Double Indemnity Study Guide

Double Indemnity by James M. Cain

BOOKRAGS

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Plot Summary

Double Indemnity, published in 1934, is Cain's second novel and is set in the young, booming city of Hollywood. In a city where insurance salesmen are close to the bottom of the social pecking order, Walter Huff rates as "average." Still, he is savvy enough to get through the door and get the prospect talking, except that when he makes a call to a certain Mr. Nirdlinger about renewing his auto policy, he ends up talking to his client's wife, Phyllis. Phyllis is attractive, but she looks a little washed out. She seems to have some interest in an auto policy for her husband, but she tells Walter she'll call him and let him know when he can come back.

When Walter returns, Phyllis flirts with him, and he finds himself attracted to her. His attraction, however, doesn't blind him to the fact that she wants to take out an accident insurance policy on her husband and then arrange an "accident" so that she can collect on the double indemnity insurance. For a long time, Walter has been pondering how he could beat the system and defraud the insurance company, so he agrees to be her partner in this crime. He insists that her husband has to die from an accident on a train. That way the payoff would be $50,000 *($690,000 in today's currency*).

Over a period of several months, they hatch their plan, which involves staging Phyllis's husband's death by first killing him and then dumping him near the railroad tracks. Walter will then impersonate the husband, get on the train, make himself noticed, and then get off near the spot where the husband's body has been stashed.

Walter plants a careful alibi for himself, and with the help of Phyllis, does away with the husband, boards the train, and successfully impersonates Mr. Nirdlinger, making sure there are witnesses to his presence on the train. During the weeks after the crime, several people, like Phyllis's stepdaughter, and Keyes, the investigator at Walter's firm, raise suspicions about the "accident," but the most disturbing revelation to Walter is that some information he learns from her stepdaughter seems to suggest that Phyllis may have murdered her husband's former wife to acquire Nirdlinger and his money for herself. Walter is so bothered by his discoveries about Phyllis that he decides he has to get rid of her, and he sets up a meeting in a park. Phyllis doesn't arrive, but someone in concealment shoots Walter, wounding him. When he wakes up in the hospital, the insurance investigator visits him to tell him that he has the culprits: Nirdlinger's daughter and her boyfriend. Walter decides to confess and cut a deal with the investigator as follows: if the investigator makes arrangements for Walter to escape the country, Walter will deliver a signed confession to him so that the insurance company does not have to pay the claim.

The investigator agrees, the arrangements are completed, but after Walter boards a ship to Mexico, he discovers that Phyllis is also on the ship, and they both suspect that their aliases will not protect them from arrest once they reach their destination. They decide to commit suicide by leaping overboard.

Chapter 1

Chapter 1 Summary

When insurance agent Walter Huff has to make a routine call in Glendale, California, he remembers that there's an auto policy renewal pending for a certain Mr. Nirdlinger, who lives close by, so he drives over to see whether his client is home. After a few moments of bantering with the Nirdlinger's maid and pretending to be a friend, she lets him in, even though her employer is not at home. Walter ends up talking to his client's wife, Phyllis who is blue-eyed, blonde-haired, and attractive, but sort of washed-out looking. She keeps Walter talking by saying the Auto Club has been trying to sell her husband their brand of insurance along with a membership. While he is admiring the look of her trim figure under her blue pajamas, Walter senses that she is stalling, until she asks him if he handles accident insurance. He answers that they handle all kinds, but he thinks to himself that accident policies pay off big time and that there are many men walking around who are worth more to their loved ones dead than alive.

The talk switches back to auto insurance, and Mrs. Nirdlinger agrees to talk to her husband and call Walter to let him know when he can return to talk to her husband. When he gets into his car, Walter bawls himself out for feeling like a fool just because a woman has given him a sidelong look. Back at the office, he finds Keyes, the head of the claims department, waiting for him. Keyes, a man who compulsively double-checks every last fact, wants to talk to Walter about a client who has torched the truck for which Walter recently wrote a policy. Keyes compliments Walter for clipping a warning to the application and promises to send a memo to the President about it. After Walter gets back to his office and hears that Mrs. Nirdlinger has called, he thinks about what kind of warning he is "going to clip to that application."

Chapter 1 Analysis

In the first few lines, Cain sets up the framework for his story. The narrator is the protagonist, Walter Huff, who speaks in the first person, and is apparently addressing someone unnamed, as the reader can determine from his comment, "That was how I came to this House of Death, that you've been reading about in the papers." The identity of the listener (or the reader, as is revealed later) raises a question that provokes one's curiosity, which is sustained through the novel.

The author's characterization of Walter and Phyllis evokes two highly individualized people. The contrast between Walter's homespun, slightly illiterate shrewdness and Phyllis's sexy cunning is brilliantly crafted, and creates high interest in their relationship. A dominant theme in the book is the relationship between evil and the character archetype of the *femme fatale*, as exemplified by Phyllis. This typical character almost always possesses an ability to manipulate men through her sexuality, but as the name would suggest, the outcome of yielding to her temptation is usually deadly.

When Phyllis enters the living room, she is wearing blue house-pajamas that flatter her trim figure, even though she hasn't had a chance to put her makeup on yet (Walter comments that she has a "washed out look.") Her attire is symbolic of the way she deals with those around her, but mostly with men. It seems to suggest that she relies upon her sensuality to create an atmosphere in which she feels powerful. Not very far into their conversation they begin their cat-and-mouse game, and the reader experiences a shiver, almost in unison with Walter, as the realization strikes home that their game, if they continue to play it, will end in murder.

Chapter 2

Chapter 2 Summary

Walter's second visit with Phyllis starts with Phyllis saying that she has given the maid the day off and has made some tea. The tea leads to a series of small-talk subjects that quickly segues into discussion of the auto insurance policy, and then comes to an abrupt halt with Phyllis's plea to Walter that he allow her to take out an accident policy secretly on her husband. Walter's first thought is to stub out his cigarette and get out of there. What he actually does is to put his arm around Phyllis and kiss her, after which they play a flirting game with Phyllis's blouse, until Walter has to leave. Phyllis tells him that she will let him know when he can come over again.

That night, Walter sits by his fire in his Los Feliz bungalow, turning over his temptation this way and that, telling himself to run away from his attraction to Mrs. Phyllis Nirdlinger. Then the bell rings, and there is Phyllis at the door dripping with rain. Walter invites her in and seats her in front of the fire. She tells him she has come over to explain to him that she lost her head that afternoon, and that she loves her husband and worries about him working in the oil fields, which is why she mentioned the accident insurance.

"You mean," says Walter, "that down in the oil fields, some rainy night, a crown block is going to fall on him?" Although she chides him for his crude statement, she admits that is what she meant. Then Walter proceeds to tell her bluntly that *she* is the one who is going to arrange an accident that will kill her husband. She protests, but he stands his ground. She threatens to leave. He says leave, and she does, but Walter knows she'll be back the next night, and she *does* come. This time Walter forces her to admit she's going to kill her husband, and he says that he is going to help her.

She feigns shock and says she couldn't have anybody help her; it would be impossible. He answers that she had better have someone help her, and it better be someone knowledgeable because she will be going up against an insurance company. If she doesn't know their game, they'd catch her in about 5 minutes. She asks him why he would want to help her, and he replies that he would do it for her. When she asks him what else, he says curtly, "Money." Then he warns her that she better be serious because once he commits to this, he is going to go through with it. She surprises Walter by breaking into tears, and as he comforts her, she begins to tell him how sometimes she thinks of herself as "Death - in a scarlet shroud, floating through the night. I'm so beautiful then. And sad. And hungry to make the whole world happy, by taking them out where I am, into the night, away from all trouble, all unhappiness..."

A few nights later, they talk about how the deed is to be done. First, Walter establishes that she hasn't blown it by talking to someone about it, and then they discuss the method. Swimming pool drowning? No, too suspicious, because insurance companies are wise to swimming pool and bathtub drownings, ever since someone compiled data

that demonstrated the number of domestic deaths that occurred that way. Shooting? Not an accident. Walter then tells a story about how criminal gangs shoot someone, how they set up their alibis, how they have it planned to the last second with a lookout who signals the shooter, and how they get away quickly.

Ultimately, it is decided that it should be a train accident, as train accidents pay double because of the low risk. The coverage is called a double-indemnity policy. They plan how they'll make a show of pitching the policy to him, and how Phyllis will be against it in front of a witness, so that she won't be suspected.

After Phyllis has left, Walter ruminates upon how insurance companies are like gambling casinos, and how he is like a croupier who takes bets, without caring about the people he takes the bets from. He thinks that, bearing in mind how many houses and corpses he's seen with holes in their temples to make it look like suicide, it isn't funny that he would consider murdering someone for a half-share of $50,000.

Chapter 2 Analysis

In Chapter 1, Walter gruffly played the cat-and-mouse game with Phyllis. After visiting her in the afternoon and forcing her to stop being coy and admit what she is up to, plotting to do away with her husband and collect the insurance, he has thought far enough ahead to predict that he will receive a visit from Phyllis soon. So it is no surprise to him when she arrives at his door that night even though it is pouring rain. Walter struggles against his physical attraction to this woman, who is likely to prove the human equivalent of the black widow spider. Cain depicts this struggle through the tone of Walter's narration, in phrases like, "When I got her peeled [*got her coat off*] she was in sweater and slacks, just a dumb Hollywood outfit, but it looked different on her."

Phyllis begins by trying to convince Walter that she has come to see him to tell him that she lost her head by kissing him that afternoon, and she vows that it won't happen again. "We ought to try and see," he says laconically. She protests and says that she loves her husband. Walter is having none of it and bluntly points out that she intends to arrange an "accident" for her husband. By this point, the reader starts to get an inkling of what direction she is headed. She is trying to manipulate Walter into being the first one to talk about killing her husband. Then she'll test whether he is ripe to become her accomplice in the crime. Cain has cleverly portrayed Walter, in the persona of the first-person narrator, as a character who believes that he is controlling his accomplice, when in fact it is she who is controlling him. Walter cannot see this, but a careful reader can. Once Phyllis has maneuvered him into saying that he thinks she is going to murder her husband, she can pretend to be shocked and indignant and provoke him further by saying, "...you must be crazy. Why - I never heard of such a thing in my life."

Then when he says that she came down to see him only because she's been thinking of killing her husband ever since Walter met her, she tops her act by walking out on him, to let him think the whole thing over for a day. The next day, when she comes back, she'll see whether she can get him to volunteer to help her. Her strategy is successful. She

comes over the following night, claiming that she must have given him the wrong impression, in response to which he tells her not only is she going to kill her husband, but also that he's going to help her.

