THE DEBT COLLECTOR

Written by
Richard Rivera
FULL SCREEN BLACKNESS

A PHONE RINGS. THE RECEIVER IS PICKED UP.

ELDERLY WOMAN'S VOICE
Hello?

DEBT COLLECTOR'S VOICE
Hello, may I speak with Shawanda Hicks?

ELDERLY WOMAN'S VOICE
Speaking.

DEBT COLLECTOR'S VOICE
Ms. Hicks, I'm calling from Triple A collections and I'm calling in regards to your unpaid credit card totaling in the amount of five thousand dollars.

ELDERLY WOMAN'S VOICE
Oh, yes...

DEBT COLLECTOR'S VOICE
Since you've defaulted on paying the account's been placed into collections.

ELDERLY WOMAN'S VOICE
Yes, I know, you see, I broke my hip six months ago and while I was in the hospital my company let me go. Then with the insurance bills-

DEBT COLLECTOR'S VOICE
I can sympathize, ma'am but you still have a responsibility to pay off the account in question.

ELDERLY WOMAN'S VOICE
I understand that. I'm just letting you know that I can't make payments right now.

DEBT COLLECTOR'S VOICE
Isn't there anyone you could borrow the money from? A friend? A relative?

ELDERLY WOMAN'S VOICE
No, I'm a widow, you see, my husband passed away last year.
DEBT COLLECTOR'S VOICE
Ma'am, I could really care less about your dead husband. I'm only interested in making a payment arrangement.

ELDERLY WOMAN'S VOICE
I'm sorry, but as I said, I can't right now.

DEBT COLLECTOR'S VOICE
You fucking elderly cunt!

He SLAMS the phone and hangs up on her.

SUPER:

DEBT COLLECTOR: SOMEONE WHO IS EMPLOYED TO RECOVER MONEY OWED TO SOMEBODY ELSE.

FADE IN:

INT. UNEMPLOYMENT OFFICE - DAY

The walls are gray and so is the overworked female UNEMPLOYMENT AGENT (40).

FRANK CAMPANELLI, (50). Bespectacled, unshaven with a receding hairline sits across from her.

He watches as the unemployment Agent unenthusiastically sifts through his file.

AGENT
You do realize your unemployment benefits expire next week?

FRANK
I know, that's why I'm here. I need an extension.

AGENT
You've already reached the maximum allowed by law.

FRANK
Are there any other programs you could maybe recommend? My wife and I need food...

AGENT
Did you try the food pantries at your local church?
FRANK
They said I'd have to come back in
two weeks if we need more food.

AGENT
Have you approached any homeless
shelters?

FRANK
They're too far. My wife can't travel,
she's sick. Listen, I'm not asking
for a handout. I just want a job.
Any job. I'll clean toilets, flip a
burger, I'll do the God damn windows.
I don't care, okay?

AGENT
I'm afraid we don't have anything
right now.

The Agent looks up at the wall clock then back at Frank's
paperwork.

Frank looks up at the wall clock to see what she finds so
interesting.

THE CLOCK
It's 5 minutes to noon - lunch time.

FRANK
I need help. Please, I'm begging
you...

A cheerful, intrusive, CO-WORKER sticks her head into the
office.

CO-WORKER
Hey! We're going to lunch, you coming?
We're taking Shelly over to Olive
Garden for her birthday.

AGENT
Won't be a sec.

CO-WORKER
Okay.

She scurries cheerfully back into the corridor.
AGENT
Mister Campanelli, there's nothing I can do.

She begins to casually put away his paperwork into a filing cabinet.

FRANK
I didn't quit my job you know! It was the company that left! They took the jobs, the machines and my pension!

AGENT
There's no need to yell.

FRANK
My wife and I are a week away from eating out of garbage cans because you people can't extend my benefits!

AGENT
If you don't stop yelling, I'm going to call security.

FRANK
I'm sorry. Listen, you have a family, right? You'd do anything to make sure they were taken care of, wouldn't you?

AGENT
Mister Campanelli, I'm afraid I can only recommend that you file a formal request to have your case reviewed.

FRANK
How long will that take?

AGENT
Eight to ten weeks. You should also know that under the new guidelines, I'll have no choice but to recommend that you be denied any further extensions.

Frank shakes in his head in disbelief. He rises from his chair and heads toward the door.

He turns back to the Agent.
FRANK
I served in the Gulf War. That worth anything here?

AGENT
I'm afraid Uncle Sam has a short memory.

Dejected, Frank continues out the door.

INT. FOOD SHOPPING CENTER - DAY

Long lines and crowded.

INT. FOOD SHOPPING CENTER - WAREHOUSE - DAY

A boyish young MAN (20) with jet black hair and a deep, intense look finishes driving a forklift.

He climbs off and heads over to a time clock. He grabs his time card and inserts it into the machine.

THE TIME CARD

DING! The bell stamps the time and date for DANNY HOLQUIST.

INT. FOOD SHOPPING CENTER - EMPLOYEE LOCKER ROOM - DAY

Danny finishes tying his sneaker. His supervisor EARL(21), walks in.

EARL
Holquist, glad I caught ya before ya left. I need you to come in tomorrow and work the third shift.

DANNY
Wish I could, Earl but I have plans this weekend.

He walks off. Earl follows him.

EARL
Well, you'll just have to cancel your plans.

DANNY
Cancel my plans? What're you? My fucking personal secretary?
EARL
Don't be a smart-ass. I'm short handed this weekend. It's triple coupon for Christ's sake.

DANNY
So get Victor to work that shift. I'm sure he could use the extra hours.

EARL
He can't, his kid's sick.

DANNY
I get it. When he's busy he tells you to fuck off. When I'm busy, I'm supposed to bend over and take it in the ass. That right?

EARL
If you don't like working here, Holquist, just give the word and I'll just find somebody new.

Danny stops and turns to Earl.

DANNY
You fat douche bag. I've worked here for over three years. I put in more hours than anybody else and I'm still earning minimum wage. And now you want to can my ass?

EARL
There's the exit. And good luck trying to find a job in this town. Or in this economy.

DANNY
You were an asshole when we were in high school and you're an even bigger asshole now. You and your whole fucking family.

EARL
You can pick up your last paycheck from Donna. In the meantime, I'll need your I-D badge.

Danny pulls it out. He dangles the chain the card is attached to around his finger.
DANNY
You want it? Come and get it.

Earl stands there. He does nothing. Danny grins.

DANNY (CONT'D)
You pussy.

He throws the card at Earl.

INT. SUPERMARKET AISLE - DAY

Danny heads toward the exit with Earl who rushes up behind him.

EARL
Hey, Holquist! If you think you're gonna collect unemployment you can forget it! I'll make sure of that!

Danny ignores the remark. His back to Earl, he runs his arm along a shelf and knocks over canned goods and chips.

He then flips Earl the finger.

EARL (CONT'D)
Yeah, real tough guy. Keep walking tough guy.

INT. PHARMACY - DAY

Frank walks along the aisle. He reaches for a bottle of vitamins under the watchful eye of a SECURITY GUARD.

Frank walks along another aisle. He stuffs a bottle of vitamins into his coat jacket.

EXT. BACK ALLEY TO CHINESE RESTAURANT - DAY

Frank casually stands "reading" a soiled newspaper. He eyes the back door to a Chinese restaurant.

It opens. An elderly Chinese man tosses food into a garbage can and leaves.

Frank races over to the garbage can and grabs the bag of discarded and half eaten food.

EXT. FRANK CAMPANELLI'S TRAILER - DAY

Dilapidated as if someone sat on it. Duct tape keeps the windows in check. A palace of the out of work underclass.
INT. FRANK CAMPANELLI'S TRAILER - DAY

He enters.

INT. LIVING ROOM - DAY

Frank walks in. He stands at the door and walks over to the sofa where his wife MIRIAM (50) sleeps under a blanket.

Miriam slowly opens her eyes. She smiles and removes her blanket to reveal an almost emaciated body.

Frank kneels down beside her. Miriam squints her eyes to get a better view.

MIRIAM
Frank?

Frank plants a kiss on her forehead.

MIRIAM (CONT'D)
How'd it go at unemployment?

FRANK
They're won't extend my benefits.

MIRIAM
Oh, God... Frank.. what're we gonna do for food?

She begins to cry.

FRANK
Miriam, relax. Everything's going to be fine. Look, I brought some food, see?

MIRIAM
We'll be homeless, Frank! I can't live out on the street! I won't! I swear, I'll kill myself!

FRANK
Stop it! We're not going to wind up on the street! You hear me??

She continues to cry uncontrollably. Frank holds her in his arms.
MIRIAM
I'm so sorry, Frank. I wish this were all over. I'm just so scared. I can't help myself. I keep hearing those voices in my head.

Frank passes a gentle hand through her hair.

FRANK
I'm gonna fix this. I swear to you, Miriam.

She calms down.

MIRIAM
I love you so much...

She leans back down onto the sofa. Her hand trembles as she caresses his face.

FRANK
I got your medicine.

MIRIAM
I thought the pharmacy wouldn't give you any more credit?

FRANK
I explained the situation to the store manager. He said not to worry.

Miriam wipes the tears from her eyes. She manages a smile.

MIRIAM
You see, Frank? Didn't I tell you? People are decent if you give 'em half a chance.

FRANK
I'll go get some water.

INT. BATHROOM - MOMENTS LATER

Frank opens the medicine cabinet. It's packed with empty bottles of prescription drugs; XANAX, THORAZINE, PROMOZINE, PHENERGAN... it's a shrine to mental illness.

He quickly opens the bottle of vitamins. He pours them into one of the empty prescription bottles and closes it.

He runs water from the faucet and fills a glass of water.
INT. BEDROOM -- CONTINUOUS

Frank sits beside Miriam. He opens the bottle of bogus medicine and hands her two tablets.

FRANK
Doctor said to be careful. These are really strong.

He watches, tears swelling in his eyes as Miriam swallows the fake medicine.

MIRIAM
You always take care of me.

FRANK
I love you, Miriam. I want you to know that. Always.

They hold on to one another in a loving embrace.

EXT. TRIPLE A COLLECTIONS BUILDING - DAY

Danny pulls up in his car.

INT. DANNY'S CAR - DAY

He grabs the newspaper on the passenger seat and reads the employment section.

INSERT- NEWSPAPER

A large ad reads: DEBT COLLECTORS NEEDED! INTERVIEW AND HIRING ON THE SPOT FOR RIGHT CANDIDATES! TRIPLE "A" COLLECTIONS.

EXCELLENT $$$ POTENTIAL!!

INT. TRIPLE "A" TRAINING ROOM - DAY

The banner above the chalkboard reads: TRIPLE A COLLECTIONS. A group of well dressed YOUNG PEOPLE sit down.

Danny finds himself a chair and sits beside ANNE MARIE (19), plain, straight oily hair and just attractive enough to warrant a look.

The General Manager, BEN DEMARCO (60), enters the room. He beams a disapproving gaze at everyone.

The crowd starts to notice. The chatter dies down. There's now silence.
BEN
Welcome, I'm Ben Demarco. I'm the owner and President of Triple A Collections. Before we begin, I'd like to know how much do you think the suit I'm wearing cost? Anyone care to guess?

No one raises their hand -- except Danny.

BEN (CONT'D)
Yes?

DANNY
A hundred bucks.

BEN
I'll give you a hint. The designer's name is William Fioravanti.

No answer.

BEN (CONT'D)
You don't know him because you won't find his suits at Sears, JC Penny or any other of those fifth rate, off the rack shit holes. For the record, the suit I'm wearing cost five thousand dollars. That's the kind of money being made here. That's the kind of money you could be making here.

He looks over at Danny.

BEN (CONT'D)
What's your name?

DANNY
Danny Holquist.

BEN
Why did you come here, Mister Danny Holquist?

DANNY
I needed a job.

BEN
You believe in hard work?
DANNY
Yes, Sir.

BEN
Glad to hear it. Each of you here will be given a three month probationary period to prove yourselves. After those three months, ninety-five percent of you will be shown the exit.

He slowly walks along row after row of chairs, eyeing everyone in the room.

BEN (CONT'D)
The fact is debt collection is the fastest growing sector in the financial market today. Mortgage defaults, credit card right offs, bad loans, late payments, finance charges, late fees, over the limit fees, all have created a generation of debtors. And believe me, they can pay. And they do pay. Now, I want to be clear. If you're here to work eight hours a day and collect a paycheck then get out. Ambition is a prerequisite for this job. In return, you will reap the highest commission rates in this business. There are rules and regulations on collecting a debt. It's in your handbook. Read it, sleep with it, memorize it. But get them to pay at all costs. And before they give you some sob story about how they're out of work, or that their cat was run over by a snow blower, just remember they're the ones that put themselves in that situation. End of speech.

