

HOWARD'S JEWELRY AND LOAN

FADE IN:

INT. OFFICE - DAY

It's a large office with tile floors. The lone window in it offers a view of a dingy brick wall not ten feet away.

Three large desks form a U shape. No computers or printers - just piles of invoices and cardboard shipping boxes.

A pathway through more boxes and paperwork on the floor lead to a large steel door - the only way in and out of this room.

HOWARD, 60s, sits in the middle of this mess. He swivels back and forth on his rolling chair from desk to desk.

He's inspecting a pile of small diamonds on a velvet cloth. He looks each one over with his loupe and puts them into a pile based on their quality.

He wears wireless earbuds and hums along with whatever tune he's listening to.

Howard has his back turned to the door as MARCUS, 20s, enters. Marcus is a giant black man.

He wears gold-rimmed sunglasses and more bling on his hands than a chart-topping hip-hop artist.

His tight jogging suit barely conceals his chiseled frame.

He takes the only available seat in the room, across from Howard. He leans back and puts his feet on the desk.

He owns this room. He owns every room he walks into, at least in his mind.

Howard spins around in his chair and freezes when he spots his guest. He removes his earbuds.

HOWARD

Marcus, surprised to see you in here.

Howard looks towards the door.

HOWARD

Herb let you in?

MARCUS

That fat redneck you've got working the door?

HOWARD

Yes.

MARCUS

He's taking a nap on the linoleum.

HOWARD

Marble.

MARCUS

What?

HOWARD

The floor. It's marble.

MARCUS

Who gives a fuck.

Howard turns off the music playing on his phone. He slides into his desk, faces Marcus.

HOWARD

I suppose you're here with my money?

MARCUS

What did I tell you when I last saw you?

HOWARD

That I would get it when you got it.

MARCUS

Exactly. I ain't go it, yet.

HOWARD

Your fight with Dubrovnik was two months ago. You made what? One point five? You owe me 50k, just settle up.

MARCUS

That money's got obligations.

Howard points to the gold necklace around Marcus's neck. It spells "Le Fant".

HOWARD

You could've at least bought that from me.

(rhyming with plant)

What's Le Fant?

MARCUS

(rhyming with font)

It's Le Fant. My new nickname. Like elephant, the true king of the jungle.

HOWARD

Then shouldn't it read Le Lion?

MARCUS

Nobody fucks with the elephant. Not the rhinos, not the gators, not the hippos and sure as shit not the lions. You piss off an elephant he stomps you out. You mess with his family he stomps you out. So when you send two big boys to corner me in the bathroom while I'm having dinner with my bae, telling me I have exactly one hour to get your money, they get stomped the fuck out.

Howard sighs.

HOWARD

Francis and Jeff?

MARCUS

Look here, Howie. This is a courtesy call. Meaning, I'm being courteous. I don't like to use my hands on old heads, but if you send any more of your goons my way I'm gonna reach over that desk and put some hurt on you.

HOWARD

Well, then give me a date. When will you have my money?

MARCUS

At this point I think you're just gonna have to consider it a tax write off.

HOWARD

So, you're just not going to pay?

MARCUS

50k is for ruining my evening.

HERB, 40s, bursts into the room. He's a large man in a cheap suit that can barely contain his protruding gut.

He rubs the welt over his left eye and fixes his bolo tie. He's dazed and unsteady.

HERB

You okay, Howard?

HOWARD

Just leave, Herb. You make me sad, you really do.

Herb hangs his head. He backs out of the room like a wounded puppy and shuts the door.

HOWARD

What am I going to do with you?

MARCUS

Thought we already established that you can't do shit. You gonna put out a hit on me? With chumps like that?

Marcus laughs as he thumbs back towards the door.

HOWARD

No. No, I'm not.

MARCUS

Loan sharking is a dying business, Howie. Can't make people pay if they ain't scared. Shit, can't kill anyone these days and get away with it. You watch that Forensic Files? They bust everyone now. Consider this a life lesson. It might be time to look for a new profession.