At this, she feigns shock and exclaims that she wouldn't dream of having anyone help her, which provokes him to go into a long spiel about why she *needs* someone to help her. She listens with rapt attention to his argument, and Walter doesn't pick up at all on the fact that he is lecturing her on a topic about which she already knows everything . She would have to be an idiot not to realize that it would be impossible for her to carry out this criminal act and insurance fraud alone and get away with it. She cleverly allows him to show off his deep knowledge of the insurance business, and then lets him plan the first step in setting up the double-indemnity policy. Walter will come to her place and make the pitch to her husband for the accident insurance. All Phyllis has to do is make sure she has someone in the room to witness the whole thing. She agrees to the plan, and then she invites him to kiss her - a symbolic reward for being a good boy.

Chapter 3

Chapter 3 Summary

Walter comes to the Nirdlinger house and wraps up the paperwork with Mr. Nirdlinger fairly quickly while Phyllis sits observing. The witness Phyllis brought is someone that doesn't really please Walter, because it is Phyllis's stepdaughter, Lola. Phyllis has made up an excuse that she needs Lola to help her wind yarn for her knitting to make sure Lola is present to hear Walter pitch the accident insurance, which he does, pushing every selling point he can think of. Walter thinks to himself that he expected Phyllis to bring in a friend or a neighbor. He didn't bargain for the daughter to be there, and it makes him uncomfortable, considering what they are thinking of doing to her father. Finally, he's forced into giving the daughter a ride and dropping her at a movie theatre.

On the way, she asks Walter to stop and pick up her boyfriend, a Mr. Sachetti, which Walter agrees to, but then Lola pleads with him not to tell anybody because "There are reasons why I don't want them to know. At home." Walter agrees, says goodbye to the couple, and drives home. When Phyllis arrives half-an-hour later, Walter scolds her for using Lola as a witness because it makes him feel funny using her, knowing what he and Phyllis are planning to do. Then he shows her the application for the double-indemnity policy, all made up.

Walter makes three separate calls on Mr. Nirdlinger: the first to give him the bail-bond guarantee, the second to deliver a memo book, and the third to deliver the policies for the car and get a check for $79.52. When Walter gets back to his office, he gets a surprise. Lola and her boyfriend are there waiting for him. They want Walter to lend the boyfriend $250 against his automobile, so that he can complete his engineering degree, and, of course, keep it secret from her father and Phyllis. Walter is so eager to get rid of them that he agrees.

The next day, the accident policy comes in, and Walter has to get a check from Nirdlinger that day so that the payment will cross-check with the date of the policy. He goes to Nirdlinger's office and spins a story about how he overcharged him by getting a check from him for $79.52 so he wants to give Nirdlinger back his money in cash, and have him write a new check for $58.60, which Nirdlinger readily agrees to since he's getting a cheaper rate than he thought. Now Walter has successfully bamboozled Nirdlinger into writing two checks, which will look to the insurance company like payment for two different policies. The next day, Lola and her boyfriend come by, pick up their loan, and Lola ends up tremendously grateful to Walter.

Chapter 3 Analysis

By this point in the story, it now becomes clear that *Double Indemnity* is a cautionary tale, a story told to illustrate how evil thoughts lead to evil deeds, and how easy it is to

sink into embracing an evil deed. In spite of the seeming ordinariness of Walter's character, for a long time he has been harboring thoughts of how to "crook the wheel," as he calls it, by pulling a successful cheat on the insurance company. That alone, however, has not, to this point, been strong enough to lure him into a criminal act. The symbolism of the title *Double Indemnity* comes into play here. Only when Walter's larcenous heart is coupled with his lustful desire for Phyllis does Walter succumb to the reality of deciding to commit the ultimate crime. Had he not met Phyllis, he might have continued his average life with no regrets.

It is interesting to note that Cain creates no past life for Walter. One never finds out who his parents were, where he went to school, whether he has siblings, whether he has been married, who his friends are, if any, or even whether he owns or rents the house he lives in. It is almost as if the author fears that knowing these personal details will cloud the reader's perception of Walter and will warp one's judgment concerning his behavior. There may, however, be other reasons. Cain began his writing career after college and during World War I, and was a contemporary of other writers who also fought in the war, and who embraced this sparse style of writing, like Ernest Hemingway, Dashiel Hammet (*The Maltese Falcon*), and Raymond Chandler (*The Blue Dahlia, The Long Goodbye*).

Ernest Hemingway once made a thought-provoking comment about his own stripped-down style. He said that if a writer knew important things about his characters, he could leave those things out and be certain that the writing would still benefit from the writer's knowledge. It may be that Cain, at the time of writing *Double Indemnity* adopted this method. Perhaps he worked out a detailed background for Walter Huff, including what it was in Walter's childhood, upbringing, or adult experiences that predisposed him to murder. Perhaps he simply knew a great deal about the psychology of the Walter Huffs of the world. In any case, he has created a chillingly credible portrait of an ordinary man who is a willing pawn of a woman who seems to be more steeped in criminal pursuits than he.

Chapter 4

Chapter 4 Summary

From the time the insurance policy is set up through the winter and spring, Walter spends many a sleepless night. In his words, "You start on something like this, and if you don't wake up plenty of times in the middle of the night, dreaming they got you for something you forgot, you've got better nerves than I've got." This comment of Walter's is emblematic of a common theme in the *roman noir* genre - the central character typically is obsessed with the idea of avoiding discovery and capture. Whereas Phyllis appears not to concern herself much about getting caught, most of Walter's efforts are bent upon creating the perfect alibi and anticipating every move of the authorities that will be investigating the crime after it is committed.

Since Nirdlinger drives everywhere by car, an issue that puzzles Walter and Phyllis is how to get him to travel on a train. They still haven't figured out how to solve this question, but they do get a break on a minor thing, the fear that Phyllis's husband might tell someone about getting cash and writing a second check. Walter is mightily relieved when Phyllis finds out that her husband's auto insurance is paid by his company, so he kept totally quiet about getting $20 dollars back; otherwise, he would have had to return it to the company.

A second thing Walter worries about, besides getting Mr. Nirdlinger on the train, is that his work will "fall off," and he toils at selling insurance like never before. What surprises him is that he becomes the star of the firm just about the time that Phyllis announces her husband is going to his class reunion at Palo Alto. Phyllis works on her husband to take the train, so much so that Lola notices and gets annoyed with her for being selfish and wanting the car. Phyllis suggests disabling the car, and Walter puts the stop to that idea, because his plan involves *using* Nirdlinger's car.

Then the worst news comes, Nirdlinger has broken his ankle, and the Palo Alto trip is off. Phyllis and Walter decide to call the plan off, until Walter realizes that, with a cast on his foot, Nirdlinger won't be able to *drive.* That's not the only piece of good luck; since Walter plans to impersonate Nirdlinger boarding the train, the impersonation will be easier to pull off, since no one is likely to forget a man with a cast hobbling down the aisle on crutches.

Chapter 4 Analysis

Cain's writing is laced with irony. In this chapter, Walter needs to develop the groundwork for all his alibis, and he needs to establish a trail of behavior that will make him look innocent after the murder has been committed. These criminal needs turn him into a model employee. Had he been a model employee prior to meeting Phyllis,

probably the money to be gained by killing Nirdlinger wouldn't have appealed to him enough to turn him into a criminal.

It seems as if Walter is pleased that he has ability to succeed by working at an honest job, but underneath his delight at this discovery there still lies a deep-seated need to "beat the system" or "crook the wheel," as Walter's philosophy would have it. A large part of Walter's self-image is his view of himself as a person who can devise clever strategies, and who is smarter than the people he deals with. He certainly believes he is smarter than Phyllis, even though he realizes that she uses her sex appeal to manipulate him.

The fact that he is eager to adopt Nirdlinger's crippled state to impersonate him is symbolic of the crippled state of Walter's thinking. From the first moment of decision, Walter seems to apply no thought to the fact that he is planning to commit a heinous act, to take another person's life. His mind is focused only on not getting caught and on the details of how to commit this evil act without any consideration of the fact that it *is* evil.

Out of this deficiency in Walter's character comes one of the blackest instances of irony in the book. This is the moment at which Phyllis is worrying about the dangers of getting her husband up out of bed too early because it could lead to the healing of a broken bone in such a way as to make one leg shorter than the other. Walter asks, "Is that all that's bothering you?" Then, in narration, he comments, "It was a minute before she got it. Whether one leg was going to be shorter than the other, that was one thing he didn't have to worry about."

Chapter 5

Chapter 5 Summary

On the day that Nirdlinger's train is to leave at 9:45 pm, Walter continues to lay the tracks of his alibi. He goes to interview a long-term prospect at 4 o'clock, returns to the office and has a card made up for him, and then he goes home and gets his supper served to him by the Filipino houseboy. After his meal, Walter makes a show of getting ready to go to bed at a quarter to seven when the houseboy makes his last visit before leaving for the day. Walter makes a lot of notes on the prospect he has seen that day, noting the date and time. He phones his office, talks to the night watchman, and sends the man on a wild goose chase looking for his rate book, which Walter has hidden so it can't be found. The plan is to have someone whom Walter called that night serve as a witness who could vouch that Walter was at home. Then, after getting a call from Phyllis that Nirdlinger is wearing a blue suit, Walter begins dressing to impersonate his victim, faking up a cast made of adhesive on his ankle and pocketing a pair of horn-rimmed glasses like the ones Nirdlinger wears. Walter has carefully fashioned the fake cast so it can be cut off quickly. When all these preparations are finished he collects a yard-and-a-half of light rope and a handle made from an iron rod, both of which he stuffs into his coat.

At 20 minutes to 9, he calls his secretary, Nettie, long distance, so there will be a toll record, and asks her whether she has seen his rate book. After that, he leaves the house, parks in a concealed spot near Nirdlinger's, and waits. By prearrangement, Phyllis stops near where Walter is hiding and manipulates Nirdlinger into retrieving her purse, which she has left in the house. When Nirdlinger leaves, Walter climbs into the car, and crouches down out of sight in the back seat. As they drive along, Walter can hear husband and wife in the front seat talking about the maid and other everyday things. Walter marvels at how cool Phyllis is, and thinks to himself, "A woman is a funny animal." Phyllis drives to a secluded spot, and then gives a couple of raps on the horn, a signal to Walter that they are out of sight of anyone. At that point, Walter rises up, seizes her husband, and uses the crutch to break his neck.

Chapter 5 Analysis

The *roman noir,* or its close cousin, the gothic novel, has existed, as a type, for a long time in French and English literature, in various forms, and especially in America in the works of Edgar Allan Poe, who was arguably the most successful practitioner of the genre. As a literary form in the 20th century, this type of novel developed a number of highly recognizable characteristics. The most important characteristic is that the story is told from the criminal's point of view, sometimes in the first person, sometimes not.

In *Double Indemnity*, James M. Cain has chosen to use first-person narration by the murderer, which provokes an underlying feeling of dread in the reader, because the

narrator seems so cold-blooded when he is relating all the details of how the crime is to be committed. This apprehensive state is sustained and increased by a literary device of which Cain shows himself to be a master: the use of precise details leading to the actual slaying, which the reader knows is coming, but somehow cannot help but hope will *not* come.