He turns to head out toward the door. Danny raises his hand.

DANNY
Excuse me but when do we start training?

BEN
This was your training.

He continues out the door.
INT. FRANK'S BEDROOM - NIGHT

His wife rests in his arms. The glow from the t.v. illuminates the room.

MIRIAM
Frank?

FRANK
Yeah, honey?

MIRIAM
I'm sorry.

FRANK
Sorry? For what?

MIRIAM
That you had to wind up with someone like me.

FRANK
Miriam, don't start that again-

MIRIAM
You could have had a normal wife. A better life... even kids. Who knows what you could have been if you hadn't gotten saddled with me.

FRANK
Know something? You're right! I mean look at me! I'm a God damn specimen of a man!

MIRIAM
Frank, I've asked before not to take the Lord's name in vain, even joking around-

FRANK
Who's joking?

Frank climbs out of bed. He takes off his top and pajamas. He shakes his buck naked, fifty year old body as if he were performing a vaudeville routine.

Miriam laughs.
FRANK (CONT'D)
What woman wouldn't want this hunk-a-man? One hundred percent U-S-R-D-A choice man meat!

They both laugh. Frank climbs back onto the bed.

FRANK (CONT'D)
You listen to me. What I could have been isn't as important as what I am.

MIRIAM
And what are you?

FRANK
Your husband.

They kiss.

FRANK (CONT'D)
Let go of my wiener you dirty old lady.

She smiles.

FRANK (CONT'D)
Let's get to sleep.

He turns off the lights. The room is pitch black.

MIRIAM'S VOICE
Frank?

FRANK'S VOICE
Yeah?

MIRIAM'S VOICE
You look cute when you dance naked.

FRANK'S VOICE
Forget it. I only do one show a night.

INT. TRIPLE "A" COLLECTIONS - CALL CENTER - DAY

It's packed with employees as they make their daily calls.

DANNY

Sits at his desk. He leafs through his day's call log. He places on his headset and dials a number. The PHONE RINGS on the other end.
The receiver is picked up.

VOICE ON PHONE
Hello?

DANNY
May I speak with Mister Perez please?

VOICE ON PHONE
Who's this?

DANNY
This is Mister Holquist. I'm calling from Triple "A" Collections. It's in regards to your past due Macy's credit card-

He's hung up on.

WALTER OLENSKY (50), Russian, bald, fat with mismatched checkered shirt and pants two sizes too small. He comes complete with a thick Russian accent.

He slaps Danny on the shoulder.

WALTER
Hello my friend! And how are you doing this morning? You are Danny, yes?

DANNY
Hi.

WALTER
I am Walter Olensky. I am in charge of collections. I am your Supervisor.

DANNY
Hi.

WALTER
So, Danny, how many calls you make today?

DANNY
So far, three.

WALTER
You must make one hundred calls a day.
DANNY
A hundred calls a day? Is that even possible?

WALTER
I make two hundred calls a day.

DANNY
You serious?

WALTER
Last week, I make four thousand in commission.

DANNY
A person can actually make that kind of money here?

WALTER
I own three cars. All Porches. You know why I buy Porches? Because it makes American women horny. They see expensive car their pussies become wet, yes? American women are drawn to expensive cars the way flies are drawn to shit.

He grabs a chair and sits across from Danny.

WALTER (CONT'D)
No worry. I teach you. You look like smart boy. Always remember, be nice to me. I be nice to you. Two way street, yes?

DANNY
Two way street.

WALTER
We talk again soon. You go make calls now. Make money. Oh, and I leave you with tip. When you make calls, you be whoever you wish, yes?

DANNY
I don't follow.

WALTER
You call, you say instead of your name, you say your are police, your are lawyer.
DANNY
Is that legal?

Walter smiles. He rises from his chair, pats Danny on the back and starts to walk off.

WALTER
Two hundred calls, my friend. Per day.

Danny looks over at the other collection agents as they make their calls...

COLLECTION AGENT#1
I'm with the most powerful law firm in the state, Sir. I could have your home repossessed with a single phone call if you don't pay-

COLLECTION AGENT#2
I could have the police arrest you and put your children in foster care. Is that what you want? Then make a payment of three hundred dollars and I won't make that call.

COLLECTION AGENT#3
Fifty dollars isn't enough. You need to make a minimum payment of four hundred. How old are you, ma'am? Thirty-six? If you're still in nice shape you could maybe get a job in a strip club-

Danny opens his book and picks a phone number.

THE BOOK ENTRY:
KOVASH HOROWITZ - (305) 555-5555 - DEFAULT ON MASTER CARD $1,200.00

Danny picks up the phone. He dials. The phone on the other end rings. Someone PICKS UP the receiver on the other end.

HOROWITZ'S VOICE
Hello?

DANNY
Yes, may I speak with Kovash Horowitz?

HOROWITZ'S VOICE
This is Kovash. Who's this?
DANNY
Mister Horowitz, I'm with Triple A Collections. I'm calling in regards to your Mastercard-

HOROWITZ'S VOICE
Yeah, so?

DANNY
It's defaulted to the amount of twelve hundred dollars.

HOROWITZ'S VOICE
Well, shame on me. I'm a naughty boy.

DANNY
This is a serious matter, Mister Horowitz. I've been authorized to accept a single payment of five hundred dollars to bring this account up to date and close it out.

HOROWITZ'S VOICE
Suck my cock.

What?

HOROWITZ'S VOICE
You heard me. Suck my FUCKING cock.

DANNY
Mister Horowitz, there's no need to use foul language-

HOROWITZ'S VOICE
I disagree. I think there's an enormous need to use foul language, you stinking little cocksucker.

DANNY
You know, I can arrange to garnish your wages-
HOROWITZ'S VOICE
Bullshit. You'd need a court order for that you worm-like prick. You'd also need a petition filed by your client and proof of ownership of the outstanding account. You got that, you useless piece of steaming monkey shit?

DANNY
All right, you'll be hearing from our attorney-

HOROWITZ'S VOICE
I won't be hearing shit from anybody but the next pathetic asshole who you give my phone number to.

DANNY
Good day, Mister Horowitz-

HOROWITZ'S VOICE
Hey, scumbag. Let me ask you a quick question. What's it like bleeding the dead?

Danny hangs up on him.

INT. FRANK'S BEDROOM - MORNING

The phone RINGS. Frank, still half-asleep reaches for it. He picks up the receiver.

FRANK
Hello?

PORTNEY'S VOICE
Hi, is this Frank Campanelli?

FRANK
Speaking.

PORTNEY'S VOICE
Hi, Frank, my name's Nat Portney. I'm with Vector Welding.

Frank's eyes open wide. He smiles.

FRANK
You're that new company opening up on the other side of town, right?
PORTNEY'S VOICE
Exactly. We'll be opening soon and I found your resume on-line at the Job Bank here in town. I was wondering if you'd be interested in stopping by for an interview.

Frank's eyes open wide. He sits up.

FRANK
Well, sure...what's a good time for you?

PORTNEY'S VOICE
How's two p-m this afternoon?

FRANK
(stunned)
Two's fine.

PORTNEY'S VOICE
Very good. See you later today.

He hangs up. Frank cracks a smile.

MIRIAM
Who was it?

FRANK
I got an interview. Holy shit, Miriam, I got an interview.

MIRIAM
God heard my prayers, Frank. He heard every word.

Frank looks over at Miriam with a hopeful glance.

FRANK
Honey, this could be it. I get this job, I swear, I'll make sure you get the best doctor, the best medicines—we'll move away from here.

MIRIAM
You'll get it, Frank. I have a good feeling about you.

Frank leaps from the bed.

MIRIAM (CONT'D)
Where are you going?
FRANK
I'm going over to Bill Heffers to borrow a shirt and tie. I'll be right back, okay?

MIRIAM
You don't want breakfast?

FRANK
Hell no. I'm so wound up right now, I can't even eat!

He hugs her.

FRANK (CONT'D)
We're finally getting a break, hon!

He plants a kiss on her lips and bolts out of the trailer.

INT. TRIPLE A CALL CENTER - DAY
Crowded and loud. Danny runs his finger down the list of clients to call.

DANNY'S FINGER
Stops on the name NICHOLAS NICOTERO.

Danny dials a phone number. It RINGS on the other end. A MAN picks up the phone.

DANNY
Mister Nicotero?

NICOTERO'S VOICE
Yes?

DANNY
I'm with Triple-A collections. I'm calling in regards to you making a payment on a loan which you defaulted on, on April twelfth of last year.

Nicotero hangs up. Danny hits redial. It RINGS on the other end.

NICOTERO'S VOICE
Hello?

DANNY
Mister Nicotero?
NICOTERO'S VOICE

Yes?

DANNY

Mister Nicotero, I'm with Triple-A Collections-

Nicotero hangs up once more. Angry, Danny hits the re-dial button again.

Nicotero picks up the phone on the other end.

NICOTERO'S VOICE

Stop calling me!

DANNY

Listen to me, asshole. I happen to work for the most powerful law firm in the state. You hang up on me one more time motherfucker and I'll have your ass in jail. Go ahead. Hang up and see how fast the police'll be at your front door. You owe three thousand dollars in unpaid loans. And you're gonna pay back every penny. You hear me?

NICOTERO'S VOICE

I paid back that loan five years ago! The collection agency promised they'd update my credit record!

DANNY

You have a proof of payment?

NICOTERO'S VOICE

I don't keep receipts that old!

DANNY

Mister Nicotero, I'm a law enforcement official. Do you know what the penalty is for lying to a law enforcement official?

NICOTERO'S VOICE

Well, sir... I'm not lying. I don't have much money.
DANNY
Mister Nicotero, I can just as easily drive out there and arrest you myself. I am authorized by your local municipality to collect debts in person.

NICOTERO'S VOICE
No, don't do that! Please, I don't want any trouble!

DANNY
You think I want to? I'm trying to help you.

NICOTERO'S VOICE
By taking food from my mouth?

DANNY
Have it your way, Sir. I'll be stopping by this afternoon with the county sheriff to have you arrested.

NICOTERO'S VOICE
No, please, don't!

DANNY
Than make a payment. Make a payment and I'll make sure no one comes knocking on your door.

NICOTERO'S VOICE
All right, all right.

DANNY
One hundred and fifty dollars will be the minimum due on this account.

NICOTERO'S VOICE
That's too much! I won't be able to make ends meet by the end of the month!

DANNY
All right, one hundred. I'm in a generous mood. I'll also be mailing you a form so we can deduct that same amount monthly from your checking account. It'll save us both a phone call.
NICOTERO’S VOICE
Yes, yes. Thank you for understanding.
God bless you.

DANNY
Yeah, right. You have a nice day,
Sir.

He hangs up the phone.

DANNY (CONT'D)
Fucking asshole.

Danny picks up the phone and begins dialing his next victim.

DANNY (CONT'D)
Hello? Can I speak to Jose Perez?
Mister Perez, I'm calling from Triple "A" Collections in regards to your
don't hang up, Sir. If you hang up,
I'm authorized to have you arrested.
Yes, Sir, that's right. I
can have you arrested-

JUMP CUT:

DANNY (CONT'D)
Is this Mister Carl Pefferberg? Mister
Pefferberg, I'm with the Iowa State
Attorney's General Office. We're
calling to collect on your Visa
account which is delinquent. I should
advise you, Sir, I can have you placed
in jail-

JUMP CUT:

DANNY
Is your mommy home? Okay, how old
are you sweety? Do you have a pet?
You do? Then tell mommy that if we
don't see a payment of eight hundred
dollars we'll have to take your puppy
away. No need to cry, I'm sure your
mommy can get the money. Tell her to
call Police Officer Danny Holquist.
JUMP CUT:

DANNY (CONT'D)

The fact you have terminal cancer doesn't excuse you from paying your debt, Sir. How'd you like to spend what little time you have left in jail?

INT. VECTOR WELDING - RECEPTION - DAY

Frank wears a black suit -- slightly torn and faded. He's been out of the job scene for a while and it shows.

Surrounding him are other job candidates -- all in their 20's and wearing clean suits.

Frank notices. He tries nonchalantly to brush off the dust from his sleeve and tuck in a torn section of his suit under his armpit.

RECEPTIONIST
Frank Campanelli?

FRANK
Here.

RECEPTIONIST
Mister Kovas will see you now.