HOWARD

I'm 67 years old. I don't know how to do anything else.

Marcus shrugs, couldn't care less.

HOWARD

And what are you going to do when your speed deteriorates? Open a used car lot? Sign autographs in the back of the local sports bar for fifty bucks a pop?

MARCUS

I'm going to invest my money.

HOWARD

So, you're going to give your money to someone else with hopes that they'll return it with interest? Hope he doesn't try to teach you one of those life lessons.

MARCUS

Any motherfucker takes my money is going to pay it back.

HOWARD

Of course they will.

Howards turns around in his chair. He looks up at the wall behind him.

It's full of old oxidized newspaper clippings. They're all different headlines spanning the last few decades.

HOWARD

I was always good at remembering numbers, especially statistics. Jackie Robinson's lifetime batting average, .311. In 1972 2,249 people died in plane crashes. Insignificant numbers always stick in my head. Problem is I never found a way to make money with that.

Howard turns back to Marcus. He slides up under his desk and keeps his hands on his lap.

HOWARD

You know how many people were murdered in this country last year?

MARCUS

Nope.

HOWARD

16,214 homicides. Only 61 percent of those got solved. I bet that number surprises you.

MARCUS

Not really. Street murders never get solved, cops don't give a fuck. The premeditated shit always gets you caught.

HOWARD

But here's my favorite statistic, last year alone there was 612,846 missing persons cases filed. Police don't have the man power or budget to handle it. They sit on those cases for years.

Marcus takes his feet off the desk, sits forward.

MARCUS

What the fuck are you getting at?

HOWARD

If you want to get away with murder just make sure they never find the body, murder weapon, or a crime scene. No forensics investigation and the case stays in the big pile.

They stare into each others eyes for a moment. Howard gives in with a snicker.

HOWARD

Relax. I'm taking your advice. Today is a life lesson. I'm calling off your debt. I look at it as an investment.

MARCUS

It's an investment into your immediate health because you were starting to piss me off.

HOWARD

No. That's not why. When you disappear from this earth without a trace everyone on the street will know it was me. Then, my chump debt collectors will be far more effective.

Another stare down. This time Marcus starts to laugh.

MARCUS

Yo dog, you're funny.

BANG! A shot rips into Marcus's knee from underneath the desk. He grabs his leg.

MARCUS

You fucking bitch!

BANG! BANG! Two more shots through the back of the desk. One hits Marcus in the groin, the other in his gut.

Howard stands. He aims his pistol at Marcus who stares back in disbelief.

                                  HOWARD  
 You disrespectful-  
                                   (BANG!)  
 Arrogant-  
                                   (BANG!)  
 Cock-  
                                   (BANG!)  
 Sucker.  
                                   (BANG!)

Marcus slides out of the chair and hits the floor. He's dead. Blood pools all around his body.

Herb rushes in, a revolver in his hand. He looks at Marcus's body then over to Howard.

                                  HERB  
 Jesus, boss.

Howard places his weapon on the desk. He picks up his reading glasses and puts them on.

                                  HOWARD  
 We've got to make that asshole's  
 body disappear and clean up this  
 mess.

Herb looks over the widening pool of blood.

                                  HERB  
 He's bleeding all over the  
 linoleum.

Herb tries to pull Marcus's body up into the chair. His feet slip on the bloody tiles.

Herb's entire body upends sending him face first into the floor. His gun whacks the desk on the way down and fires a bullet into Howard's left eye.

Herb's head twists with a sickening crack as he hits the floor. He lies there unconscious.

Howard pulls off his glasses and looks at the shattered eyepiece. He fishes his finger through it in confusion.

He sits in his seat and drops his glasses on the floor. He watches blood from his missing eye drip on to the desk.



HOWARD  
It's fucking marble.

He teeters for a moment before falling face down onto his desk top.

As the gun smoke dissipates, we focus on an old dollar bill in a glass case. The plaque around it reads "HOWARD'S JEWELRY AND LOAN, ESTABLISHED JUNE 3RD 1974".

FADE OUT.