The accumulation of details also evokes vivid visuals in the reader's mind, which, like the descriptions of the "58 inches of light cotton rope" and a handle made of an iron rod, keep the reader solidly focused on the killing that is about to occur. The reader is led to believe that the rope and the iron rod will be used in the murder, and then when Walter uses one of Nirdlinger's crutches to break his neck, the surprise is all the more dramatic. The symbolism of the crutch and its use as a murder weapon is not likely to be lost on a reader. Walter's choice of the crutch as a weapon is a graphic reminder of Walter's heartlessness and total lack of empathy.

Chapter 6

Chapter 6 Summary

Walter's attention to detail seems sharper than ever after the murder. He catches Phyllis about to discard Nirdlinger's cigar, and stops her because the cigar was lit in front of witnesses before leaving home; therefore, Walter will need it at the train to complete his impersonation. Then, as Phyllis drives to the spot where the body is to be placed, Walter uses his light cotton rope and the iron handle to create a kind of harness for the body so that they can dispose of the body easily and quickly.

Leaving the body curled up on the seat in the locked car, they take Nirdlinger's bag, briefcase, and crutches, and they walk to the station. Phyllis carries both the bag and briefcase, so that the porter doesn't get too close a look at Walter when he takes the luggage. Getting on a train unnoticed isn't as easy as it seems, particularly, if you're on crutches. While Walter and Phyllis stand on the platform, they see two conductors, a porter, and a redcap, all standing ahead by their Pullman car. Phyllis quickly runs ahead, tips the porter, and prevents the others from coming over to help, thus allowing Walter to climb the nearest steps and enter the car.

Walter moves through the car to the rear platform where Phyllis, who walked along the car outside, meets him. There, they discover another problem--there's a passenger standing on the platform, having a cigarette. Quickly, they improvise and enter into a conversation about how Phyllis parked too far from the station, and then Walter shows his watch to her to indicate that she has to leave if she's going to get to where she needs to be by the time the train gets there.

Now, to add to their problems, the passenger appears to want to stay on the platform and chat with Walter. Walter has to get rid of him in a hurry, and he has only about 5 minutes left until the train pulls out of the station. He fakes not having his ticket, says his wife must have left it in his briefcase back in the compartment, and complains about how he will have to struggle back through all the cars to get it. The other passenger cannot resist the impulse to assist a man on crutches and volunteers to go get Walter's ticket for him, just in time for Walter to climb over the rail with his crutches in hand and drop off the train at a spot he has marked, a dairy sign about a quarter of a mile down the track.

Chapter 6 Analysis

This chapter in particular exemplifies the fact that *Double Indemnity* belongs to a genre of storytelling in which suspense is heightened as a result of the story being told from the point of view of the criminal. Up until the moment that the crime is committed the reader is held in suspense as to whether or not the crime will be committed or

prevented in some way, or even abandoned because of lack of nerve on the part of the viewpoint character.

Thematically, Cain is exploring the very nature of evil and the ability of seemingly ordinary human beings to become entangled in it. The author adroitly emphasizes the mundane nature of evil and the horrid ordinariness of it in Walter and Phyllis's preoccupation with the details of carrying out their murderous deed, and their lack of any real feeling of sympathy for the victim.

After the crime has been committed, the focus shifts to the question of whether the protagonist of the story will be caught. In *Double Indemnity*, this phase of the novel begins in this chapter, first because Walter is forced by his own plan to appear in public in a hastily assembled disguise. If anyone gets too close, that witness could testify later on that it was *not* Nirdlinger who boarded the train, and perhaps the witness would even be able to say that it *was* Walter. Walter realizes that he will have to walk past the porter and three other train employees at close quarters to board the train. Phyllis's quick thinking avoids the predicament, and the novelist has grasped an opportunity to reinforce the idea that Phyllis is smarter than Walter thinks she is.

Next, Walter's plan for the "perfect murder" almost goes totally awry when, contrary to his expectations, he finds a passenger standing on the rear platform of the train having a smoke. The presence of this passenger could prevent Walter from carrying out his part of the "railroad accident," and it's urgent that he get rid of him. The irony of this scene is that the very instrument that is a symbol of the killing, and a symbol of Walter's lack of human sympathy and feeling, that is, the crutch, turns out to be the very thing that enables Walter to escape jeopardy in this situation, because the other passenger, unlike Walter, has sympathy for his fellow human being and offers to play the Good Samaritan.

Chapter 7

Chapter 7 Summary

Walter has jumped off the train and is crouched between two sets of track, out of view from the highway to wait for Phyllis to arrive. He frets a little because he can't see the car, and Phyllis left 7 minutes before the train pulled out. He knows that it takes 6 minutes for the train to reach this spot and 11 minutes to drive to it from the station because he's checked it 20 times. He waits, but he doesn't see anything. Then he hears the sound of panting, along with footsteps. To him it sounds like something nightmarish approaching, but then he sees it is Phyllis carrying her 200-pound husband on her back, using the harness Walter had rigged.

They dump Nirdlinger's body beside the track and then escape in the car. Phyllis drives so that Walter can dispose of the rope, the iron bar, and the glasses. When she goes through a red light on Sunset Boulevard, Walter scolds her. She then snaps at him to turn off the radio, but he snaps back that he has to have it on. It's part of his alibi. If he were really at home listening to the radio, he'd know what program was on.

Then he notices that her shoes are scarred from the ballast on the track. "What did you carry him for?" he asks, and she starts on a tirade about his not being at the car right away. Then she begins to rave about anything and everything. Walter tells her to cut it out because they have to talk. It may be their last chance to do so, but every time he mentions something about what she should do, like take a minister with her to the inquest or remember that she doesn't know anything about the existence of the policy, she snarls back at him to shut up because she's heard it all before. Finally, her patience exhausted, Phyllis screams at him to get out of the car, which he can't do because it would ruin his alibi. Instead, he resorts to telling her to drive on or he'll "sock" her.

When they arrive at Walter's car, he gets out without saying goodbye, gets into his own car, and drives home, noting as soon as he gets in the door that the time is 10:25 p.m. Before leaving, he had rigged both the phone and the doorbell with little cards propped against the bells so he would know if anyone had phoned or come to the door. When he checks them, they are still in place, and he goes about the business of destroying evidence. He changes into his pajamas, lights a fire in the fireplace, and burns the fake cast. Then he starts to make a phone call to complete his alibi, but he can't talk. He's choked up. He tries singing; it turns into a wail. He tries saying the Lord's Prayer but can't remember how it goes. Then he knocks back several drinks and steadies his nerves, so that he can call another agent and ask for insurance rate calculations. The other agent calls Walter back in a few minutes with the figures, and Walter's alibi is complete.

As soon as he hangs up the phone, Walter cracks. He throws up his supper, lies on his bed staring into the dark while chills creep over him, and he realizes the impact of what he has done--killed a man because he wanted a woman and then put himself in her

power. Just one point of her finger, and he would die. He realizes he never wants to see her again as long as he lives. He sums it all up with the words, "That's all it takes, one drop of fear, to curdle love into hate."

Chapter 7 Analysis

In this chapter, Cain brilliantly portrays his major characters' reactions to the commission of the crime. He builds up an escalating series of reactions on the part of both Walter and Phyllis, starting with Walter's inability to see the car and know that Phyllis has arrived with the body. He has unwittingly left her sitting for unbearable minutes in the car with only the corpse of her dead husband for company. She has eventually panicked and tried to carry the body by herself, so that by the time Walter has joined her to help, she is seething with anger. She then is able to control herself as they dispose of the body.

The tension of this, combined with her desire to put as much distance as possible between them and the evidence causes her to exceed the speed limit, and babble incessantly, which annoys and unnerves Walter. When he snaps at her for her reckless driving, the heat between them escalates bit by bit until they end up screaming at each other. The author develops the earlier theme of the nature of evil. One never gets the sense from either of the perpetrators that they have a moment of realization in which they might say, "Oh my God, what have I done?" All the accelerated tension they feel seems to stem from their fear of being caught and having to face the penalty for their crime.

It appears that Walter's state of mind calms somewhat when he reaches home and proceeds to execute his alibi plan, but the author deftly details the chaos of Walter's state of mind by means of acutely observed specifics, like Walter's inability to talk when he attempts to make a phone call, his inability to hold down his supper, his crazed efforts to calm himself by singing and praying, culminated by his lying down and staring into the dark. It is a mark of Cain's skill at portraying his flawed protagonist that he describes Walter's prime concern, not that he has committed murder, but that he has put his life in the hands of his female accomplice. There are no thoughts about the consequences to his victim's daughter and other family. The thoughts Walter broods about are solely about himself and the jeopardy he is in.

Chapter 8

Chapter 8 Summary

The following morning Walter has his breakfast and opens the paper to see whether there is a report on Nirdlinger's death. There is, and the newspaper reports it as an accident. The article provides some details about his life and who his survivors. At 8:40, the secretary, Nettie, calls and says that Mr. Norton, the President of the company wants to see him. When he gets to the office, Walter has to face Norton and tell him all the details about how he sold the policy to Nirdlinger. Walter recounts the sale, adding that Nirdlinger told him not to share knowledge of the existence of the policy with his wife, Phyllis, or his daughter, Lola. During all this, calls keep coming in from the insurance company's investigators, who are interviewing everybody on the train. At the same time, the company is getting the coroner's report, in case Nirdlinger had a heart attack or some other medical condition that caused the fall from the train. In that case, the company wouldn't have to pay. Unfortunately for the insurance firm, the coroner rules the death an accident.

Norton's theory is that Nirdlinger committed suicide and goes on to theorize about how that's the reason he took out the policy. Keyes, the bulldog claims investigator, totally rejects the possibility of suicide, because the statistical records he has studied all his life don't record one suicide committed by falling from a slow-moving train. Keyes maintains that the accident is not on the "up-and-up" either because when a client takes out an accident policy and then dies of a train accident 3 months later, it's not on the up-and-up, and as far as he is concerned, the beneficiary of the policy is automatically under suspicion. When Norton asks Keyes what he recommends they do, Keys takes half an hour to think it over, and proposes that they should file an "information of suspected murder" against her to prevent her from conferring with her accomplice, until the police have interrogated her for the 48 hours as they are entitled to do. Norton is aghast, and refuses to follow this plan because if it backfires, the publicity will be a debacle for them.

Keyes argues with Norton that whoever pulled this off was no dummy, and that there's no chance of catching them unless he moves against them and catches them by surprise. His point is that surprise can be an effective strategy, even if in this case it goes against the practice typically used by the company. Norton says he's not going to move against Mrs. Nirdlinger because he doesn't want to be left in a position where the burden of proof is on his company. He'd rather contend that the death was a suicide and leave the burden of proof on the widow.