INT. INTERVIEW OFFICE - DAY

Frank walks in. He snaps a stunned gaze at the hiring manager:

PORTNEY KOVAS (25), a child compared to Frank. Portney is clean shaven, short hair and is one step away from sucking on a lollipop.

KOVAS
Mister Campanelli? Have a seat. I'm Kovas Portney.

Frank shakes his hand and sits down.

KOVAS (CONT'D)
Thanks for coming by.

Kovas' eyes alternate between Frank's application and Frank's appearance.
KOVAS (CONT'D)
Over twenty years experience in arc welding. That's great. You also do a bit of computer programming?

FRANK
Yes, Sir.

KOVAS
Wow. You're a gulf war veteran?

FRANK
I served three tours before I was honorable discharged with the rank of Major.

KOVAS
Cool. Hey, you ever play Ghost Recon?

FRANK
Never heard of it.

KOVAS
You'd love it. It's awesome. It's an on-line video game. Sometimes, I spend hours on it, I shit you not. I bet it's just like killing real people. You should try it some time.

FRANK
Yeah. Killing people's cool. I get goose bumps just thinking about it.

KOVAS
Yeah-

FRANK
I mean, man, all that fucking carnage. Seeing the enemy go through that meat grinder.

KOVAS
Uuhuh, well-

FRANK
Seeing a soldier get his legs blown off because he was looking for a land mine made out of iron when instead it was made out of cardboard and didn't show up on his metal detector.
KOVAS
Mister Campanelli-

FRANK
But my favorite part of killing is watching the enemy rape some villager's three year old daughter right in front of him then put a bullet in his head so the last thing he'll see is his dead kid! Shit, man! That's SO FUCKING AWESOME!! They have that in the video game?!

Kovas is stunned. He just barely manages a grin.

KOVAS
Right... anyway, Frank thanks for stopping by. We'll get in touch if we're interested.

FRANK
Thank you for your time.

Frank calmly rises from his chair and walks out.

EXT. VECTOR WELDING BUILDING - DAY

Frank emerges. He breathes heavily as he plants himself on a bench outside the building.

He stares at both his hands. He watches as they tremble.

FADE TO BLACK:

SUPER: THREE MONTHS LATER

FADE IN:

INT. TRIPLE "A" BUILDING - CAFETERIA - DAY

Danny sits alone eating his lunch when a clerk tosses an envelope onto the table.

Danny opens the envelope and gazes at the paper.

DANNY'S PAYCHECKS

Two of them. One reads: BASE SALARY NET: $300.00. The other reads: COMMISSION FOR MONTH OF MAY NET: $2,575.00

Danny smiles to himself.
DANNY

Fuckin' "A".

Anne Marie sits down beside Danny, crying.

DANNY (CONT'D)

You okay?

ANNE MARIE

I just got my ass canned.

DANNY

Let me guess, you didn't make your quota again.

ANNE MARIE

I can't do it. I can't keep calling all those people. I called one lady who owed half a million in medical bills. Her six year old died of leukemia a week ago.

DANNY

Or she was just giving you some bullshit story so you'd feel sorry for her and stop calling.

ANNE MARIE

I had all her billing records. It was all true. Here I am trying to collect money from people still grieving.

DANNY

The key's not to think of them as people. To me it's just a voice on the end of the line and that's it. They might as well be cattle. Nine out of ten deserve what they get. Borrowing money you can't pay back. Sucking the life out of the economy. Man, that's not just stupid that's just fucking arrogant.

Anne Marie ignores Danny's remark. She eyes the other employees eating in the cafeteria.

ANNE MARIE

Have you looked around here? No one ever smiles. It's like working in a cancer ward.
She regains her composure. She wipes the tears from her face. She stands up and puts on her coat.

ANNE MARIE (CONT'D)
There's one good thing about getting fired from this place.

DANNY
Yeah?

ANNE MARIE
I won't miss it.

She walks off.

INT. SUPERMARKET - DAY

Frank walks along the frozen food section. He checks to see if anyone is watching.

He opens the freezer door and stuffs his open jacket with bags of frozen foods.

EXT. SUPERMARKET - DAY

The doors to the supermarket open automatically. Just as Frank emerges a hand grabs him by the shoulder.

Frank turns to find not only one but three Security guards behind him.

INT. SUPERMARKET - MANAGER'S OFFICE - DAY

Frank sits in a chair. The supermarket MANAGER (60), enters. He sighs as he sits across from Frank.

MANAGER
I don't have time for this shit so I'll make a deal with you. How about you never set your ass in here again and I let you go?

FRANK
That... sounds fair.

MANAGER
Get the fuck out.

Frank slowly rises from his seat and leaves.
INT. FRANK'S TRAILER - KITCHEN - DAY

The PHONE RINGS. Miriam, dazed from depression, shuffles her way over to the phone.

She picks up the receiver.

INTERCUT - DANNY AND MIRIAM

MIRIAM
Hello?

DANNY
Hello, can I speak to Frank Campanelli?

MIRIAM
He's not here right now.

DANNY
Well, who are you?

MIRIAM
I'm his wife.

DANNY
Well, ma'am, I calling in regards to your mortgage. I'm with Triple A Collections. We uh... recently bought your mortgage.

MIRIAM
But I thought our bank still owned our mortgage.

DANNY
Not anymore ma'am. Our company- (clearly making this up) Bought your mortgage through the "Buyer Mortgage Act." It was ratified by congress just a few days ago.

MIRIAM
Oh, no...

DANNY
Now, we're already in proceedings with evicting you and your husband from the premises unless we can come to some arrangement.
MIRIAM
My husband and I aren't working right now—but my husband is out looking for work.

DANNY
Ma'am, do I sound like I give a shit? You're six months behind. You think it's fair that people have to pay higher taxes to pay out your mortgage, ma'am?

MIRIAM
No—

DANNY
So, please don't bullshit me, ma'am.

MIRIAM
I'm sorry...maybe if you call back later when he gets home, you could talk to him—

DANNY
I'm talking to you, you fuck!

MIRIAM
I-I...

DANNY
Have you ever been in jail? You know what they do to women there? They get raped in the ass!

MIRIAM
(sobbing)
Please, no...I don't want to go to jail...

DANNY
I've been pretty patient with you, ma'am. I'm giving you an opportunity to make amends on money you and your husband had no right to borrow.

MIRIAM
(still sobbing)
I'm so sorry...
DANNY
People like you are a drain on society. You know that? You suck the future right out of America's pockets and think you can get away with it. Well, guess what? I'm gonna stay right on top of you until you pay up. You hear me?

Miriam tries to respond. She can't. She's utterly terrified and falling apart.

DANNY (CONT'D)
You took from Uncle Sam and you expect him to foot the bill?? No fucking way lady! No-fucking-way! Not on my watch!

MIRIAM
I should just kill myself...

DANNY
Great idea. You do that. It'll save us all a lot of trouble. No one's gonna shed a tear, so be my guest. We better have a cashiers check for three grand by the end of the week otherwise you and your husband'll be out on your ass. You'll have our bill at the end of the week. Stupid bitch.

He hangs up. Miriam lets the phone fall from her hand.

MIRIAM
Kill myself...

INT. FRANK'S TRAILER - KITCHEN - NIGHT

Emotionless and expressionless, Miriam wanders quietly about the kitchen with a zombie-like shuffle.

THE KITCHEN DRAWER

Miriam slides it open. She pulls out a VERY LARGE carving knife.

INT. BEDROOM

Miriam ties a power cord around her forearm and makes a fist. Blood engorges the veins beneath her skin turning it red.
She plunges the carving knife into her forearm and cuts open her flesh length-wise.

Blood explodes from her veins.

INT. HOUSE - NIGHT

The doorbell RINGS. MARGARET HOLQUIST (50), broad shoulders with an ass to match. She opens the door to find Danny outside.

MARGARET
Hey, sweetie!

INT. THE HOLQUIST DINING ROOM - NIGHT

At the head of the table is Danny's father, CARL HOLQUIST (60), firm and fit with a Marine tattoo across his arm.

Also sitting at the table is Danny's sister, ERIN (17). Braces and overweight.

CARL
Your mother tells me you found a job? Something to do with collections?

DANNY
Yes, Sir.

CARL
So how's that work? You call people who owe money and ask them to pay?

DANNY
Pretty much.

CARL
Pretty much? Do you or don't you?

DANNY
Yes, Sir.

CARL
Pay good?

DANNY
Yes, Sir.

CARL
How much they pay you over there?
MARGARET
Now, Carl, it's none of our business
how much Danny makes-

CARL
I wasn't talking to you. So keep
your God damn mouth shut.
(to Danny)
So how much?

DANNY
Well.. I get a base salary plus
commission. I pulled in almost two
grand last week.

CARL
(to Margaret)
He's a grown man. If it were up to
you, you'd still be breast feeding
him.

DANNY
Don't talk to her like that.

CARL
What did you say?

DANNY
...Nothing.

CARL
So, how are you doing at this job?

DANNY
I've been the top earner for the
past month.

ERIN
And if they can't pay? What then?

DANNY
Huh?

ERIN
What if the people you call can't
pay? What happens then?

DANNY
We have all sorts of programs that
help them rebuild their credit rating.
ERIN
There have to be people who just can't pay. You let them off, right?

DANNY
In those cases we take them to court.

ERIN
So, you sue people with no money to get their money. That makes no sense.

DANNY
No one asked your opinion.

ERIN
Donna Prins at school told me that she overheard her bank manager telling her mom he'd give her an extension on her mortgage if she slept with him.

MARGARET
Erin!

CARL
That's enough.

He beams an intense glance at Danny.

CARL (CONT'D)
Money earned dishonestly isn't worth earning. Remember that.

DANNY
Yes, Sir.

INT. FRANK CAMPANELLI'S TRAILER - DAY
Frank pulls up in his car.

INT. FRONT DOOR -- MOMENTS LATER
The door opens. Frank enters.

FRANK
Sweetie!

No response.

FRANK (CONT'D)
Hey, honey?
He enters the bedroom.

INT. BEDROOM -- CONTINUOUS

Miriam's body lies dead on the blood soaked bed. Frank slowly walks over to her.

He runs a trembling hand across her face. Tears stream from his eyes. He falls off the edge of the bed in shock.

He covers his face in disbelief.

INT. HOLQUIST HOME - GARAGE - NIGHT

Danny and his father Carl step inside. Carl lights up a cigarette.

    CARL
    I come here every now and again. You know how your mother hates it when she sees me smoking.

    DANNY
    Yes, Sir.

    CARL
    You seeing anyone?

    DANNY
    No, Sir.

    CARL
    That's good. Don't ever let pussy distract you from your goals.

    DANNY
    I haven't forgotten, Sir.

    CARL
    I'm glad you found a job. You might find this hard to believe but it broke my heart kicking you out of the house.

    DANNY
    I deserved it, Sir.

    CARL
    Damn right you did.

He holds out a bottle of beer to him.
DANNY
I don't drink or smoke, Sir.

CARL
Good. Discipline is what I like to hear. Remember what George Washington said about discipline—

DANNY
"It's the soul of an army. It makes small numbers formidable, procures success to the weak and esteem to all."

CARL
Exactly. Well, okay. I'm glad we had this conversation.

DANNY
Me too, Sir.

They shake hands.

CARL
Your mother'll be waiting for us inside.

DANNY
Tell you what. Why don't you let me bring the beer in.

CARL
All right, I'll see you inside.

DANNY
Here, gimme yours. I'll take it in for you.

CARL
Thanks.

He hands Danny his bottle and walks out of the garage. Danny steps over to the garage refrigerator and pulls out a six pack.

He grabs his father's beer and spits in the bottle.

INT. HOLQUIST KITCHEN - NIGHT

Margaret washes the dishes when Carl walks in.
MARGARET
I'll have dessert out in a few minutes.

CARL
That's fine.

MARGARET
You and Danny have a nice talk?

CARL
It was productive.

MARGARET
That's good to hear.

CARL
I know you're still angry with me. For throwing him out.

She ignores the comment and continues to wipe a dish.

CARL (CONT'D)
I don't trust him.

MARGARET
He's gotten himself a job, a steady paycheck and a place of his own.

This might come as a shock to you but he's actually gotten his act together.

CARL
You still haven't forgotten what he did to that ten year old? He didn't just beat him, he practically tore his face off.

MARGARET
Enough!! He paid for what he did! We all did! He's your son God dammit. You're his father. Start acting like one.

She drops a plate. Pieces of china spill out across the floor. Carl leans down to pick up the pieces.

MARGARET (CONT'D)
Don't bother. I'll clean it.

