of the flirting comments they were making while on their way into the store. “Boys, boys. Be gentlemen, please,” she requested sweetly. She then bounced over to the little green Ford Escort, jumped in, and immediately took off out of the lot. The small black German car followed with Trixie still driving.

A man just inside the store was watching them through the 7-11 front windows. His badge read, Manager.

At a few miles out on State Highway 24, the Volkswagen’s lights blinked on and off and the horn beeped a few times. Clara, driving and singing along to her latest Reba tape, glanced in her mirror quickly and pulled the little green Ford over. Trixie stopped and parked her VW about four car lengths behind the green Ford. Trixie climbed out quickly after whispering something to Dave and ran up to the car. Clara, having met Trixie at her Arkansas home once when Joe, Benny and she had visited, recognized her, and laughed with surprise and happiness at seeing her here in Missouri. They hugged and Trixie inquired about Benny, Trixie’s grandson. Clara and Trixie were talking busily with Trixie standing only a few feet from Clara with her back to the road they were parked off of. Clara leaned against her car.

While the two women chatted, with Clara updating her on how big Benny had become and how her college courses had been that semester, Dave reached into the back seat of the VW and pulled the old rifle over the seat and into his lap. He reached across the dash and pulled Trixie’s car keys out of the ignition. Clara had not yet noticed him at all and he didn’t want the car’s warning bell to sound. From his pocket, he took out a long bullet and pushed it into the rifle’s loading chute. He then levered it into the chamber, which cocked the rifle. The weapon was ready now to fire. The car door was slowly opened with Dave sliding out onto the grassy side of the road. He kneeled with one knee on the ground while bringing up the thirty-thirty rifle, leaning it on the car’s door hinge. The old Model 94, with the bluing worn throughout the gun’s body, was sighted onto the left temple of Clara’s pretty bead. Her blonde hair was blowing everywhere.

Dave Offen’s eyesight was perfect. He had killed at least four deer every year since his 12th birthday, feeding his family along with several other friends and

relatives. He had never purchased a hunting license.

Dave squinted a bit with the rifle's sights right on the mark he wanted to hit. It was dry outside with a light wind.

The rifle's explosion rang out and with that shot, Clara's body almost did a half cartwheel slamming into the open car door and then dropping straight to the ground. Trixie instantly had a little smile fixed on her face though several drops of blood spray could be seen from the bloody head wound to Clara.

Offen pointed the old rifle toward the ground and levered it quickly. This sent the empty casing to the ground at his right.

Dave and Trixie hurriedly picked up Clara's body. After opening the Ford's trunk, they dumped the lifeless body into the trunk. Clara's head and entire upper torso were covered with a royal color of red. Both eyes were outside their sockets. Trixie had to turn her head away while helping place the body in the trunk.

Clara's Ford started up with Dave behind the wheel. He drove the car swiftly away from the road, into the woods. It was parked behind a little stand of trees, which was about one hundred yards off the road near a barbed wire fence. Dave wiped the steering wheel with his red pocket hanky as well as the car's door and trunk lid. The hanky then got stuffed in his back pocket. He threw the Ford keys into a ditch with water some twenty feet away. "Let's scoot!" he excitedly yelled as he ran back to Trixie's car. Dave then laid the old western-looking rifle in the trunk of Trixie's VW. They started back to Arkansas.

Trixie smiled all the way home and didn't even bother cleaning the blood spray from her face. Lazy Dave just slept.