When the inquest is held, all the witnesses have identified the body and they tell their stories, particularly the passenger whom Walter had fooled. The jury might have brought in a verdict of suicide, except for a precaution Walter has taken. Phyllis has arrived at the inquest with her minister, and as Walter says, "Once a coroner's jury sees that it's a question of burial in consecrated ground, the guy could take poison, cut his throat, and

jump off the end of a dock, and they would still give a verdict, 'in a manner unknown to this jury.'"

Norton then says that he intends to maintain that an "accident" has not been proved and make the widow sue them. Keyes shoots back that they are sunk and quizzes Norton about whether anyone to find out if anyone on the train was acquainted with Mrs. Nirdlinger because he thinks there was someone else on the train. Later, Walter talks to Keyes alone, and Keyes hits upon the realization that Nirdlinger was *never on the train*. Bit by bit, Keyes is getting closer to the truth, and it gives Walter a case of nerves. Walter prods Keyes to tell him what he plans to do, and the investigator answers that he's going to cover Phyllis, watch every move she makes. Sooner or later, her accomplice has to show, and Keyes will have the evidence to present in court. Then he'll see who will be proven right. The police might even have to admit they were wrong about its not being murder.

The next night, Phyllis calls Walter from a pay phone, and he fills her in on everything that is going on and what the company plans to do. He advises her to get a lawyer and makes her realize that she *must* sue the company because if she doesn't, then it will look like she is guilty. During the call she asks Walter whether he still loves her, and he replies that he does and that he thinks about her all the time. After he gets off the phone, in narration, he says, "I loved her like a rabbit loves a rattlesnake."

Chapter 8 Analysis

At this point in the story, the author slows down the pace, and gives the reader an inside look at how the insurance business works on a claim such as the one at issue here. Now the device of using a first-person narrator shows its merits. Being able to follow the progress of the investigation from the point of view of the perpetrator increases the suspense. Walter is a first-hand observer as the company officials and their investigators move closer and closer to the truth of the crime.

This phase of the story requires sifting through a great many policies, procedures, and insurance company chess moves, which could get tedious for the reader, except that the drama is kept alive because Keyes battles every step of the way with Norton, the company president, about the procedure to be used and the strategy to be followed. The viewpoint character's interests hang in the balance, and the arguments between Keyes and Norton take on a heightened significance because the outcome of the deliberations swings first one way and then the other.

The reader cannot help but be drawn into Keyes's struggle with the president, and cannot help but lean a bit toward Keyes, who obviously is cleverer than the boss on this particular case. The power struggle is weighted in favor of Norton, who has the prerogative to make a decision on the stance the company will take; therefore, one tends to root for Keyes because he is the underdog. In the final analysis, events favor Walter when the inquest into the death of Nirdlinger returns a finding of accidental

death, but Walter is made wary by Keyes's seemingly obsessive vow to keep investigating until he proves that the death was murder.

When Phyllis calls Walter, she senses immediately that he is running scared, and she probes his feelings by asking whether he loves her, and in the remainder of their conversation, each of them awkwardly avoids saying "I love you." In answer to her question, Walter says "You know I do." Phyllis says, "I'm dying to see you," and "Do you think of me? All the time?" Walter's response to this is truthful. He says, "All the time." The reader knows however, that this means Walter thinks of her all the time because he's worrying that she will come unraveled and do something that will land them both on death row.

Chapter 9

Chapter 9 Summary

A week later, Lola Nirdlinger comes to visit Walter at the office. He's pleased to see her, in spite of the circumstances. When he asks about her boyfriend, Sachetti, the one who took out a loan from Walter, she says she doesn't want to talk about him, and tells him that she has moved out of the house and taken her own apartment. She eventually gets down to what she wants to talk about, her father's death. She hems and haws a great deal, and then she reveals that she had a similar feeling when her mother died. She tells Walter that her mother died of pneumonia in a winter cabin on a lake, and it so happens that the companion who was with her was her nurse, Phyllis. The hackles stand up on the back of Walter's neck. As Lola tells it, she suspects that Phyllis somehow got Lola's mother to the cabin, and locked her out in the winter cold to bring on the pneumonia that finally killed her, but Phyllis came out a hero because she trudged a mile around the lake to fetch a doctor. In fact, Lola's father was so impressed with Phyllis's bravery that he married her shortly afterward.

Walter advises Lola not to say anything about this and to let him think about it. Afterward, he'll call her. Then he agonizes about whether he should pass on Lola's information to Keyes, but he finally decides to keep it to himself. Just as he makes this decision, Keyes comes to his office and announces that the accomplice in the Nirdlinger case has showed--five nights in one week--to visit Phyllis Nirdlinger.

That night, Walter comes back to the office and sneaks into Keyes's office to snoop. All the drawers and filing cabinets are locked, but the dictating machine is there, with a couple of dictated letters on it. One is a recommendation to investigators to forget about tailing Walter, because he believes Walter is definitely innocent, not only because of his past record, but because Keyes has checked out his whereabouts and found he was at home all night. Then the second letter identifies Beniamino Sachetti as Phyllis's visitor.

Walter calls Lola and takes her out for dinner and a talk, only to discover that after all her suspicions and "feelings" she's ready to recant. She now thinks it's all in her head, and was caused by the loss of her mother, to whom she was devoted, and her father whom she also loved dearly. Walter agrees with her, and suggests that since she doesn't have anything to go on, she shouldn't bother going to the police.

Then they talk about Sachetti, and Lola tells Walter the whole story, how she met him through Phyllis, who knew his father, a doctor, and how when he started wanting to see Lola, he wanted to keep it secret from Phyllis. However, Phyllis discovered their secret and told her father awful stories about him. Lola says she has a suspicion that, even before she met Sachetti, he may have somehow been involved with Phyllis because when Nirdlinger died, Sachetti seemed to lose interest in her, and started seeing Phyllis. Then she adds that on the night of her father's death, Sachetti was supposed to go out with her, but he called and begged off, saying he was ill.

After getting home, Walter stares into the darkness some more, brooding about how he's been made a patsy by Phyllis. He has committed murder for a woman and money, and he doesn't have either. Then he thinks about Lola, and the difference in their ages--he's 34 and she's 19--and he speculates that if she were closer to 20, there would be only 14 years' difference between them. He sits up and turns on the light with the realization that he has fallen for Lola.

Chapter 9 Analysis

Intentional or not on the part of the author, the symbolism of pairs or doubles provides a strong story thread in *Double Indemnity*. In addition to being a part of the title, this pattern begins roughly with the fact that there is not only a double indemnity policy, but there are *two* insurance policies. This thread runs through a series of doubles. Phyllis and Walter require two cars to pull off the murder. There are two Mr. Nirdlingers, the real one and the one that is Walter in disguise. In this chapter, we discover that there is not just one murder, but very likely two murders, Nirdlinger and his former wife. Walter also discovers, to his chagrin, that Phyllis has two boyfriends, himself, and Beniamino Sachetti (who, by the way, appears to have two girlfriends, Phyllis and Lola). It also looks at this point that Walter himself will be part of the pattern, since he is contemplating becoming a person with two female companions.

Walter's sudden crush on Lola displays another weakness in his character. As shrewd as he thinks he is about the insurance business, he is a character who tends to form superficial attachments. His relationship with Phyllis, which has led him into the morass of evil in which he finds himself, was initially based on seeing her first in her pajamas, and then falling for her empty flirtations. Now, suddenly, despite the obvious difficulties, not the least of which is that he murdered her father, he begins to think of forming an attachment to Lola.

Chapter 10

Chapter 10 Summary

As expected, Phyllis files her claim for payment, and the company denies liability. Phyllis then hires the lawyer customarily used for family business and has him file a suit against the company to enforce payment. Several times during this process, she calls Walter from various payphones. By this time, Walter has become sick of hearing the sound of her voice, but he forces himself to coach her about what to be ready for when the case comes to trial. He is certain that if she sticks to her story, in spite of the dirt that Keyes might dig up on her, she will be all right.

All during this time Walter is seeing Lola and getting sweeter and sweeter on her. Then one night when they park to watch the moon come up over the ocean, Lola confesses that she still has feelings for Sachetti. In fact, she reveals that she has been following Phyllis and Sachetti, and that last night she followed them in her car to the Lookout, parked below them and sneaked up to eavesdrop on them. This time, she finally got a chance to hear what they were saying, and the nature of their conversation convinced her that Sachetti was not involved in the murder.

She says that he still doesn't have his degree and needs money, but there was no talk of money between them, and no talk of anything about her father's death, which there certainly would have been if Sachetti were an accomplice to the crime. Lola's excitement about this discovery makes the reader realize that she is still deeply in love with Sachetti, and she vows to Walter that she will go to the trial and tell everything she knows about Phyllis and will force the authorities to find a way to prove that she is guilty of Nirdlinger's slaying. When Walter protests that they can't ask Lola about suspicions she has about Phyllis or ask Phyllis questions about the things that Lola has seen her do previously, Lola blurts out, "If they can't I can! I'll stand right up in court and yell them at her. I'll be heard! No judge, no policeman, or *anybody* - can stop me. I'll force it out of her. *I'll make her tell! I'll not be stopped!*"

Chapter 10 Analysis

For the first time in the novel, Walter, rather than focusing solely on the factual events in his life, begins to feel and express sincere emotions. He reveals these in his narration in phrases such as, "I had gone completely nuts about her," and "We felt so happy when we were together," and "...when the moon comes up, off to your left, it's pretty as a picture." For him, the moon becomes a symbol of the loving feelings he has for Lola. The irony is that, in spite of his almost complete lack of conscience, Walter, as a result of this innocent caring relationship with Lola, is beginning to change as a person.

At the very moment that he is experiencing these positive feelings, Lola reveals to him that she is still attracted to Sachetti. She does this in a very caring way, and she truly

does not want to hurt him, because she realizes the feelings he has for her, but she cannot help getting riled up about her stepmother when she talks about her suspicion that Phyllis had something to do with the death of her father. In response to her revelation, Walter doesn't reveal his feelings or his inevitable disappointment that she still is in love with Sachetti. He reverts to his stony, impassive manner, and not even in narration does he reveal what he feels about being second best to Sachetti.

Lola's outburst about yelling out in court and choking the truth out of Phyllis has dire implications for Walter, particularly since he was concerned earlier about how Phyllis will behave under the pressure of a trial and the type of questioning she will have to undergo.

Chapter 11

Chapter 11 Summary

Lola's determined vow to get the truth out of Phyllis by creating a scene in the courtroom is the driving cause behind Walter's decision to kill Phyllis. He says that he must have realized it all along, but the prospect of Lola's stirring up a courtroom in the way she describes is too horrible for him to think about. This jeopardy, combined with the thought of losing Lola, drives Walter to concoct a plan to kill Phyllis and see that the finger of guilt points to Sachetti, so that the young man can never come around and steal Lola away him.