Carl nods, approvingly. He turns and heads toward the kitchen door.
MARGARET (CONT'D)

Carl.

Carl turns to her.

MARGARET (CONT'D)
Don't you ever tell me to shut up in front of the children. Ever. You hear me?

Carl says nothing. He turns and walks out.

EXT. FRANK'S TRAILER - DAY

Police and ambulance are parked outside.

INT. FRANK'S BEDROOM -- CONTINUOUS

Filled with police. Frank holds Miriam's hand, oblivious to the authorities around him.

STATE TROOPER GIL NUEBERG (60), gray hair with broad muscles and in great shape for his age.

He steps over to Frank and places a consoling hand on his shoulder.

NUEBERG
Mister Campanelli?

Frank doesn't respond.

NUEBERG (CONT'D)
It's time. They have to take her.

Frank takes Miriam's hands and gently places them to her chest.

NUEBERG (CONT'D)
Please, Sir. Come with me.

He eases Frank out of the room. The Medics enter and begin the process of moving Miriam's body.

INT. FRANK'S LIVING ROOM - DAY

Nueberg sits across from Frank.

NUEBERG
I'm sorry for your loss.
FRANK
... Thank you.

NUEBERG
Frank, is it?

FRANK
Yeah, yeah.

NUEBERG
I'm State Trooper Gil Nueberg. Can I call you, Frank?

Frank nods yes.

NUEBERG (CONT'D)
Listen, Frank. Is there anyone you can stay with for a while? A relative, friend, neighbor?

FRANK
No, no one. It was just my wife and me.

Miriam's body is rolled out in a body bag. Frank watches. Grief stricken, he closes his eyes.

NUEBERG
Frank, I don't like the idea of you being alone right now.

FRANK
I'll be okay.

NUEBERG
You know, we have grief counselors-

FRANK
No counselors. I just want to be left alone.

NUEBERG
All right.

Nueberg reaches into his pocket and hands Frank a card.

NUEBERG (CONT'D)
Listen, if you need anything, even if it's just to talk, call me. I don't sleep much so you won't be interrupting anything.
41.

FRANK
Thank you.

NUEBERG
Again, I'm so sorry for your loss.

He walks out with the medics and closes the door behind him. The trailer is silent. Frank slowly walks toward the bedroom.

INT. FRANK'S BEDROOM

Frank stands at the doorway, bereaved. He gazes at a section of the bed that's covered with blood. He lies down on the bed and grabs Miriam's sweater. He smells it. He weeps.

INT. COFFEE SHOP - DAY

Danny walks in. He steps up to order when he spots Ann Marie behind the counter -- and she looks gorgeous.

ANNE MARIE
Hey, Danny!

DANNY
Anne Marie? I'll be damned.

INT. COFFEE SHOP - LATER

Danny sits with Ann Marie.

ANNE MARIE
They only give fifteen minute breaks, so I can't stay long.

DANNY
You look great, seriously.

ANNE MARIE
I feel great ever since I left Triple AAA Collections. Fucking job was sucking the life out of me.

DANNY
Most job'll do that to you.
ANNE MARIE
No, Danny. Most jobs don't. Most jobs don't require that you add to the suffering of other people. I was a vulture picking away at the flesh of dead animals.

DANNY
Let's not get melodramatic here.

ANNE MARIE
I'm happy you found a job where you fit in. I really am. At the same time I feel sorry for you.

DANNY
Sorry for me?? No offense but I'm not the one earning just over minimum wage in some greasy dive just outside of town.

ANNE MARIE
I sleep better, I eat better and I'm happy. I'll take a greasy dive over a blood bank any day.

DANNY
Come on, I didn't mean for it to sound insulting.

ANNE MARIE
You're a smart guy. You could do a lot better than calling up people suffering just to get their money.

DANNY
It's more than that.

DINER OWNER'S (O.S.)
Yo! Anne Marie! Break's over!

ANNE MARIE
Listen, I gotta go. I'll see you around, okay?

DANNY
Sure.

She gets up to leave. Danny eyes her. He's clearly attracted to her.
DANNY (CONT'D)

Ann Marie?

ANNE MARIE

Yeah?

DANNY

Never mind.

INT. TRIPLE "A" COLLECTIONS - CALL CENTER - DAY

Danny sits down at his cube. He logs on to his pc.

INSERT - LCD MONITOR

Ripples of information scroll across the screen. The name FRANK CAMPANELLI appears.

DANNY

You again. Time for your monthly follow up you dead beat.

He dials Frank's number.

INT. FRANK'S TRAILER - LIVING ROOM - MORNING

The PHONE RINGS. Frank opens his tired eyes. He slowly picks up the receiver.

FRANK

Hello?

DANNY'S VOICE

Hello, may I speak with Frank Campanelli?

FRANK

Speaking.

DANNY'S VOICE

Mister Campanelli, I'm calling from Triple A collections. I spoke with your wife.

FRANK

You spoke with my wife? When?

DANNY'S VOICE

Last week. I was calling about your mortgage. I wanted to give you both an opportunity to start making payment arrangements.
FRANK
Payment arrangements? What did you say to her?

DANNY'S VOICE
I told her what I'm telling you now. Either you start making payments or I'll have you both evicted from the premises-

FRANK
Jesus, you told her that?? Why?? Why would you terrify someone with that??

DANNY'S VOICE
Listen, pal, she'll get over it, so relax-

FRANK
She's dead!

DANNY'S VOICE
Excuse me?

FRANK
Oh, God... sweet Jesus. That's why she.. you son of a bitch... you son of a bitch!!

DANNY'S VOICE
Sir, I'm willing to accept a three thousand dollar payment for now but can't hold off the police-

FRANK
It was you!! You killed her!! You son of a bitch!!

DANNY'S VOICE
Killed who?

FRANK
My wife!! That call you made... she killed herself because you threatened to put her out on the street!!

DANNY'S VOICE
Nice try, Sir. But lying won't change the fact you have an outstanding debt.
FRANK
She was sick!! She needed help and you killed her!! What's your name!? Where are you calling from you piece of shit?!

DANNY'S VOICE
Listen-

FRANK
I'm gonna find you! You hear me you son of a bitch?! I'm gonna find you!! I'm going to be a raging storm in your fucking life!!

DANNY'S VOICE
Sure, right; raging storm. Listen tough guy, you know who you're fucking with? I can have you and that dim light bulb you call a wife kicked out on the street. You either pay up or get ready to feel the law crawling up your ass. I sent out your bill three days ago so use it.

FRANK
Your murdered my wife, motherfucker! I'll find you! I swear to God I'll find you!!

INT. TRIPLE "A" CALL CENTER - SAME TIME
Danny grins to himself. He hangs up.

DANNY
White trash America.

INT. FRANK'S BEDROOM - DAY
Frank's on his knees, motionless and distraught. Tears from his eyes drip on to the phone that rests on his lap.

INT. BEN DEMARCO'S OFFICE - DAY
Walter enters.

WALTER
Hey, Benny. You wanted to see me, yes?
BEN
When you came to this country, you could barely put two words together. I hire you, I train you. I even advance you money so you can get back and forth to work the first few months from that shit hole basement apartment. And this is the thank you I get? Getting picked up on some coke rap sucking on some guy's dick behind a truck stop. And using company money to do it. For what I did for you, you should be sucking my dick, not some Mexican punk's.

WALTER
Benny, you have it all wrong-

BEN
Just shut the fuck up, Walter! Just sit there with your mouth closed!

He tosses a folder with a police logo to Walter who opens it.

BEN (CONT'D)
We're a small hick town, Walter. I know the cops and they know me. It also helps that I own the mortgage of the arresting officer who nailed your ass. That's the only reason they cut you loose. As a favor to me.

WALTER
Benny, I good worker for you. I work twice as hard for you, yes? You don't fire me, okay?

BEN
You're gonna pay back every penny you stole. Otherwise, you can start greasing up that asshole of yours 'cause it won't be a dick up your ass but my foot. Then I'll have you deported back to that Russian pig farm you came from.

WALTER
Okay, Benny. You are so nice to me, Benny. I promise I will pay you back.
BEN
Also, you're no longer the floor supervisor. I've decided to give the job to Danny Holquist. You're back to second shift making collection calls starting on Monday.

Walter stares at Ben, stunned.

WALTER
But... that would make Danny my boss.

BEN
Well, I'll be darned. So it would. Now get the fuck out of my office.

Walter nods, reluctant. He opens the door to Ben's office and leaves.

INT. TRIPLE "A" CALL CENTER -- MOMENTS LATER

Walter, now disgruntled, stands at the entrance to the calling center. He turns his predatory eyes at Danny.

INT. TRIPLE "A" CALL CENTER - CORRIDOR - DAY

Walter stands in front of a door. The sign on it reads: DIGITAL RECORDS. Walter steps inside.

INT. TRIPLE "A" COLLECTIONS - DIGITAL RECORDS CENTER

Walter walks over to a bearded I-T TECHNICIAN (40) who sits behind a pile of computers eating a sandwich.

IT TECH
Hey, Walter what's up, man?

WALTER
Listen, Danny Holquist asked me to stop by and pick up his month's recordings. You know, he wants to review... for training.

IT TECH
No problem.

Walter spots burn marks on some of the equipment.

WALTER
What happened here?
IT TECH
Can you believe that shit? Had a
major power surge last night.
Knocked out the back up server. Wiped
out the entire recording and customer
database.

WALTER
Then how are you able to get Danny's
recordings?

IT TECH
By downloading from the primary
server. We'll be fine once the
backup's up and running.

WALTER
When will that be?

IT TECH
As soon as Benny pays the hundred
grand for the replacement. Which I
hope is soon 'cause the hard drive
on the primary's fillin' up fast.
There you go.

He tosses Walter a CD. Walter gazes at it and cracks a
devilish grin.

INT. FRANK'S LIVING ROOM - NIGHT

Frank sifts through stacks and stacks of mail. He spots an
envelope.

THE ENVELOPE

RETURN ADDRESS: TRIPLE-A COLLECTIONS 111 MILWAUKEE PARK,
FAIRBANK, IOWA, 50629.

Frank grabs the phone and dials.

OPERATOR'S VOICE
Triple "A" Collections, how may I
direct your call?

FRANK
Yes, hello, is there Danny Holquist?

OPERATOR'S VOICE
Hang on a moment, Sir. I'll transfer
you to his extension.
DANNY'S VOICE
You've reached Danny Holquist at extension three-five eight. If this is regarding a past due account, please leave your name and account number and I will return your call at my earliest convenience-

Frank slams the phone onto the receiver. He throws the phone against the wall and screams.

INT. CLOSET - DAY

Frank reaches inside and pulls out long, leather bag.

THE BAG

Has the emblem of a military cavalry with an American eagle clutching an American flag in its talons.

He opens the bag and removes a rifle. He stares at it. He places the weapon back in the bag.

There's a KNOCK at the door.

EXT. FRANK'S TRAILER - DAY

Frank opens the door. State Trooper Nueberg stands outside. He holds several large bags of food.

NUEBERG
Hi. Listen, I was in the neighborhood, I thought maybe you could use a few groceries.

Frank stares at him, perplexed over the unexpected gesture.

NUEBERG (CONT'D)
Bags are a bit heavy.

FRANK
Huh? Oh, sorry.

Frank opens the door and lets him in.

INT. FRANK'S KITCHEN - DAY

Frank and Nueberg walk in.

FRANK
You can put them anywhere.
Nueberg places the bags onto the kitchen table.

NUEBERG
How you holding up?

FRANK
(stares at groceries)
I'm okay. You didn't really have to
go out of your way-

NUEBERG
It's okay, really. I also came by to
see if you'd like to have dinner.

FRANK
I've uh... I have some things to tie
up since, Miriam...

NUEBERG
I understand. Listen, the community
outreach center has a grief counseling
session every Thursday. I can drive
you there anytime you think you're
ready to talk.

FRANK
Thanks.

NUEBERG
I'm not trying to interfere in your
life, Frank.

FRANK
I know.

NUEBERG
There's no shame in needing help.

FRANK
And I really appreciate what you're
trying to do, but I just want to be
left alone. Please, just leave me in
peace.

NUEBERG
All right, Frank. If that's what you
want.

FRANK
It's what I want.
NUEBERG
You have my name and address if you want to talk. You have a good night.

He tips his trooper hat to Frank and leaves.

INT. DANNY'S BEDROOM - DAY

He rises out of bed.

INT. DANNY'S KITCHEN - DAY

Having breakfast, Danny checks his messages.

