

Case of the Deliberate Accident

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Art by Richard Frooman

THE HANDSOME, dark-haired young man, dressed in an expensively tailored blue suit and blue hat, hesitated in front of a house in Baltimore and glanced at the high stoop. Then, as the front door opened and a woman came out, he started up the steps.

"I beg your pardon," he said. "I'm looking for a friend. Can you please tell me if—"

The sentence was never finished. The man's foot slipped, he flung his hands in the air in an attempt to balance himself, then tumbled down the stone steps to the sidewalk.

He lay there in a heap, moaning and clutching at his left thigh. The woman hurried down the steps and anxiously bent over him.

The man's face was contorted and his eyes were moist. He blinked as he looked up into the woman's face.

"Are you hurt?" she asked.

He managed a wry grin. "I don't know. It's painful, but it may not be serious. If you would just help me to stand—"

She gave him a hand and he tried to get up. But there was an ominous bulge in his thigh and he crumpled to the sidewalk again.

"My hip," he gasped. "I'm afraid it must be broken."

"I'll get help," the woman said, and hurried back into the house. She came out again shortly: "An ambulance will be here in a few minutes, Mr. —"

"Adams," he said. "George Adams."

Obviously still in great pain, he tried to control his features while he explained that he was a stranger in Baltimore, in the city on business. He had taken time out to visit a friend, a Mr. Bowman, who at one time had lived on the street.

The woman shook her head. "I don't know him," she said. "He doesn't live in my house and I never heard of him in the neighborhood."

The ambulance arrived and Adams was rushed to a hospital. He had been there only a short time when he had a visitor. The visitor said he was an insurance adjuster and that the owner of the building where Adams had fallen carried liability insurance. He was anxious to make a settlement.

"I can't talk about that now," said Adams. "You'll have to wait until the doctor has seen the X rays. I don't know the extent of my injuries."

The doctor later reported that X rays showed a dislocated hip. He said Adams would have to stay in the hospital for some time.

During Adams' convalescence, the insurance man called again, and after some dickering a substantial settlement was made. Adams remained in the hospital until further X rays showed his injured hip was healed.

Similar incidents occurred in other large cities throughout the country, but different insurance companies were involved. Several years passed before the tall, dark-haired man appeared in Newark, N. J., where he fell down a flight of steps and fractured his wrist. This time he gave his name as Douglas Freeman.

After the insurance company had examined the X-ray evidence, a settlement was made, but the case was referred to the Essex County prosecutor. The company had paid off on three different accidents to a man injured in exactly the same way in different sections of the country. Three different names had been given but

the descriptions of all three victims were identical.

Was it possible that the man was deliberately injuring himself? Or was he managing to fool the doctors in some way?

In every case there had been indisputable X-ray evidence. The injuries included a dislocated knee, fractured neck, and dislocated spine.

Lieutenant Sklarey of the prosecutor's staff was assigned to make a quiet investigation. He learned that the same man apparently had suffered many other injuries—and collected for them. In each case, he had tumbled down a flight of steps in the presence of a witness. Each building was covered by liability insurance.

Sklarey tailed the man and learned more about him. Then, posing as a motion-picture scout, he confronted the much-injured suspect.

The man admitted he had been a movie actor and that he was the son of a famous woman star of silent films.

"You played the part of a cripple," didn't you?" Sklarey asked.

"Yes, several times," he admitted.

"You could be another Lon Chaney. Would you pose for some shots?"

The man agreed and simulated various injuries before the camera, including all those he had collected for. When the pictures were developed, Lieutenant Sklarey revealed himself.

The man confessed that his mother had died in a studio accident and that he had not been satisfied with the settlement. Embittered against insurance companies, he had started a tour of vengeance that had lasted for years.

"But you can't do anything to me," he said. "The X rays have substantiated my injuries."

This was true, but there was one thing that Lieutenant Sklarey could do and did. He set up the motion-picture record as a permanent file and warned insurance companies against the man, who might employ his unusual talent to defraud them again.

His unique talent—which baffled medical science—was that he could dislocate any bone in his body and put it back in place at will.

He lay on the steps, moaning; his face was contorted and his eyes were moist.