Walter even fantasizes about marrying Lola, forgetting about the whole thing and being happy with her the rest of his life. Here again, Cain further develops his theme that evil often has an "ordinary" exterior but a warped inside. The idea that after murdering her father, Walter might possibly marry Lola and live happily with her ever after is not just ironic, it is bizarre.

Walter is at his most focused when he is plotting. At the finance company that he founded as an offshoot of his insurance business, there is a file that has a key in it to Sachetti's car, a routine precaution in case the need to repossess arises. Walter sends the clerk on errands so he can get the key to Sachetti's car out of his file, copy it, and return the original to the file, so that no one will ever know he touched it.

The next time Phyllis calls, Walter gives her a story that the investigators assigned to watch her will be going off shift at 11, so that he can persuade her to meet him around midnight in Griffith Park. Then he starts to set up an alibi by going to see a movie downtown and then sneaking up into the balcony so that the ushers don't see him. He notices an actor in the movie to whom he sold an insurance policy, calls the actor the next day, and sets up an appointment with the actor for the day after his appointment with Phyllis. That way he will have a reason for going to see a movie on the night of the murder, and he'll know what the movie is about, with the actor to verify his story.

His plan is to steal Sachetti's car, drive to the park, jump out of the Sachetti vehicle, and then run it off a 200-foot cliff with Phyllis still in it. He drives to the park and rehearses where he will drive and how he will accomplish this "accident."

That night, he goes to the movie theater, chats up the usher in a well-lighted part of the lobby, buys a ticket and uses the rear exit in the dark. Then he drives to Griffith Park, and leaves his car there, after which he walks and takes a bus to Sachetti's apartment, where he uses the copied key to steal Sachetti's car. He then drives back to the park to wait for Phyllis. She doesn't arrive at the appointed time, and then he hears something. He looks out the passenger window into the grove where she was supposed to wait, but all Walter sees is a flash, and he gets hit with a bullet in the chest. In spite of the pain

and dizziness from his gunshot wound, he drags himself to his own car, manages to put the key in the ignition and start the car. Then he passes out.

Chapter 11 Analysis

It is symbolic of Walter's lack of human empathy and his inability to look at things from another human being's emotional perspective that he spends most of his efforts rigging an alibi for himself with meticulous attention to detail, but he fails to imagine what Phyllis's perspective is. He appears to have no idea of what her feelings or mental processes might be during this time. He doesn't seem to know that she doesn't need him any more now that her husband is out of the way, and the inquest is over. He doesn't even consider that just the thought of having to split the money with him is motive enough for her to consider killing *him.* He doesn't consider that she has probably been agonizing over him and what a threat he poses to her, and that she probably has been scheming to "bump him off" to keep all the money for herself and prevent him from exposing her.

When he calls her to set up a meeting with her, and she makes the comment about his having a blue coupe, he doesn't realize that she is on to the fact that he intends to do away with her using Sachetti's car, and that as a result, *she* will probably figure out a way to ambush him. Thus, it is really his narcissism and self-involvement that contribute to his getting shot.

Chapter 12

Chapter 12 Summary

The first thing Walter is aware of as he wakes up from anesthetic is that he is gagging to expel the "stuff" out of his lungs. Then someone he believes to be a nurse gives him some ice to suck on. He can hear people talking but not really make out what they are saying. He takes a peek, sees a nurse, and behind the nurse, the figure of Keyes, who walks over to his bed and tells him that the theater program wadded in his pocket probably saved his life. Walter asks him whether they got the bullet and whether they got the woman. To both questions Keyes answers yes and then tells Walter that he has to go get some breakfast and will come back later to talk to him.

Walter gets a newspaper from an orderly and reads the account of his shooting, which says that a gun was found in the bushes. The surprising thing Walter finds out is that the woman arrested is Lola, who, along with Sachetti, was apprehended trying to get Walter out of his car. Walter cannot puzzle it out. Lola was probably following Sachetti, but why was Sachetti there?

Keyes comes back excited about the fact that the arrest of Lola and Sachetti ties up the Nirdlinger case. There's only one thing Keyes can't understand. What did Walter know about them that would motivate them to shoot him? Walter replies that he doesn't know. Then Keyes storms around saying they will get the pair of suspects down at the precinct and work them over with the rubber hose, and they'll spill the secret, especially the girl.

Walter has a vision of her being smacked in the mouth and starting to bleed. It is in this moment that Walter is transformed from an unfeeling murderer into a human being. His feelings for Lola, no matter how unrealistic, have enabled him to imagine and empathize with the pain of another human being. He says to Keyes, "There was something. Now you speak of it." Keyes tells Walter that he's listening and Walter says, "I killed Nirdlinger."

Chapter 12 Analysis

Cain sets up a bitter irony here. The theater program that saves Walter's life by stopping a bullet symbolizes the elaborate, complicated alibi he so painstakingly fabricated to cover up his whereabouts at the time he planned to murder Phyllis. It is completely ironic that the very thing he spent so much thought and effort on, his alibi, is something he will never get to use. Moreover, after all the precautions he has taken to avoid getting caught, it comes as a shock that Walter would confess. In the hands of a lesser writer such a turnaround might not be at all plausible, but as Cain has portrayed Walter's character development to this point, it almost seems inevitable.

In Chapter 10, Walter exhibits the first changes in his character, the first indication that he is capable of making a real emotional connection with another human being, when

he expressed his feelings about Lola. One senses that the emotions he experiences in connection with Lola are more profound than those that he felt for Phyllis. In the case of Phyllis, his feelings arose out of lust and greed. His feelings for Lola cause Walter to be able to feel the pain of another person when he imagines Lola's being beaten up by the police in an effort to extort information in connection with criminal allegations of which she is totally innocent.

As a result, Walter performs a completely altruistic act by confessing to the murder to shield Lola from harm. At the beginning of the story, he would not even have been capable of *experiencing* such feelings, let alone acting positively on them. His feelings for Lola have transformed him, but, as in most stories of this genre, the transformation comes too late to save him from the tragic consequences of his actions.

Chapter 13

Chapter 13 Summary

Walter has told Keyes everything he needed to know about the murder, including Walter's relationship with Lola. Keyes is ready to leave, but Walter grabs him and says he has told Keyes the story only for one reason--so they won't beat Lola. After Keyes goes, Walter can think of only one thing: how Lola is going to find out and learn the truth about him. However, when the papers come that afternoon, there is nothing about what he has told Keyes.

Keyes doesn't return until 8:30 that night, accompanied by Norton and two lawyers. After establishing that Walter hasn't told his story to anybody except Keyes, they get ready to offer him a proposition, which they pass to Keyes to present as soon as they have left the room. Keyes tells Walter that Lola is all right and that she thought Sachetti shot Walter out of jealousy. She is glad Walter is all right, but she is also pleased because she thinks Sachetti really loves her.

Then Keyes, who has talked to Phyllis, Lola, and Sachetti, spins out the story of what really happened, much of which Walter does not know. Sachetti's father, a doctor, ran a sanitarium where Phyllis was the head nurse. When three children died at the sanitarium, Sachetti's father was ruined. Sachetti suspected something suspicious, investigated Phyllis, found out that *one* of the children was related to the first Mrs. Nirdlinger, who came into a lot of money when the child died. Then when Mrs. Nirdlinger died, Sachetti began to investigate in earnest, but along the way, he met Lola and fell in love with her, however, after Mr. Nirdlinger's death, he pretended to have fallen for Phyllis to get incriminating evidence on her. When he discovered that his car was missing, he suspected something was going on that night at Griffith Park because Phyllis had asked him several questions about the park, when they closed the roads, and what roads they closed, and so on. He took a cab and arrived in time to witness the shooting, and to try to get Walter to the hospital.

Then Keyes presents his deal: Walter is to recuperate until the following Thursday, at which time, he will write a full confession with all of the details, certified by a notary public, and will mail it to Keyes by registered mail so that it will arrive on Friday, and on Friday, Walter will deliver the registration slip to Keyes, and Keyes will hand over a steamship ticket to Balboa, good for immediate departure. Only when the registered letter has arrived will Keyes and the insurance company call the police and hand over their information.

"What about Phyllis?" Walter asks. Keyes replies that he has taken care of Phyllis. Then Keyes reveals that they have bailed Lola out of jail, and she is there to see Walter. Lola comes in and begs Walter not to appear against Sachetti. When Walter agrees, Lola thanks him, and says good bye.

Chapter 13 Analysis

One of the themes of the genre in which Cain writes, that is, the *roman noir*, hard-boiled detective genre, is that evil is deeply rooted in human society and always is more horrid than it first appears. At the end of stories in this genre, a long-standing pattern of evil, much deeper than the protagonist had ever imagined, is exposed. In this case the trail of heinous crimes attached to Phyllis, who it turns out, is a serial killer, is exposed and detailed. Walter is shocked and realizes that he has been a pawn in Phyllis's murderous game.

Throughout the story, Keyes has been depicted as a symbol of justice and truth, able to get down to the reality of the world, and he admits that in his job, he sees the worst side of human nature and has to deal with it. So it is left to him, not the police or the courts, to mete out a kind of justice that will be to the benefit, not just of the insurance company, but of society itself. The insurance company will be relieved of having to pay a fraudulent claim, the public justice system will be spared the cost and burden of prosecuting the perpetrators, the innocent parties, Lola and Sachetti will be exonerated and freed, and Keyes has "looked after" the criminals in a way that will be revealed only in the final chapter.

Chapter 14

Chapter 14 Summary

Walter does exactly as required by Keyes and collects his steamship ticket. Then, although weak, he orders a taxi to the pier, and boards the ship. Finally, after resting for a day, Walter can't stand being cooped up in the stateroom, so he goes up on deck, finds his chair, and stares out at the coast of Mexico as they pass by. He thinks about Keyes, the look the man had in his eyes, and then he hears a little gasp. He looks up and sees Phyllis in the next chair. Phyllis recounts how the ship's paper has an account of Lola and Sachetti's marriage, how Keyes gave her away, how it's quite a sensation on board ship, and how it is lucky they are registered under different names. Walter , however, has realized since the moment he saw her sitting beside him that Keyes has set them up. They will probably be arrested when they dock at Mazatlan.

When Walter comments that she doesn't seem worried. She smiles, and he wonders how it could be possible that a person who has done all the horrible things she has done could smile so sweetly. She says, "We could be married, Walter." He replies, "We could be. And then what?" They look out at the ocean for a long time, and then she admits that there's nothing ahead of them. One night, she says, she'll slip off the stern of the ship. Walter tells her he'll go with her.