DANNY'S VOICE
Hi, you've reached the desk of Danny Holquist-

Danny hits the pound key on the phone.

DIGITAL VOICE
You have three messages-

Danny taps the pound key again.

FRANK'S VOICE
I'm coming for you.

The message ends. Danny taps the pound button to retrieve his second message.

DIGITAL VOICE
Message number two.

FRANK'S VOICE
I'm coming for youuuuuuuuu.

Danny taps the pound button for the third and last message.

DIGITAL VOICE
Message number three.

FRANK'S VOICE
I'm coming for you. I told you I'd be a raging storm in your life.

EXT. GUN SHOP - DAY

Frank drives up and parks outside the store.
INT. GUN SHOP - DAY

A huge American flag hangs above the gun shop. The words LOVE IT OR LEAVE IT are printed across its red, white and blue stripes.

The shop owner EDDIE (50), pure red neck sits behind the counter. Frank walks over to him.

EDDIE
Holy shit. Frank. Where you've been hiding? I'm so sorry about Miriam.

FRANK
Listen, Ed, I need a favor.

EDDIE
Anything, man. Just name it.

FRANK
I thought I'd do some deer hunting. I need some five point six millimeter ammo. And a few other things. Like some hand grenades, flares and a field kit.

EDDIE
Bit of an overkill for hunting deer don't you think? Unless you're expecting the fucker to fire back.

FRANK
Listen, Ed, fact is I can't pay for any of it.

EDDIE
Oh. Listen, Frank, I'd love to help you out but I'm hurting. Business is shit-

FRANK
Don't hand me that business is low shit, Ed. Not now. You want to use that excuse maybe you should have parked your Jaguar in the back next to your God damn B-M-W.

Ed says nothing. Reluctantly, he reaches for the ammo and the rest of the items.

FRANK (CONT'D)
Thanks. And I need some cash.
EDDIE
Jesus, Frank. How 'bout I just give you my first born too while you're at it?

FRANK
I figure a thousand should do it.

EDDIE
I don't have it. I swear on my mother's grave.

FRANK
Does Doris know you're fucking that seventeen year old from Hall's liquor store?

EDDIE
Why you hurting me like this, Frank? What I ever do to you? I've always been a good friend to you, haven't I?

FRANK
A thousand dollars, Ed.

Reluctant, Frank opens up his cash register. He pulls out the cash and slides it across the counter to Frank who takes it.

Frank barges out of the store. The door SLAMS behind him as he leaves.

EDDIE
You're welcome.

INT. TRIPLE "A" CALL CENTER - DAY

Danny sits at his desk. Walter slides his seat over.

WALTER
And how was lunch, my friend?

DANNY
It was okay. Listen, Walter, I didn't; that is; we didn't get a chance to talk about my promotion. Listen man, I just want you to know I wasn't after it. Ben just sprung it on me-
WALTER
It is all right, my friend. You make more money for company than I do. You deserve everything you get.

DANNY
You're not pissed?

WALTER
My friend, you let me know if I can help you settle in with new job, yes?

DANNY
Cool. You're a real pro, Walter. You know that?

Smiling ear to ear, Walter pats Danny on the back and walks off.

WALTER
(sotto; to Danny)
You motherfucker.

Danny looks over at his phone and spots the message indicator again. He puts on his headset and hits the play button.

FRANK'S VOICE
I'm coming for you. You're about to have your whole miserable life turned inside out you miserable fuck.

INT. BEN'S OFFICE - DAY
Frank's threatening message is played back...

FRANK'S VOICE
I'm gonna make an example of you! I'm coming!! You hear me!?

Ben taps the stop button on the digital player.

BEN
So what is it you want me to do?

DANNY
How about adding a few extra guards around the place? Calling the police in the area? Let them know this guy's coming here?
BEN
This guy's just blowing off steam.

DANNY
I don't think so.

BEN
What're you? All of a sudden you're a psychiatrist?

DANNY
He says his wife killed herself because of me.

BEN
That's enough! I don't want to hear that! You don't talk that shit in this office!

DANNY
You haven't heard a word I just said.

BEN
You're six months away from earning a six digit salary. You're going to just throw it all away for some nut who's been making threats my ten year old daughter wouldn't take seriously!?

DANNY
If you won't do something about this guy then I will.

He storms out.

EXT. TRIPLE "A" CALL CENTER -- CONTINUOUS

Danny flips open his cell phone and dials.

DANNY
Yes, I'd like the number to the Milwaukee police--

INT. MILWAUKEE POLICE STATION - DAY

Officer Nueberg walks in. Another OFFICER shouts out to him.

OFFICER
Hey, Gil!

He races over to him.
OFFICER (CONT'D)
You were on that call with the guy who's wife killed herself last month, right?

NUEBERG
Frank Campanelli.

OFFICER
Right, that guy.

NUEBERG
What about it?

OFFICER
Got a call from some guy named Danny Holquist over in Fairbank, Iowa. Says your Frank Campanelli's been leaving threatening messages that he's gonna kill him.

INT. NUEBERG'S OFFICE - LATER
Nueberg dials his phone. Danny picks up on the other end.

NUEBERG
Mister Holquist?

DANNY'S
Yes?

NUEBERG
State Trooper Nueberg returning your call.

DANNY'S
Listen, this guy, Frank Campanelli's coming to kill me. He's out of his mind. I need help out here.

NUEBERG
Could you explain why Mister Campanelli would want to harm you?

DANNY
He... uh, blames me for his wife's suicide.
NUEBERG
Mister Holquist, you should really be consulting a lawyer. All I can do is recommend you file a restraining order-

DANNY
Fuck your restraining order!! This motherfucker's coming to kill me!

NUEBERG
You say he blames you for his wife's suicide? In what way?

DANNY
I don't know! It might have been something I said.

NUEBERG
Said? What is it you do for a living?

DANNY
I'm a debt collector.

NUEBERG
So you work for a collection agency.

DANNY
Yeah, so?

NUEBERG
Can you remember what you said that might have upset Mrs. Campanelli?

DANNY
Absolutely nothing. I was a perfect gentleman. Professional all the way through. I gently reminded her that she and her husband needed to start paying back the money they owed. I went out of my way to offer her many of the various payment options opened to them.

NUEBERG
Wow. You sound like a sincere guy. Where were you during my divorce?

DANNY
You being a smart ass with me?
NUEBERG
Mister Holquist, if you really believe you're in danger, I'd call your local police there and let them know of the situation. How's that?

DANNY
That's it??

NUEBERG
No. If I were you, I'd find another line of work. No offense but you don't sound like the sympathetic type.

DANNY
No one's chasing me from my job! I have rights! You don't alert your superiors, I swear, I'll have your badge, your bank account and all the spare change in your pocket!

NUEBERG
I'm not one of your collection calls. I'd be careful how you threaten a police official.

DANNY
I'm sorry. Please, I need something to be done about this guy.

NUEBERG
All right. I'll alert the police there for you, make them aware of the situation.

DANNY
Thanks.

NUEBERG
In the meantime, I recommend you stay away from your job until the situation's resolved.

DANNY
I told you, I won't be intimidated. I can't do that. I won't. I just want protection.
NUEBERG
Suit yourself. But if this guy does show up, he might hurt someone else. In which case you could be held responsible.

Danny hangs up.

NUEBERG (CONT'D)
A real sweetheart.

EXT. BACK ROAD - DAY

Frank turns his car off the road and into an open patch of forest.

EXT. OPEN FIELD - DAY

He emerges from his car with his rifle. He opens the box of ammo, loads his cartridge then slams it into his M-16.

He walks along a thick patch of trees and brush. He stops.

A DEER

And several bucks forage quietly.

Frank raises his machine gun. He aims to fire. He hesitates. The deer spot him.

Frank tries to shoot but he can't bring himself to do it.

He lowers his M-16 and releases an exhale, relieved he couldn't pull the trigger and take a life.

THE DEER

Tilts its head at Frank, as if agreeing with the decision. It watches Frank get back in his car and drives off.

INT. BAR - NIGHT

Danny walks to the rear of the bar. There, several seedy MEN let him pass into an adjoining room.

INT. ROOM - CONTINUOUS

Inside is a MIKAEL ABAHADJIAN(50). An expertly dressed middle eastern type with diamond rings on his fingers and even his nose.
DANNY
You Mister Abahadjian?

ABAHADIJIAN
Very good. Most customers cannot pronounce my name on the first try.

DANNY
Yeah, well I'm good with names.

ABAHADIJIAN
Okay, then my young friend. Let us get down to business, okay?

DANNY
Fine by me.

Abahadjian tosses two large suitcases onto a table. He opens them to reveal GUNS.

ABAHADIJIAN
Did you have a particular model in mind?

DANNY
I was hoping you could recommend one.

ABAHADIJIAN
Did you have a price range?

DANNY
Nope.

ABAHADIJIAN
Okay. How about we start of with a nine millimeter Parabellum. Cheap ammo. Cheap gun but gets the job done.

Danny's eyes lock onto a pitch black, polished weapon.

DANNY
What's that one?

ABAHADIJIAN
My friend, I have to be honest with you. Just about any handgun is lethal. So long as you aim for vital organs.
DANNY
Thanks for the anatomy lesson. What's that one?

ABAHADIJIAN
Modified forty-four Magnum. Takes hollow points. The damage to tissue comes from when the bullet explodes inside the target. You can take out a fuckin' charging elephant with this puppy.

DANNY
How much?

ABAHADIJIAN
Twelve hundred.

DANNY
I'll take it.

Abahadjian eyes Danny up and down with an unimpressive glance.

ABAHADIJIAN
You ever fire a gun?

DANNY
Never.

ABAHADIJIAN
Ever hold a gun in your hand?

DANNY
Nope.

ABAHADIJIAN
Do you know which end the bullet comes out of?

DANNY
Just wrap it up.

Abahadjian wraps the gun in a batch of newspaper.

DANNY (CONT'D)
What about body armor?

ABAHADIJIAN
You expecting to go into combat, my friend?
DANNY
You have it or don't you?

Abahadjian shrugs with a smile, pulls out another case and opens it.

Inside the case are BULLET RESISTANT VESTS.

DANNY (CONT'D)
I want something I can wear underneath my shirt.

ABAHADJIAN
You should know my friend, most any bullet can cause blunt force trauma if it doesn't kill you.

DANNY
Thanks for the tip.

EXT. FRANK'S TRAILER - DAY

Nueberg arrives outside in his patrol car. He gets out and walks up to the trailer's entrance.

He peers through the window.

He steps in front of the door. He turns the door knob. It's unlocked.

He slowly pushes the door open. He enters, his hand on his sidearm.

INT. FRANK'S TRAILER - SAME TIME

Nueberg quietly eyes the surroundings. He walks over to the phone and spots a stack of papers.

He casually scans them. One in particularly catches his eye. He grabs it.

It's a bill.

THE BILL

Is from Triple-A Collections.

EXT. FRANK'S TRAILER - DAY

Nueberg emerges and heads to his police car.
LITTLE GIRL (O.S.)
He went away.

Nueberg turns to find a Little Girl (10). Frank's neighbor. Her face is covered with dirt along with her doll.

NUEBERG
You saw him leave?

LITTLE GIRL
Uuhuh. He had a whole bunch'a bags.

NUEBERG
Did you talk to him?

LITTLE GIRL
No. He looked mean and scary.

NUEBERG
I bet.

He gets back in his car and drives off.

INT. NUEBERG'S PATROL CAR - MOVING - DAY
Nueberg turns on his radio.

NUEBERG
Delia, it's Nueberg. Listen, patch me through to the Iowa police department.

INT. DINER - DAY
Frank sits alone at a table. The WAITRESS (60), cranky, with enough makeup to qualify for a clown.

WAITRESS
You ready to order?

FRANK
Well...I dunno...

WAITRESS
Jesus, it's every day with people like you. You've been here fifteen minutes and you can't decide?? It's a menu. It ain't "Find Waldo". I can't believe this.

She nods disapprovingly. She turns to walk away. Angry, Frank grabs her hand.
FRANK
I'll tell you what I can't believe. I can't believe how little people are civil to each other. I can't believe how people can just rip into another human being to pieces and walk away like it was an entitlement.

The Waitress tries to pull away.

WAITRESS
What the hell are you doing? Let me go you creep!

FRANK
I'll tell you why you're so angry at the world. You're treated like garbage almost everyday. A job you hate, living off pocket change. Customers come and go making you feel like your worthless. When's the last time you were told you had value? That you mattered??

WAITRESS
Gerry! I need a hand here!

FRANK
I'm only trying to help-

The other patrons notice the incident unfolding.

FRANK (CONT'D)
Can you even remember the last time someone told you how important you were in their life?!

WAITRESS
Gerry! Call the cops!

FRANK
You do matter! You're important! You hear me!

WAITRESS
I said let me go, God dammit!

She slaps Frank hard across the face. Tears swell in Frank's eyes as he gaze at her with an almost solemn expression.
FRANK
You have value. Please don't ever forget that.

The diner OWNER(50), large, Greek and muscles. He rushes over to the Waitress.

OWNER
There a problem?

FRANK
I was just trying to make a point to this waitress.

WAITRESS
This guy grabbed my hand and wouldn't let go!

OWNER
Sir, I'm gonna have to ask you to leave.

FRANK
No problem.

He gets his things. He heads for the door but turns angrily back to the customers.

FRANK (CONT'D)
We don't have to be so mean and ugly to each other! We're human beings! We're not animals God dammit! We should treat each other better!

He storms out.

EXT. DINER PARKING LOT - DAY

Frank gets in his car.

INT. FRANK'S CAR
He stares at the different people walking past his windshield, expressionless.

He reaches into his coat pocket and pulls out a photo of Miriam.

MIRIAM'S PHOTO
Frank caresses her image.
FRANK
My God, how I miss you.

Tears pour from his eyes. He slams his hands on the steering
wheel and screams to the top of his lungs.

INT. DANNY'S APARTMENT - DAY

Danny gets dressed for work. On his bed, laid out neatly is
his bullet proof vest. Beside the vest is his gun.

He puts on his vest, followed by his dress shirt.

EXT. EXPRESS WAY - DAY

Frank drives past the sign that reads: FAIRBANK, IOWA - NEXT
EXIT.

INT. COFFEE SHOP - DAY

Danny enters. He walks up to the counter where Ann Marie is
serving.

DANNY
Hello there.

ANNE MARIE
Oh... hi.

DANNY
Listen, Anne Marie, you have a minute?

ANNE MARIE
I'm working real hard today, I don't
have much time-

DANNY
What I have to say won't take long.
I was wondering if maybe you'd like
to go out some time.

Anne Marie leads him over to an empty section of the counter.

ANNE MARIE
I can't ever go out with you, Danny.

DANNY
I get it. You're already seeing
someone.

ANNE MARIE
No. It's just...
DANNY
Just what?

ANNE MARIE
I think you're a creep.

Danny leans back, genuinely stunned. The word creep might just as well have been a stake to the heart.

DANNY
Shit. That how you really see me?

ANNE MARIE
Before I quit, I heard you force an elderly woman who'd just lost her husband of fifty-two years to give you her checking account number. Ask yourself: would you date someone like you?

Danny thinks for a moment.

DANNY
Fucking whore.

He storms off. Ann Marie walks back over to the customer line.

Frank enters the donut shop. Danny bumps into him as he heads for the exit.

DANNY (CONT'D)
Sorry, excuse me.

FRANK
No problem.

Danny continues out the door. Neither man knowing they've just met.

ANNE MARIE
(to Frank)
And what can I get for you today, Sir?

INT. TRIPLE "A" COLLECTION - CALL CENTER - DAY

Danny arrives. Clearly frustrated he sits down in his chair. Walter walks over and pats Danny on the back.

WALTER
My friend! And how are you today?
DANNY
God dammit, Walter! I'm not in the mood for your bullshit today, so just fuck off, okay??

WALTER
Hey! Relax.

DANNY
Don't tell me to relax, you Russian prick! Why can't you mind your own god damn business and just do your job, huh?!

WALTER
You are acting like asshole my friend.

DANNY
Yeah, this is the same asshole that nailed your promotion because you can't keep your dick zipped up!

WALTER
(smiles)
Okay, my friend. You don't want to talk. I leave you alone, yes?

BEN
Holquist! In my office.

INT. BEN DEMARCO'S OFFICE - DAY

Danny walks in.

BEN
Have a seat.

Danny sits.

BEN (CONT'D)
You know, twenty years ago when I started working in this business, I collected debts with a single phone out of my kitchen. No cell phones, no internet. Just some hand printed leads. I managed to close an account here and there. Money was all right. Years later, all this technology... now you can track down all the information you could ever want about someone.

(MORE)
BEN (CONT'D)
How much their houses are worth, how many cars they have, how many children, social security numbers, right down to how many times they shit in a day.

He pours himself a cup of coffee.

BEN (CONT'D)
I worked hard to make this company what it is. I've got a triple bypass and three ex-wives to prove it.

DANNY
Listen, Ben-

BEN
Let me finish. Making money for guys like you and me is easy. People fuck up their lives and we clean up. No trick there.

DANNY
And if you piss off the wrong people you get guys like Frank Campanelli coming after you.

BEN
I told you not to worry about him.

DANNY
Oh? You know something I don't?

BEN
I know he's loser.

DANNY
And how would you know that?

BEN
This guy's been living off borrowed time for years. He's defaulted on every credit card and loan he's ever had. He created his own shit hole. He's an ex-vet with a drug habit who took his wife with him for the ride.

DANNY
And I put the final nail in his coffin.
BEN
He's already done that to himself. Can't hold a job, caught tripping on acid at the last three places he worked.

DANNY
Where'd you get this information?

BEN
Information's out there so long as you have the money.

DANNY
So you don't think he's a threat?

BEN
This Frank Campanelli is probably sitting in his own piss in some bar, stoned half out of his fucking mind.

INT. FRANK'S CAR - DAY
He sits quietly in his car.

EXT. FRANK'S CAR - DAY
He's parked outside Triple "A" Collections.

Frank watches as a pizza delivery van pulls up outside the building.

The pizza delivery man climbs out carrying multiple pizza boxes and hurries inside.

EXT. PIZZA DELIVERY VAN - DAY
Frank climbs out of his car and walks over to the pizza van.

INT. PIZZA DELIVERY VAN - DAY
The driver's left the rear door unlocked. Inside are more pizzas -- and an extra delivery man's hat.

INT. FRANK'S CAR - LATER
Frank watches as the delivery man emerges from the building, gets in his van and drives off.

Frank puts on the delivery hat. He looks down at his lap and puts the last piece of his disassembled M-16 in several empty pizza boxes.
He climbs out of his car. He heads toward the building carrying the boxes.

INT. TRIPLE "A" COLLECTION LOBBY - DAY

Frank casually walks over to a surly-looking SECURITY GUARD.

FRANK
Hey, my guy forgot to drop off the rest of these pizzas so they sent me.

SECURITY GUARD
Third floor. I need to see some I-D.

FRANK
Shit, I left it in the van and I'm running late. Say, how about you drop these off for me?

SECURITY GUARD
Get real, man.

He prints out a temp pass. Frank slaps the pass onto his jacket.

FRANK
Thanks, man. Third floor, right?

INT. TRIPLE "A" COLLECTIONS - THIRD FLOOR - ELEVATOR DOORS

They slide open.

INT. CORRIDOR - DAY

Frank walks down the corridor and turns to the men's room.

INT. MEN'S ROOM -- MOMENTS LATER

He gets in to one of the stalls.

INT. STALL -- CONTINUOUS

He opens one box at a time and meticulously reassembles his M-16 machine gun.

INT. TRIPLE "A" COLLECTIONS - CAFETERIA - DAY

Open pizza boxes lay on the countertops. The atmosphere is festive as employees celebrate a co-worker's birthday.

Ben and Danny walk in and enjoy the celebration.
INT. MEN'S BATHROOM STALL- DAY

Frank assembles the final piece to his lethal weapon. He cocks back the hammer.

IN THE NEXT STALL

An Elderly Man taking a crap reacts to the sound of the weapon's hammer being COCKED.

INT. TRIPLE "A" COLLECTIONS - RECEPTION AREA - FRANK

He keeps his machine gun strapped under his jacket. He walks over to the elevator and pushes a button.

The elevator doors open. Frank quickly places a chair preventing the doors from closing.

The RECEPTIONIST sees this. She rises from her seat.

    RECEPTIONIST
    Excuse me, Sir? What're you doing?

    FRANK
    It's all right-

    RECEPTIONIST
    Sir, you can't do that!

    FRANK
    Of course I can. I have a machine gun.

He lifts up his jacket revealing his M-16.

    RECEPTIONIST
    Oh, my God.

INT. TRIPLE "A" COLLECTIONS - CAFETERIA - DAY

The party's in full swing. It's more crowded than before with people laughing and drinking.

Silence falls upon the room. All heads turn toward the entrance to the cafeteria.

FRANK

Stands there in full paramilitary regalia, expressionless. Everyone stares at him with a mixture of disbelief, fear and confusion.
FRANK (CONT'D)

Hi.

No response.

FRANK (CONT'D)
Could someone turn off the music?

A worker leaps over to the radio and turns it off.

FRANK (CONT'D)
Thanks. Anybody happen to know where I can find Danny Holquist?
(beat)
He and I have a play date.

Frank looks into the crowd's terrified expression.

FRANK (CONT'D)
Yeah, I suppose if I were you, I wouldn't be in the mood for jokes either. Sorry.

Still no response.

FRANK (CONT'D)
I'm not here to hurt anyone. I just want Danny Holquist.

EXT. TRIPLE "A" COLLECTIONS BUILDING - DAY

A squad of police cars arrive.

INT. TRIPLE "A" COLLECTIONS - CAFETERIA - DAY

Frank walks over to a birthday cake. He looks at the inscription.

FRANK
(reads)
"Happy Birthday, Angela."

He looks out at the terrified crowd of employees.

FRANK (CONT'D)
Who's Angela?

A young, trembling black GIRL (18), raises her hand.

FRANK (CONT'D)
Happy Birthday.
GIRL
Th-Thanks.

FRANK
You going anywhere special for your birthday?

GIRL
...Parents... taking me... dinner...

FRANK
That's nice. Where?

The Girl keels over and throws up.

FRANK (CONT'D)
Right. Well, okay then. So, no one knows where I can find Danny Holquist?

He sighs.

FRANK (CONT'D)
Guess we have to do this the hard way. You ladies, you can leave.

The women quickly race out of the cafeteria.

FRANK (CONT'D)
Angela, don't forget your cake.

The Girl, terrified, grabs the cake and bolts out of the room.

FRANK (CONT'D)
Okay, I want everyone else to take out their wallets and show me your I-Ds. Make a line here.

The male employees stand in a single line.

FRANK (CONT'D)
If you're not Danny Holquist you can leave. I think that's pretty fair, don't you? Unless someone has a better idea.

Danny takes a step forward. He raises a trembling hand.

DANNY
I'm Holquist.

The crowd parts. Frank eyes Danny up and down.
FRANK
All right, everyone else can leave.

No one moves. They're still too terrified.

FRANK (CONT'D)
I said fucking move!!

The crowd flees. Ben stands at Danny's side.

FRANK (CONT'D)
What the hell are you still doing here?

BEN
I own the company. He's my employee.

FRANK
What's your name?

BEN
I'm Ben Demarco.

FRANK
I'll fucking shoot you in the balls in the next three seconds if you don't leave, Ben.

Ben says nothing. He slowly makes his way out of the cafeteria.

FRANK (CONT'D)
Ben.

BEN
Yes?

FRANK
By now your building's surrounded by police. Tell them I also have grenades and I'll use 'em if I have to.

Ben walks out. Frank turns back his attention to Danny.

FRANK (CONT'D)
You sounded so tough over the phone. You're nothing but some punk kid in a suit and tie.

(beat)
I thought by the time I'd get here, I'd be so exhausted, I wouldn't have any strength left to hate you.
Danny says nothing. He eyes his surroundings and avoids eye contact with Frank.

FRANK (CONT'D)
Look at me you fuck!!

Danny snaps a startled expression at Frank.

FRANK (CONT'D)
You take away the one thing that has any meaning in a man's life and you look him in the eye!

DANNY
Listen, I'm sorry about what happened to your wife, okay, man? Just don't shoot me. Please, just don't shoot me...

FRANK
On your knees you cowardly fuck.

DANNY
Please, just think about what you're doing-

Frank fires off a round just missing Danny's crotch. Danny falls to his knees instantly.

Exhausted, Frank sits down. He wipes the sweat from his brow.

DANNY
Frank, it's still not too late-

FRANK
Don't.

DANNY
Don't what?

FRANK
Call me by my first name. You don't know me. This might come as a disappointment to you but we're not going to be bonding anytime soon.

DANNY
I wasn't trying-

FRANK
How much do they pay you?
DANNY
Pay me? Well... I work on commission.