A shark is following the ship, and two other things occur to Walter. His wound has started bleeding internally. He's spitting up blood, and he has seen the Captain come out of the radio room and look at him as if he knew about Phyllis and him. Walter suggests to Phyllis that they wait until nightfall, and then he reveals that he's writing his story in his stateroom. He feels that Phyllis has entered the room, even though he didn't hear the door open.

The last line is, "The moon."

Chapter 14 Analysis

In spite of the fact that suicide is a just ending for Walter and Phyllis, the last chapter of *Double Indemnity* is chilling. The hopelessness and the emptiness of their future permeate their conversations, and what is on their minds is death, one way or the other. As they walk about the ship, their attention is drawn to the shark that follows it, the ultimate symbol of death at sea.

The last two words, "the moon," hark back to that moment when Walter sat with Lola, watched the moon come up over the ocean, and really began to feel an emotional connection with another person spring to life. The moon has long been looked upon as a romantic symbol, promoting a closeness between male and female, but it has also been regarded, even as far back as prehistoric times, as a symbol of the cycles of life, of new beginnings, or of the end of one phase of life and the beginning of another, as in

the harvest moon or the hunter's moon. Not all of the symbolic connections of the moon are positive. It has often been associated with satanic worship and evil rituals. Consequently, it is an appropriate symbol for the last moments of Walter and Phyllis.

Characters

Walter Huff

At the beginning of *Double Indemnity* Walter Huff is portrayed as a very ordinary huckster, well-known to almost every hard-working citizen--the insurance salesman. He appears a little self-important, eager to display his knowledge of the insurance game and ready to prove how smart he is to get past the maid who answers the door at a client's home. He tells his story in a direct, blunt way but with a sense of style that comes through in comments like, "Once you're in, they've got to listen to you, and you can pretty near rate an agent by how quick he gets to the family sofa, with his hat on one side of him and his dope sheets on the other."

He possesses a self-image as someone who is just a shade cleverer than other people, and this misperception is his fatal flaw. In particular, he harbors a chauvinistic view of women and cannot conceive that Phyllis Nirdlinger could possibly be much cleverer than he. Moreover, his attitude toward women predisposes him to think of her as someone he can use to satisfy his sexual desires and help him to carry out a long-hidden desire to "crook the wheel," and bilk the insurance company. He is motivated in this, not so much by greed, as by the desire to feed his ego by proving he is smarter than other people.

Cain, however, a master of his art, not only creates Walter as a fully realized fictional character, but he develops an extraordinary growth and change in the character, triggered by his relationship with his victim's daughter, Lola. This element of Walter's character is not the clichyd "hard case with a heart of gold." He does not have any kind of soft spot in his makeup at the beginning. What happens is that he undergoes a change and becomes a person capable of sacrificing himself for another when he confesses to the murder rather than allowing Lola to be harmed.

Phyllis Nirdlinger

Although her true history does not come out until nearly the end of the story, Phyllis belongs in a class of serial killers like those of today, people like Ted Bundy and Aileen Wuornos. Since she is seen from the first-person point of view of Walter Huff, the reader has only Walter's perspective from which to judge her. Until the murder has been committed and Walter meets Lola, the reader sees nothing of the homicidal side of her character. She is wholly coquettish as she woos Walter into her scheme to kill her husband. She even says she loves her husband, but shortly afterwards the repulsive side of her character reveals itself in her comment that they would be doing her husband a favor by killing him. This rationalization of murder is said to be typical of serial killers in particular, even though the term "serial killer" did not come into mainstream use until the 1980's

Phyllis ferrets out the weakness in Walter's character--his need to feel superior to others--and proves herself capable of sophisticated manipulation. For example, she fabricates preposterous ideas of how she might do away with Mr. Nirdlinger, like drowning him in the swimming pool and making it look like a diving accident, so that Walter can strut his knowledge and develop an idea that will pass muster with the insurance investigators but will also yield the greatest payout.

Even Walter is shaken when he learns of the full extent of her depravity, especially when he is told that she killed three children to cover the trail to the one child she had targeted to gain control to the child's estate. she needed to commit a fourth murder to complete that scheme, the killing of the first Mrs. Nirdlinger, Lola's mother. Phyllis is a true *femme fatale.*

Keyes

Keyes is the head of the Claims Department. In Walter's first comments on Keyes, he pinpoints the man's character, "...the most tiresome man to do business with in the whole world. You can't even say today is Tuesday without he has to look on the calendar, and then check if it's this year's calendar or last year's calendar and then find out what company printed the calendar..." The name "Keyes" itself is blatantly symbolic of the role that he will play a "key" role in the story. The author foreshadows that role through Walter's one positive comment on Keyes's character: "...he's a wolf on a phony claim."

As Walter's plan to defraud the company develops, the reader is bound to remember this statement and anticipate what will happen when Keyes gets his "wolf's teeth" into the facts surrounding Nirdlinger's death. Keyes doesn't disappoint. During the investigation into Nirdlinger's "accident," he applies his encyclopedic knowledge of actuarial tables and his needle-sharp sense of logic to all the facts, and he accurately concludes that it is murder, not suicide or an accident.

As with the rest of Cain's characters in this story, the reader is given precious little background about the personal life of Keyes. The character is portrayed solely through his attitudes as revealed in his dialogue, yet he remains a vivid presence. The author creates a human aspect to his personality by detailing his slight friendship with Walter at the beginning and then detailing the change in the relationship as he slowly discovers that Walter has committed the crime. In the end, although Keyes makes a 'bargain with the devil" by arranging Walter's escape from the country, he is also shrewd enough to put Phyllis on the same steamship, knowing that it is almost a certainty they will be apprehended together.

Lola Nirdlinger

Lola is the polar opposite of Phyllis. Initially, Lola is portrayed as a napve girl, with a crush on a boyfriend that is not acceptable to her parents. By necessity, when she catches a ride with Walter near the beginning of the story, she confides in him that she

is meeting Sachetti in secret, and she pleads with him to keep it secret. When he agrees, she becomes his instant friend, and it is a mark of her innocence that she puts her trust in him even though she has only just met him. It's not that she is unintelligent; it is just that she has led a sheltered life and naturally is inclined to think the best of other people.

Having established this bond with Walter, she reaches out to him to help her boyfriend, Sachetti, secure a loan against his car so that he can continue his educational studies, again relying on Walter not to tell her parents what she is up to. Even though Walter feels uncomfortable about having dealings with the daughter of the man he is about to murder, he cannot help but be won over by her genuine good-heartedness.

Later, after her father has died, and she has moved out of the house, she undergoes a period of emotional turmoil, especially since it appears that Sachetti has dumped her for Phyllis. In this vulnerable state, she turns to Walter for solace and comfort, and he provides it, but unlike Phyllis, who is incapable of empathy, Lola demonstrates her deep sensitivity to the feelings of others. Realizing that Walter is falling in love with her, and not wanting to lead him on and hurt him, her inherent goodness forces her to confess to him that she can't help it, but she still is in love with Sachetti. In spite of this, Walter begins to change as a person because of his involvement with Lola. His relationship with her causes him to begin to think and act with deep compassion, perhaps for the first time in his life.

The author succeeds in making a moral point without blatant preaching. By contrasting the difference between Walter's two relationships, one with Phyllis, a truly evil human being, and one with Lola, a truly good human being, Cain shows us that goodness can grow from an emotional commitment to someone who is good.

Sachetti

At first the reader may have some suspicions about Sachetti since he is seeing Lola secretly and hiding it from her father. On the other hand, when they come to Walter's office to negotiate a loan, they seem to have valid motives and an openness about them that speaks of honesty. Sachetti's story about having to complete his studies could be false, and since Walter is not really in a position to refuse the loan, the reader could still harbor suspicions about the young couple. The proof of their honesty and sincerity comes when Sachetti delivers to Walter the completed scientific treatise on which he had said he was working.

Then when Sachetti dumps Lola for Phyllis, many questions arise. Given Lola's attractive personality and beauty, why would Sachetti leave her for Phyllis? What kind of relationship did he have with Phyllis when she worked for his father? What does Sachetti stand to gain by taking up with Phyllis? Apparently, Phyllis is not wooing him with money, so what could be the reason for his attraction to her? Walter doesn't focus on any of these obvious questions, because his selfish desire for Lola is served well by Sachetti's actions.

The fact that Lola is still in love with Sachetti, however, is a powerful motivation for the reader to hope that he will be proven honorable and justified in some way. This feeling is buttressed by the fact that Walter demonstrates himself to be completely self-deluded in thinking that he could ever form a healthy relationship with the daughter of a man that he has murdered.

Norton

The head of the insurance company seems at first to be the typical "son-who-inherits-his-father's-empire" stock character, yet when the decision has to be made whether to take the expedient course advocated by Keyes, that is, to bring suit against Nirdlinger's widow, Norton is shrewd enough to realize that the negative publicity this could bring to the firm will have lasting negative effects and damage the good reputation his father has nurtured. He takes the less-palatable route of risking having to pay a fraudulent claim rather than risk the company's reputation, in spite of Keyes's importunate arguments for suing Phyllis.

H. S. Nirdlinger

We get to see very little of the character of Lola's father, except for his reaction to Walter's bogus reason for needing a second check for the insurance payment. Nirdlinger gives in to his temptation to pocket $20 at the expense of his company. The story that Walter spins is a story Nirdlinger *wants* to believe because there's a monetary benefit. Now this is an action with which the reader might completely sympathize because it's such a little thing. The consequences, when looked at from an objective perspective, are profound. Had Nirdlinger not agreed to go along with Walter's proposal, and insisted upon being completely honest, he might have thwarted Walter's whole devious plan and thereby escaped death. The double-indemnity policy is a symbol of corruption and evil, and in a moral tale like this one, even a tiny immorality like Nirdlinger's decision to cheat his company out of $20, can be lethal.

The Man on the Train

When Walter boards the train in his disguise, impersonating the deceased victim, his plans go awry for a while because another male passenger is standing on the rear platform smoking. The man wants to carry on a conversation with Walter, but by making up a story about having left his ticket behind, Walter succeeds in conning the man to go back into the train.

The Houseboy

Walter employs a Filipino houseboy, and to shore up his alibi on the night of the murder, he has the houseboy serve dinner to him at the regular time, but he makes sure the

houseboy doesn't hang around afterwards. Walter arranges to pay him a day late so that he'll be eager to spend the money and will depart as fast as he can.

Nettie

Nettie is Walter's secretary. She is also part of the alibi. He calls her at home the night of the murder asking about the whereabouts of his rate book, so that there will be a record of his being at home at that time.

Objects/Places

Nirdlinger House

Dubbed "The House of Death" by the newspapers, because of Phyllis's notoriety for killing her husband, it has "blood-red drapes," the significance of which Walter shrugs off because red drapes are popular with these types of houses throughout the area.

Accident Insurance Policy

The insurance policy that is at the crux of *Double Indemnity* is an accident insurance policy on the life of H.S. Nirdlinger, Phyllis's husband. As Walter insists on informing the reader, accident policies, unlike other types of policies, like automobile insurance and house insurance, are not "bought," they are "sold." One of the appeals of accident policies is that in the event of accidental death, most of them have a *double-indemnity* accidental death clause; that is, the policy pays double if the insured dies of an accident. That is because accidental deaths in a statistical sense are relatively rare. This policy covers other kinds of accidents as well such as the accident in which Nirdlinger suffers a broken ankle. One of the "holes" in the murder scheme is that no claim was submitted in respect to this accident, a suspicious circumstance because if the victim took out the policy, why didn't he submit a claim? Since he had ample opportunity to do so, one of the answers to this question is that he didn't know the policy existed.

The Crutches

When Nirdlinger has his accident, he's forced to use crutches, and Walter cleverly turns this seeming obstacle into two advantages. First, he employs one of the crutches as the murder weapon to break Nirdlinger's neck. Second, he employs them by using them himself in his impersonation so that it will be remembered that "Nirdlinger" got on the train.

The Blue cCoupe

Lola's boyfriend, Sachetti, owns a blue coupe, and the car is a significant plot object in the story. The coupe is used as collateral for the $250 loan that Walter arranges for Sachetti early in the story. Then, after Walter decides to get rid of Phyllis and hatches a plan to steal the blue coupe, it is the use of this car that probably tips Phyllis off and lets her know how to spot Walter first so that she can ambush him.

Walter's Rate Book

Every insurance salesman has a rate book that contains rates, tables, and information concerning how to calculate the duration and costs of varieties of policies. Walter's rate book is an important element in his alibi and is the subject of several phone calls that establish his whereabouts at home on the night of the murder, both before and after the crime.

The Iron Handle and Lightweight Cord

These are objects that Walter carries with him on his way to commit the crime and are intended to be used as a harness to enable him to move Nirdlinger's dead body.

The Fake Ankle Cast

Walter fashions a fake cast on his ankle prior to committing the crime so that he can impersonate Nirdlinger on the train.

The Observation Platform

At the back of the train is an observation platform onto which passengers can walk. It is this platform from which Walter jumps after impersonating Nirdlinger.

The Cigar

After killing Nirdlinger, Walter takes the man's partly smoked cigar, puts it into his own mouth as part of his impersonation, and then leaves it near Nirdlinger's body beside the tracks.

Griffith Park

Griffith Park is the place where Walter intends to meet Phyllis to kill her in a fake auto accident, but it is also where Phyllis outsmarts him and ambushes *him* instead.

Walter's Hospital Room

After the shooting, Walter is confined to his hospital bed, and it is from there that he confesses having committed the murder, and it also there that Keyes makes the insurance company's deal with him.

The Steamship

Walter's ticket out of the country is provided by Keyes, who has booked passage for Walter under an assumed name, but when Walter gets on board, he discovers that Keyes has also booked passage for Phyllis on the same ship.

Social Sensitivity

Today Cain is still regarded as a novelist who brought to life the California of the 1930s. The setting of Double Indemnity is more than just local color; it presents a realistic scenario in which the characters act out their tragedies. It reflects what Cain saw as the dominant characteristics of the men and women of his world, for Walter Huff and Phyllis Nirdlinger live in a society where one's wish can come true fairly quickly and with fairly little effort, a society where furniture is bought on the easy-payment plan, where bungalows are rented in the Hollywood Hills for fifteen dollars a week, where single professional men can retain a houseboy and still afford to drive a new car. This is not the waste land of The Postman Always Rings Twice (1934); it is a more civilized world, but because of its orderliness, the murder is more devastating. Cain implies that one of the byproducts of this life is an essentially fatalistic world view. Huff explains this philosophy in a long passage in which he sees himself as the croupier in the casino of life, standing by as the wheel turns and turns, choosing by itself where it will stop. His appetite for life numbed, Huff admits that he can no longer believe in the reality of this world.

Thus he stands idly by and succumbs to those ugly human instincts which drive him to kill.

Techniques

Like The Postman Always Rings Twice, Double Indemnity is written in the form of a confession. Cain again stays within the secure bounds of first-person narration, giving a privileged view of how the mind of an ordinary-man- turnedcriminal operates. Part of Cain's successful method of grounding his stories in a recognizable reality is to endow his characters with a certain expertise in a trade or profession, as in Double Indemnity he gives lessons in the art of selling someone an insurance policy.

One of the peculiarities of Cain's narrator in Double Indemnity is his unwillingness to divulge certain details of the story, such as the more grisly aspects of the murder. This technique serves a twofold purpose. First, it allows Cain to practice his brand of "selective realism" (Cain does not describe incidents of a lurid or violent nature), thereby allowing the reader to create at least part of the story in his imagination and draw his own inferences about the society Cain is depicting. Second, it illuminates a characteristic of the narrator/protagonist, audacious enough to commit murder, but human enough to avoid dwelling on the more offensive aspects of his crime.

Themes

Themes

Late in the novel Huff remarks that he never thought of his victim, Mr. Nirdlinger, as a living human being, but only as an imaginary construct.

(And Cain does not allow the reader to "know" Nirdlinger in the sense that the other characters are known, for he appears but twice in the novel.) This statement reveals one of Cain's main themes in the novel, the latent instinct man harbors to kill without logical forethought. The irrepressible attractions of sexuality and greed are part of Huff's motivation to kill, but Cain realizes that an ordinary working man with no outward criminal tendencies can allow himself to be driven to murder — certainly one of the most nightmarish visions of modern man in literature. Cain's other major theme in Double Indemnity is guilt and how it operates in the minds of his characters.

Huff becomes physically ill after the murder, and he cannot dispel the memory of his crime until he is discovered.

Looking for an end to the pain of guilt drives him to commit suicide with Phyllis, taking with him in death the memory of cold-blooded murder.

The Femme Fatale

Phyllis fits the definition for *femme fatale*, but in addition to that, her sociopathic profile would define her today as a *serial killer*. Although the latter term had not been coined at the time Cain wrote *Double Indemnity*, he certainly understood the behavior of such people and found it fascinating enough to build a novel around it.

Unlike many writers, Cain is not content to rely on the simplistic view of the *femme fatale*, who uses her wiles to seduce an otherwise upright man into criminality and, sometimes, murder. The theme with which Cain appears to be obsessed is that evil can be contagious, and certain human beings, like Walter, are predisposed to catch the disease.

Walter is portrayed as a man who is already a criminal by inclination, although he has not yet committed any serious crime that the reader knows of. It is only in hindsight that he sees he should not have gotten involved with Phyllis. Shortly after he meets her, he makes his decision to participate in the murder of Nirdlinger and thinks that he is using *her* to carry out a desire that he has harbored for a long time, finding an opportunity to "crook the wheel" and benefit in a big way.

Police officers often speak of 'criminal intent." Although Walter is not yet a criminal at the beginning of the novel, he does have a larcenous heart, and as monstrous as Phyllis's past deeds are, she cannot kill her husband by herself and get away with it. She does not so much *ensnare* Walter as she does offer him a crime that he cannot resist.

Crime Does Not Pay

Double Indemnity is not only a deeply cynical look at the human condition, it serves as a moral lesson and a cautionary tale. What the novel seems to be saying thematically is that harboring immoral thoughts is the first step down a slippery slope to hell. The book is very much a product of America's puritanical heritage, which holds up the seven deadly sins as behaviors that one should avoid at all costs. One of these sins is the sin of greed, another is lust, and it is these two deadly sins that lead Walter to commit a heinous criminal act.

Following the murder of Nirdlinger, Walter says, "I had killed a man to get a woman. I had put myself in her power, so there was one person in the world that could point a finger at me, and I would have to die." Later on, he thinks about how he has committed murder for money and a woman, and doesn't have either. The author develops the theme that crime does not pay by making his main character agonize over the fact that he has committed a murder, and that the benefits he expected will never materialize. At the end of the novel, the writer brings this theme to a bitter conclusion for Walter by having him face the choice of committing suicide or being taken into custody, dragged through a trial, and executed.

The Face of Evil is Ordinary

In 1732 the British poet, Alexander Pope, published his *Essay on Man,* in which the following lines appeared:

Vice is a monster of so frightful mien, As to be hated needs but to be seen; Yet seen too oft, familiar with her face, We first endure, then pity, then embrace.

The poem warns against becoming too familiar with vices because if one becomes too familiar, one will end up embracing the vice itself, even when the outward appearance of the vice is monstrous. Cain, on the other hand, in *Double Indemnity* and his other novels, shrewdly depicts the ways in which ordinary people involved in ordinary events can embrace monstrous evil.

What could be more ordinary than an insurance salesman making a call on a client? What could be more ordinary, albeit somewhat empty, than Walter's life? What could be more ordinary than a "housewife" talking to a sales representative about products offered for sale? It happens every day, all across the country. Yet in Cain's world view it can be these types of seemingly ordinary situations and events that lead to evil deeds.

The characters in Cain's work are often led into evil as a result of the thoughts that they entertain. It is almost as if the author subscribes to the biblical idea that if one allows oneself to have lustful or avaricious thoughts, one has already committed the sin in one's heart. Walter has long thought about stealing a lot of money by committing the perfect fraud, and upon meeting Phyllis for the first time, he begins to lust after her. After the murder has been committed and things begin to go wrong for him, he tells himself that he should have walked away from Phyllis when he first met her, but he doesn't take responsibility for the fact that he has for a long time had larceny on his mind. As depicted in Cain's novel, Walter Huff is a unique, yet universal, portrait of the face of evil.

Style

Points of View

As a novelist, Cain preferred the first-person point of view in the telling of his stories. The use of first-person point of view in *Double Indemnity,* however, is not merely a matter of an author's individual preference. It is an integral and necessary element of the story. First, the author uses the device of presenting the story in the form of a telling by the narrator to an unseen and unknown listener or reader, when he subtly makes reference to this unknown person at the beginning in Walter's line, "That was how I came to this House of Death, that you've been reading about in the papers." From an author's perspective, this is a useful technique, because it creates mystery and suspense that will increase the reader's desire to turn the page.

Second, because first-person point of view creates strong reader identification with the character, it is an effective strategy when the protagonist is a criminal with a somewhat disagreeable personality such as Walter's. Moreover, the writer always wants to create the greatest possible emotional effect, and the only way to maintain the reader's sympathy with Walter, through the business of planning a murder and carrying it out, is to tell the story in the first person.

Third, first-person viewpoint often increases the dramatic impact of events. One example in the novel is the series of revelations that unfold as Walter learns that he has been the pawn of a particularly cunning and lethal serial killer. This knowledge comes to him through his relationship with Lola and through his contact with Keyes; therefore, the viewpoint chosen serves the double purpose of developing the character relationships and advancing the plot at the same time.