FRANK
I imagine right now you wish you were working at McDonalds.

DANNY
You need to think about what you're doing.

FRANK
You should have taken your own advice when you called my wife and got her to kill herself.

He notices a bulge in Danny's vest. He rises from his chair and walks over to him -- machine gun aimed at Danny's head.

FRANK (CONT'D)
What the hell's this?

He pulls the gun from its holster, impressed by its shear size.

FRANK (CONT'D)
Holy shit. You were gonna try killing me with this?

Danny says nothing.

FRANK (CONT'D)
This gun's bigger than you.

He walks back over to his chair, tosses the gun on the table and sits down.

FRANK (CONT'D)
I fought in the Gulf War. I swore when I got back I'd never kill another living thing again.
(beat)
Then you came along.

DANNY
I'll do anything you want! Just aim the gun the other way! Okay, man? It might accidentally go off!

FRANK
Trust me, when it goes off it won't be accidentally.
DANNY
You want me to beg? That it? I'll fucking beg until my knees bleed!
You want money? You can have it all!
Just don't shoot, okay??

FRANK
Let me ask you a question. The life
I had... why would you want it? My
wife and I lived in shoe box. The
windows held together with duck tape.
What possible use could you have for
it? And what makes you think anyone
living like that could have enough
money to satisfy your greedy ass?

DANNY
Listen, man, I made a mistake, okay?
Let's just think about this. You
don't want to kill me. I mean, shit,
man-

FRANK
You were pretty tough over the phone.
Then again, I bet most of you
collection people are pretty tough
when your a hundred miles away
threatening people over the phone.

Danny breaks down crying.

DANNY
I don't want to die! Don't kill me!
Please don't kill me!

Frank pulls back the hammer to his weapon.

EXT. TRIPLE A BUILDING - NIGHT

LIEUTENANT VICTOR GANZ (50), arrives at the scene. His demeanor
is detached but efficient.

He sips a large steaming coffee as he approaches POLICE CHIEF
MICHAEL KILPATRICK (40), broad shouldered, hairy.

The two are close, experienced and professional.

KILPATRICK
Took you long enough to get here.
GANZ
Your sister was blowing me. So what's the story here?

KILPATRICK
We have one gunman, one hostage. Spotter says they're both held up in the cafeteria.

GANZ
Causalities?

KILPATRICK
None.

GANZ
Night's looking up. So who is he? Disgruntled employee? Dejected lover? Loaner?

KILPATRICK
Not sure. We're interviewing the employees now. Hopefully we'll have an answer. In the meantime, we managed to patch in to the phone there but he hasn't picked up.

INT. CAFETERIA -- MOMENTS LATER

The phone RINGS. Frank leans over and answers it.

FRANK
Hello, thank you for calling Triple A collections. How can I help you?

GANZ'S VOICE
This is Lieutenant Victor Ganz of the Iowa Police, you the guy with the gun?

FRANK
No, I am David and I have come to slay Goliath.

GANZ'S VOICE
You part of a religious organization trying to make a point?

FRANK
Nope. Actually, I'm just fucking with you Vic. May I call you Vic?
GANZ'S VOICE
Sure. What's your name?

FRANK
Frank Campanelli.

GANZ'S VOICE
So, talk to me, Frank. What's going on in there?

FRANK
Well, let's see. My wife was murdered by this company and I'm about to kill the son of a bitch responsible. Otherwise it's been a pretty hectic day as you can imagine.

INTERCUT - FRANK AND GANZ ON PHONE

GANZ
I suppose I couldn't ask you to release the hostage and give yourself up? Try and work things out?

FRANK
Tell you what. You get my wife back and we'll call it even.

GANZ
Maybe if you explain to me the situation, I might be better able to help.

FRANK
I'm way past help, Vic. Just a shame it took this situation for someone to finally pay some attention to the problem.

GANZ
So what is it you want?

FRANK
I want this building burned to the ground. I want every chair, every desk, every computer stripped from its fucking heart.

GANZ
That's a tall order at ten o'clock at night.
FRANK
Then you should get on it.

GANZ
Let's assume I can't deliver. Is there anything else that we could substitute for that?

FRANK
I want people to stop being cruel to each other. I want the Holquists of the world to stop hiding behind the phone calls. I'm tired of being surrounded by people who care more about what they can take from someone instead of what they can give. I want to see some fucking brotherly love for a change.

GANZ
I'm not trying to be difficult, Frank but mankind's been trying that for thousands of years and we still haven't gotten our act together.

Frank looks over at Danny.

FRANK
You have a cell phone?

DANNY
Yes.

FRANK
Hand it over.

Danny tosses it to Frank.

GANZ
Frank? You there?

FRANK
I'm afraid I have to keep mobile, Vic. Especially with your people just dying to get in here.

(to Danny)
What's your cell phone number.

DANNY
Three one nine, eight three two, four seven, six five.
FRANK
You hear that, Vic? I'll be signing off for now. If I so much as see one cop, I'll toss Holquist out the window with a bullet in his head.

GANZ
Wait, Frank hangs up on him.

Kilpatrick hurries over to Ganz.

KILPATRICK
What happened?

GANZ
This guy... this one we have to be careful with.

KILPATRICK
Let me guess. He's one of those "whole world's against me" types.

GANZ
In this case he might be right.

KILPATRICK
Well, I think I've got some good news. I got a guy on the phone who says he may be able to help. He wants us to keep Campanelli occupied until he gets here.

GANZ
Occupied? I'm not running a day care center. Who is this guy?

INT. TROOPER NUEBERG'S PATROL CAR - MOVING - NIGHT

RAIN pounds against the highway. Nueberg turns on his flashing lights and races past moving vehicles.

INT. CAFETERIA - NIGHT

Frank walks over to Danny.

FRANK
Let's go sport.

DANNY
Where we going?
FRANK
To the Oracle at Delphi.

INT. TRIPLE "A" CALL CENTER - NIGHT

Danny walks in followed by Frank.

DANNY
What're we doing here?

FRANK
I want you to log on to your computer.

DANNY
What for?

FRANK
You're going to perform a miracle.
Which desk is yours?

DANNY
That one.

Danny sits. He logs in to his computer. Frank pulls up a chair and sits behind him.

DANNY (CONT'D)
What now?

FRANK
Pull up my account.

Danny keys in the information. Ripples of data flicker across the screen.

FRANK (CONT'D)
Well?

DANNY
That's it.

FRANK
Move over.

Danny slides out of his way. Frank reads the information off the monitor.
FRANK
My God. You have my entire life here. Millions of years of evolution and we've managed to reduce human beings to a three digit FICO score. Credit rating, previous addresses, education, military service...

(beat)
My God, this is the kind of information... if it fell into the wrong hands could destroy a life.

(beat)
My life.

(beat)
Delete it.

DANNY
What??

Frank presses the tip of his gun against the back of Danny's head.

FRANK
Delete it. All of it. Right now.

DANNY
I only have rights to update accounts, man! I can't delete shit!

Frank opens his duffel bag and pulls out duck tape.

DANNY (CONT'D)
What're you doing?

Frank ignores him. He pulls a grenade from his coat, wraps one end with the duck tape.

DANNY (CONT'D)
Holy shit! That a grenade??

FRANK
Hands behind your back.

DANNY
What for??

Frank slugs him across the jaw with the butt of his machine gun.

He grabs Danny's hands and ties them around his back with the tape.
He tapes the grenade to Danny's chest. He then ties a fishing wire to the grenade pin.

From the grenade pin he hurries to the call center entrance and ties the other end to the door.

Danny's CELL PHONE RINGS. Frank flips the lid open to answer. He presses his thumb on the phone's SPEAKER BUTTON.

FRANK

Vic?

GANZ'S VOICE

Frank, listen-

FRANK

Vic, your timing couldn't be more perfect. I actually have an honest to God demand, just like you see in those crime movies.

GANZ'S VOICE

I'm listening.

FRANK

I want the password that'll give me access to Triple A's database.

GANZ'S VOICE

What for?

FRANK

I'm gonna delete not just my credit record but the records of every pathetic soul who ever had the misfortune of having their lives crushed by this company. I'm gonna turn back the clock, Vic. Everybody gets a second chance. I know now why God's kept me alive this long. To wipe the slate clean.

GANZ'S VOICE

That's a noble cause, Frank. You really believe that?
FRANK
It's the only thing that makes any sense. Now the company president should have all the information. If I were you, I'd get started on getting what I need. Oh, and just to give you a little incentive, I've attached a live hand grenade to Holquist. At the first sign of trouble, all I have to do is pull the string and the place becomes Art Deco Le Holquist. We clear?

INT. POLICE VAN - NIGHT

Ben is already in mid-argument with Ganz and Kilpatrick.

BEN
Forget it! Now way am I giving that lunatic anything!

KILPATRICK
I don't get it. Even if he has the password and deletes all your records, you have them stored on a back up server, don't you?

BEN
Our in house back-up server's been out of commission for the past month!

KILPATRICK
I thought you credit agencies had satellite links for backing up data off-site to other data facilities?

BEN
I couldn't justify the costs! It would have taken a huge chunk out of my profits so I never invested in it!

GANZ
Mister Demarco, if I don't give this guy what he wants, he's gonna kill that kid. I'd like very much to avoid that. I'm sure you do too.

BEN
We're talking losing tens of millions of dollars here!
INT. TRIPLE A CALL CENTER - NIGHT

Danny's cell phone RINGS.

FRANK
Yes? Okay. You're a good man in a pinch, Vic.

He hangs up the phone. He walks over to Danny.

FRANK (CONT'D)
Rise and shine tough guy. You're about to boldly go where no debt collector has gone before.

DANNY
You're going to shoot me now?! No! No!

FRANK
What?

DANNY
Don't shoot me! Don't shoot me!! Come on! Please don't shoot!!

FRANK
You're going to log on to your computer and delete my entire credit history. And while you're at it, you're going to delete the credit histories of everyone in your database.

DANNY
I can't do that!

FRANK
Hey, asshole, you're the one with the grenade taped to your chest.

DANNY
Fuck you!

FRANK
What??

DANNY
You heard me! Go fuck yourself!! I've had it! You hear me you sick fuck?! You demented piece of shit! You wanna shoot?! Shoot!!
Tears stream down Danny's face. Despite that, he still manages an insane smile.

DANNY (CONT'D)
I can't believe I was scared of you!
You! A pathetic, in-bred, white trash piece of shit from bump-fuck Milwaukee!!

Frank presses the tip of his machine gun against the back of Danny's head. He cocks back the hammer to his weapon.

DANNY (CONT'D)
That's it! Do it! Finish it! Go ahead motherfucker!!

Frank lowers his weapon. Danny foams at the mouth as he continues his tirade.

DANNY (CONT'D)
I was right! You're a loser! You turned your life into shit and dragged that poor woman with you! I didn't kill her! That bitch of yours died years ago!
(laughs)
Hey, Frank, it just dawned on me! You shoot me, I die a hero! I come out of this alive, I'm a hero! It's a win win situation for me! Man! You seriously didn't give much thought to this plan did you?! But then again you can't take the trash out of trailer trash!

Frank screams. He slams the butt of his machine gun against Danny's head knocking him to the floor.

He then unleashes a barrage of GUN FIRE. He falls to his knees, crying.

WIDER

Frank has shot up the floor around Danny without harming him.

Danny, exhausted and his mouth bleeding, spits out a tooth. The cell phone RINGS.

Frank picks up the phone.
GANZ'S VOICE
Frank, what's happening in there!

FRANK
Nothing. I was just having a slight difference of opinion with my hostage.

GANZ'S VOICE
Is he hurt?

FRANK
Not enough from my perspective.

GANZ'S VOICE
Is he dead?

FRANK
I'll call you back.

He shuts off the phone. He pulls out a large hunting knife. He lifts and eases a tied Danny back up from the floor.

FRANK (CONT'D)
Daniel, I want you to listen to me. Are you listening, son?

Danny's left eye is swollen shut and bleeding.

FRANK (CONT'D)
Now that you've gotten that little tirade out of your system, I think you should understand your situation. (beat)
I'm going to castrate you.

Danny's good eye widens.

DANNY
Excuse me?

FRANK
You're not leaving me any choice. If you don't do what I say, I'll have to start cutting off bits and pieces of you. Starting with your wee wee.

He runs the hunting knife along Danny's pant's leg. He rips open the crotch area, exposing Danny's underwear.

FRANK (CONT'D)
You choose.
INT. TRIPLE A CALL CENTER - DANNY

Choice made. Danny is logged onto the computer typing furiously.