Setting

The setting is Los Angeles in the mid-1930's. The novel has a well-grounded sense of place, and mentions specific place names like Glendale, Palo Alto, and Oakland, and streets like Sunset Boulevard, Hollywood and Vine, and San Pedro Street. Cain evokes the period with precisely chosen dashes of detail, using Walter Huff's voice to color the description as in his comments about the Nirdlinger living-room: "All I saw was a living room like every other living room in California, maybe a little more expensive than some, but nothing that any department store wouldn't deliver on one truck, lay out in the morning and have the credit O.K. ready the same afternoon."

Cain's approach to description of setting harks back to Hemingway's advice to writers that, if a writer knows something, he is safe to leave it out, and somehow it will just *be* there in the feeling of the writing. Cain had lived in California for four years when *Double Indemnity* was published, so he certainly knew the area first hand, but descriptions of the specific locations where the action takes place are sparse or absent

altogether. As an example, Walter's home is described only as a bungalow in the Los Feliz hills, complete with houseboy. The reader knows there is a fireplace because Walter mentions lighting a fire, and sitting in front of it with Phyllis, but other than that the reader is left to do his or her own mental painting of Walter's residence. Cain believed that writing in the new era of the Great Depression should be lean and unembellished, but there is probably another reason for the paucity of place description. The writer probably wanted to keep the reader solidly located inside the mind of Walter Huff, where the voice of Walter and his immediate concerns dominate the landscape. In this kind of writing, there is no room for the author's voice to intrude.

Language and Meaning

There is one significant disadvantage, as far as a novelist is concerned, to telling a story from the first person viewpoint--the writer cannot get into the minds of any of the other characters, except the protagonist. Therefore, all the other characters have to be portrayed solely through the voice of the main character. Cain chooses to portray the other characters mainly through their dialogue. He does not allow Walter to think very much about the inner lives of the other characters for a very good reason. Walter is a self-involved person who looks upon others either as people to whom he can sell insurance or, as in the case of women, a source of sexual pleasure.

The language of all the characters, with the notable exception of Lola, is brisk, no-nonsense, and often utilitarian, used simply for the purpose of attaining an objective. Even a major a character, such as Keyes, is depicted only through a few sparse lines of Walter's thinking, such as, "He gets fatter every year, and more peevish, and he's always in some kind of a feud with other departments of the company, and does nothing but sit with his collar open, and sweat, and quarrel, and argue, until your head begins spinning around to be in the same room with him."

In characterizing Walter, Cain has carefully selected some quirks of language that make the character distinctive. It's clear, for example, that Walter has had only a modest education. He makes grammar mistakes that mark him as uneducated. He has a habit of using constructions like, "A reputable agent don't get mixed up in stuff like that," and "Maybe that don't mean to you what it meant to me." During Walter's first visit to Nirdlinger's house, when he first talks to Phyllis, he displays his tendency toward rough-hewn irony when he describes the effect Phyllis is having on him: "...she was walking around the room, and I saw something I hadn't noticed before. Under those blue pajamas was a shape to set a man nuts, and how good I was going to sound when I started explaining the high ethics of the insurance business, I didn't exactly know."

Of course, the fact that Phyllis is unnecessarily strolling around the room as she talks, is a tip-off that she is deliberately trying to get Walter to notice her body, so his inner comment also serves to characterize her use of sexuality to manipulate people. It is also significant to note that Walter's thoughts about Lola strike an entirely different tone. When he first meets Lola, he is a little annoyed, because Phyllis has set her up as a witness that Walter is pitching an insurance policy to Lola's father, a man the two of

them plan to murder. Later, however, when Walter gives Lola a lift downtown, he slips into a sincere poetic description that contrasts sharply with the tone he took in his description of Phyllis. His description of Lola goes as follows: "...after she got out, she reached out her hand, and took mine, and thanked me, her eyes shining like stars."

Structure

Although it seems as though *Double Indemnity* is a straightforward crime story, the underlying structure is more complex and more character-oriented than plot oriented. The first 54 pages are dedicated to developing Walter's relationship with Phyllis. The author details the way that Phyllis manipulates Walter for her own deadly purpose--the murder of her husband. The emotional arc of the story begins with Walter's first physical attraction to Phyllis and ends near the middle of the book, with his statement, "I had done all that for her, and I never wanted to see her again as long as I lived."

The middle section of the novel is dominated by Walter's relationship with Lola. In his first meeting with her, when she says goodbye to him after getting a ride downtown, there is a tiny moment between them, mentioned above, when he feels a genuine attraction to another person. It is an attraction much different than the wholly physical lustfulness that he felt for Phyllis when he first met her. The momentary empathy between Lola and Walter foreshadows the events in the middle part of the book, during which he falls in love with her. The irony inherent in their relationship creates a buildup of suspense for the reader because there is a constant jeopardy that Lola will discover that Walter murdered her father. That concern is forced into the background by the events in Griffith Park on the night that Phyllis shoots Walter.

The next-to-last segment of the book centers on Walter's relationship with Keyes. The character of Keyes, his dogged determination, his long background in insurance frauds, his obsessive focus on solving the case and proving to all and sundry that he is right about the death of Nirdlinger, raises the level of suspense. The reader is kept on tenterhooks, wondering how Keyes will solve the mystery of the crime and "get the goods" on Walter. The twist that unravels the mystery for Keyes is one that the reader is unlikely to anticipate, Walter's confession. This turn of events is satisfying because it grows out of Walter's change of character, motivated by his love for Lola.

The conclusion of the book brings the characters of Walter and Phyllis back together, at the moment of her unexpected appearance on the steamship, which makes Walter realizes that their fates have been doubly sealed.

Quotes

But all of a sudden, she looked at me, and I felt a chill creep straight up my back and into the roots of my hair. "Do you handle accident insurance?" Chapter One, p. 6

"Maybe I'm crazy. But there's something in me that loves Death. I think of myself as Death, sometimes. In a scarlet shroud, floating through the night. I'm *so* beautiful, then. And sad. And hungry to make the whole world happy, by taking them out where I am, into the night, away from all trouble, all unhappiness...." (Phyllis) Chapter Two, p. 18

"I told you, he gets on that train, but he don't get on it. All right, then. We've got a question of identification there, haven't we? Those crutches, that foot in a cast - there's the most perfect identification a man ever had." (Walter) Chapter Four, p. 38

I took one of the crutches and hooked it under his chin. I won't tell you what I did then. But in two seconds he was curled down on the seat with a broken neck, and not a mark on him except a crease right over his nose, from the crosspiece of the crutch. Chapter Five, p. 44

There we were, after what we had done, snarling at each other like a couple of animals, and neither one of us could stop. It was like somebody had shot us full of some kind of dope. Chapter Seven, p. 52

He stopped, looked at me, and then he began to curse and rave like a maniac. "Didn't I tell him? Didn't I tell him to drive at her right from the start? Didn't I tell him to have her put under arrest, without waiting for this inquest? Didn't I tell him - ?"

"What do you mean, Keyes?" My heart was pounding, plenty.

"He was never on the train!" Chapter Eight, p. 66

"You think Phyllis wouldn't be capable of putting my mother out in the night, in that cold, and keeping her locked out until she was half frozen to death - you think Phyllis wouldn't do that? You think she's just the dear, sweet, gentle thing that she looks like?"

(Lola) Chapter Nine, p. 74

There was something so sweet about her, and we got along so nice, I mean we felt so happy when we were together. Anyway I did. She did, too, I knew that. (Walter referring to Lola) Chapter Ten, p. 82

I had come there to kill her, but she had beaten me to it. I fell back on the seat, and I heard footsteps running away. There I was, with a bullet through my chest, in a stolen car, and the owner of the car the very man that Keyes had been tailing for the last month and a half. Chapter Eleven, p. 94

"That woman, that wife, is an out-and-out lunatic. Sachetti told me he found five cases, all before the three little children, where patients died under her while she was a nurse, two of them where she got property out of it." (Keyes) Chapter Thirteen, p. 108

"As soon as we notify the police, we post a reward for your capture. And listen, Huff, if you're ever caught, that reward will be paid, and you'll be tried, and if there's any way we can help it along, you're going to be hung. We don't want it brought to trial, but if it is brought to trial, we're going to go through with it to the hilt." Chapter Thirteen, p. 109

"Walter, the time has come."

"What do you mean, Phyllis?"

"For me to meet my bridegroom. The only one I ever loved. One night I'll drop off the stern of the ship. Then little by little I'll feel his icy fingers creeping into my heart." Chapter Fourteen, p. 114

Adaptations

Like The Postman Always Rings Twice, Double Indemnity enjoyed great success as a film. It was released in 1943, was directed by Billy Wilder, and starred Fred MacMurray and Barbara Stanwyck. Raymond Chandler wrote the screenplay, for which he received an Academy Award nomination. It was favorably reviewed when it appeared and today remains a big draw at arts and repertory cinemas in many cities.

Film historians maintain that Double Indemnity was instrumental in easing the restrictions enforced by the censorship code, and many believe that it is the archetype of a whole host of later films in which the main characters are thorough villains.

Topics for Discussion

Compare and contrast Walter's relationship with Phyllis Nirdlinger with his relationship with Lola. How does each relationship lead to a decision on Walter's part that profoundly affects the plot?

Analyze the character of Lola. In what ways is she innocent, napve, and dependent on a male? Cite instances in which she exhibits boldness, independence, and determination. Be sure to show how her character changes and matures as a result of the events in her life.

Much of the novel is told in the form of Walter's ongoing inner monologue. Citing examples from Walter's narrative, but not his dialogue, explore the various facets of his character, making particular reference to his salient character traits: his attitude of superiority, his view of women, his heartlessness, his cunning, his self-critical tendency, his greed, and his ultimate selflessness at the climax of the story.

An author can render his characters sympathetic or unsympathetic according to the way that the characters' motives are depicted. Sometimes an author will lead a reader to *think* a character is unsympathetic until the character's real motives are revealed. Giving references to specific behavior of the character and apparent motives, track the steps by which Cain first leads the reader to believe that Sachetti is unsympathetic and then reverses the opinion of the reader to make Sachetti a sympathetic character.

Considering Phyllis a *femme fatale* seems to lead to the conclusion that Walter is totally manipulated by Phyllis. Taking the contradictory point of view, use instances in the novel to create a thorough argument that disproves this conclusion.

Analyze the character of Keyes, and contrast his character to that of Walter. What traits do they have in common, and in what respect do their personalities differ sharply? What benefit does the plot gain from containing two such opposing personalities?

Cain is especially adept at his portrayal of Phyllis as a skilled deceiver and manipulator, who is more intelligent and cunning than Walter. Through an analysis of her dialogue show how she deceives Walter and show how, in order to get him to help her with the murder, she manipulates his need to feel self-important and knowledgeable about the insurance business.

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