DANNY
This command will delete the entire database.

FRANK
How long will it take?

DANNY
I'm not sure. It's pretty big. I'd say a half hour, hour tops.

FRANK
And what about the backup?

DANNY
There isn't one. The backup server's been down for the past couple of months.

FRANK
Okay. Before we do this, I have one mission for you. Besides me, which one of your accounts has the worst credit record?

DANNY
That would be, Mr. Horowitz.

FRANK
All right. Call him.

DANNY
What for?

FRANK
You're going to apologize.

DANNY
Apologize?? For what??
FRANK
For calling his home and being a
disruption in his life. For turning
him from a human being into an
insignificant index file. You're
going to do the right thing. You're
going to tell him your name and where
you're calling from.

Danny reluctantly obliges and dials.

FRANK (CONT'D)
Turn on the speaker phone. I want to
hear it.

Danny obeys. The LOUD SOUND of the line on the OTHER END
RINGS AND RINGS.

HOROWITZ'S VOICE
Hello?

DANNY
Mister Horowitz? This is Danny
Holquist. I'm calling from Triple A
collections.

HOROWITZ'S VOICE
Oh, it's you the asshole. Well, go
fuck yourself shithead 'cause you
ain't gettin'--

DANNY
I'm calling to apologize.

HOROWITZ'S VOICE
Apologize?

DANNY
Listen, the last few times I called
you... I was disrespectful. I had
... no right to talk to you the way
I did and I understand now why you're
so pissed. I'm calling... because I
want... I'm asking for your
forgiveness.

Silence.

DANNY (CONT'D)
Mr. Horowitz? You there?
HOROWITZ'S VOICE
That why you really called?

DANNY
Yes, Sir. And just so you know if you're really having money problems, I'll understand.

More silence; then:

HOROWITZ'S VOICE
I suppose I could start making payments.

Danny is stunned at the success of the soft approach.

DANNY
Listen, we can talk later. I don't want to disturb you any further. I just wanted to call you and say how sorry I was.

HOROWITZ'S VOICE
Me too kid. Nice to know there are some decent guys out there who understand we're all suffering.

DANNY
Good night, Mr. Horowitz.

HOROWITZ'S VOICE
You're okay, kid. You have a good night too.

He hangs up.

FRANK
Must be quite an experience.

DANNY
What is?

FRANK
Right now, Mr. Horowitz is starting to realize that maybe the world isn't completely bankrupt of decent people. He's going to take that with him when he goes to bed tonight. Tomorrow he'll pass on that good feeling to the next person he meets. It'll be a small circle of compassion and patience growing all around him.
DANNY
At least his day'll be looking up...

FRANK
All right. It's time. Type in the command.

Danny keys in the command.

THE COMPUTER SCREEN
It flickers with the words DATABASE DELETION COMPLETE IN 45:40.

Frank breathes a sigh of relief as he watches the countdown.

FRANK
You did a decent thing, you know. You're giving people a second chance. Families will be able to put food on the table, buy medicine for their kids.

DANNY
You still gonna kill me?

FRANK
Yeah. Afraid so, son.

DANNY
Can I call my folks? I'd... like to say goodbye.

Frank thinks a moment. He hands Danny back his cell phone. Danny dials.

DANNY (CONT'D)
Mom? You watching the news? Mom, calm down. I'm okay. Just stop crying. You have to listen to me, okay? Listen, I don't know how things are gonna turn out, so I just wanted to call you... tell you I love you, okay? Tell Erin the same for me, will you? Where's dad? Oh, hello, Sir. Yes, Sir. Listen... dad, I just want you to know... I sorry for everything... And I just wanted to say goodbye... hello?

(beat)
He hung up.
I take it your father's not the sentimental type.

Holy shit.

Danny's phone RINGS.

Hello? Dad??
(disappointed)
It's for you.

Frank takes the phone.

Yeah.

Listen Frank, there's someone here who wants to talk to you.

Save your breath, Vic. I got everything I wanted. I can go in peace.

God dammit! Listen to me! At least hear what the man has to say!

Who is he?

He's coming in unarmed. I swear, Frank, you shoot him, you better hope you don't come out of this alive 'cause I'll shoot you myself.

Ganz hangs up the phone.

SWAT TEAMS line the walls. A MAN in uniform walks toward the call center entrance.

The man in uniform gently pushes away some of the debris. He enters.
It's State Trooper Nueberg.

NUEBERG
Hello, Frank. Can I come in?

FRANK
Jesus.

Nueberg enters. He looks over at Danny.

NUEBERG
How you doing, son?

DANNY
(coughs)
Except for this asshole, I'm fine.

FRANK
If you came down here to change my mind about killing this little prick, you came a long way for nothing.

Nueberg grabs a chair and sits.

FRANK (CONT'D)
All right. Say what you have to say.

NUEBERG
Frank, I know what you're going through. Probably better than most.

FRANK
You don't have a clue what I'm going through.

NUEBERG
But I do. I lost my family three years ago. It was a truck driver. He fell asleep at the wheel. He plowed right into them.
(beat)
My wife and kids were burned alive.

Frank is stunned at this. He sits down, tears swelling in his eyes.
NUEBERG
It's a grief that never goes away.
There isn't a day that goes by where I don't think of them. Then last year, I met a woman. Sounds crazy but I fell in love again. We married.
(beat)
Six months later I lost Margaret to cancer.

FRANK
I'm so sorry.

NUEBERG
This isn't about who's suffered more. I'm just trying to let you know sometimes you can ease grief by being around people who've suffered as much as you. I'm willing to share your pain, Frank if you give me that chance. Whatever Holquist did or didn't do... you don't have the right to take his life.
(beat)
Frank, I'm asking you to walk out of here the same decent man who came in.

FRANK
Just how the hell would you know I'm a decent man?

NUEBERG
Because you haven't killed anyone.

And you could have done that the second you found him.

DANNY
He's right! You're a stand up guy! Wouldn't harm a fly!!

NUEBERG
Whatever part he played in your wife's death; in the end, he'll be punished for it.

DANNY
Not if I have a good lawyer.
NUEBERG
Frank, they're more than thirty men outside that door ready to come in here and shoot you.

DANNY
Hear that you piece of dog shit? They're gonna come in and blow a hole where your heart used to be!

Nueberg casually rises from his chair, walks over to Danny and slugs him across the jaw to shut him up.

He stands before Frank with a cool, collective demeanor.

NUEBERG
Let's walk out of here. This guy's going to get what's coming to him, eventually.

Frank thinks a moment. He looks over at the computer screen.

THE COMPUTER SCREEN

The words DATABASE DELETED flicker back at him.

Frank smiles, relieved. He walks over to Danny and peels off the grenade. He then hands it and his machine gun over to Nueberg.

NUEBERG
Let's get out of here.

Danny watches as Frank and Nueberg walk out of the call center.

He wipes the blood from his mouth.

DANNY
Fuck you!! You better have God for a lawyer because I'm gonna nail your ass, motherfucker! You hear me you faggot?!

He starts to cry. He looks down at his crotch to find he's peed himself.

INT. TRIPLE "A" COLLECTIONS LOBBY - NIGHT

Nueberg and Frank walk along the corridor toward the exit. Frank stops.
NUEBERG

What is it?

Frank looks at the TRIPLE A COLLECTIONS sign that hangs above the receptionist desk.

FRANK

We'll never get rid of any of them, will we. They'll keep growing like weeds. Sprouting until they swallow up everything around them.

Nueberg turns his sad eyes to the sign.

NUEBERG

I don't know, Frank. But let's hope this one's seen its last days.

FRANK

He was right, you know.

Who?

NUEBERG

Holquist. I killed my wife. Maybe I didn't cut open her veins. But I might as well have. I could have been a better husband. I could have gotten my act together sooner.

(beat)

I miss her.

NUEBERG

Let's get out of here, Frank.

EXT. TRIPLE A BUILDING - NIGHT

Handcuffed, Frank walks past police and reporters.

DANNY

Emerges from the building as well. Still angry, he watches as Frank is led away.

He rushes up behind Frank and Nueberg -- and fires a round into Frank's head with a magnum.

Frank topples to the ground, dead. Nueberg and other police officers tackle Danny to the ground.

They wrestle the gun from his hand.
DANNY
The motherfucker's dead! The
motherfucker's dead!

INT. HOSPITAL ROOM - DAY

Danny lies in bed, a bandage around his eye and head. The
door to the room opens.

His father Carl walks in. Danny sits up.

DANNY
Hi.

CARL
I thought I'd stop by and see how
you were.

DANNY
I'm surprised they let you in with
so much security.

CARL
You've become quite the celebrity it
seems. I want us to have a truce for
the next few minutes. For the next
few minutes you and I will tell the
truth. How does that sound?

DANNY
Sure.

CARL
Rumor is you caused Frank Campanelli's
wife to kill herself. The police
tried going through Triple A's
recordings but Campanelli had them
erased.
(beat)
So I'm asking. Just between you and
me. Man to man. Did you really cause
that poor woman's death?

Danny looks his father straight in the eye:

DANNY
No.
CARL
Your mother'll be glad to hear that. Anyway, I spoke to your lawyer. Very expensive. I had to put up the house as collateral just to get him to take my phone call. Anyway, from what he tells me you won't be seeing any jail time. He said he plans on a "diminished mental state" defense. Guess it's a polite way of saying "temporary insanity". They'll be keeping you for psychiatric observation here until they can evaluate you for the judge.

DANNY
I expected as much.

CARL
Have you thought about what you're going to do now?

DANNY
Haven't given it much thought, really.

CARL
Well, perhaps this experience has taught you something. Anyway, when you're feeling better you could stay at the house for a while. I'm sure your mother would approve. Naturally, I'd have to charge you rent while you're there.

DANNY
Of course.

Carl rises to his feet and opens the door to leave.

DANNY (CONT'D)
Hey, dad.

CARL
Yes?

DANNY
Go fuck yourself.

Carl says nothing. He continues out the door.

FADE TO BLACK:
SUPER: ONE MONTH LATER.

FADE IN:

INT. BAR - NIGHT

It's packed. Danny walks in. His face is still bruised but healing.

Walter waves him over to the group.

WALTER
Hey! Clint Eastwood! Over here!

Danny walks over, expressionless.

WALTER (CONT'D)
I was beginning to think you would not show! How does it feel to be found "Not Guilty" by a jury of your peers? Yes?

He spots Ann Marie in the crowd.

DANNY
I'll be right back.

WALTER
No problem, I keep drinks warm for new Vice President of Triple A!

He holds up a toast as Danny walks over to Ann Marie.

WALTER (CONT'D)
(in Russian))
Here's to one seriously major asshole!

DANNY AND ANN MARIE

They stare awkwardly at one another.

DANNY
Hi.

ANNE MARIE
What do you want?
DANNY
A while back, I was really
disrespectful to you. I want to
apologize. This whole experience,
well... it put things in perspective
for me.

Ann Marie eyes Danny up and down, analyzing the sincere tone
of his words.

ANNE MARIE
Would you like a beer?

DANNY
I have a better idea. Come on.

He takes her by the hand and leads her out of the bar.

EXT. PARKING LOT - NIGHT

Danny stands before a black Jaguar.

DANNY
Well, what do you think?

ANNE MARIE
This is yours?

DANNY
I'm V-P at Triple A now. I can afford
a few expensive toys.

ANNE MARIE
You mean, you're going back to work
for Triple A?

DANNY
Personally, I only think Ben promoted
me so I wouldn't sue his ass for
what happened. Care for a ride?

ANNE MARIE
You're serious. You're actually going
back to calling people again to
collect debts??
DANNY
Well, not until we buy a whole new database. Ben's still negotiating the price but he thinks he can get what he wants for pennies on the dollar. There are a lot of people out there with mortgages, medical bills and credit cards they can't pay.

ANNE MARIE
And I bet you can't wait to sink your teeth into them.

DANNY
That's right. Listen, I didn't do anything wrong, okay? I'm the victim. I was beaten and taken hostage! I had a god damn grenade taped to my chest by some piece of backwater white trash and you wanna know what's so amazing? I put a bullet in Campanelli's head and I'm still considered a fucking hero. That's America. It has its head completely up its ass.

ANNE MARIE
They say you caused Campanelli's wife to kill herself.

DANNY
(laughs)
All the call logs were erased when that hick had me delete our database! Can you believe that?? He destroys the only proof I ever talked to his wife!

ANNE MARIE
My God. You did kill her.

DANNY
She killed herself!

ANNE MARIE
And you still have no problem making a buck off of sick people like her do you.
DANNY
I'm not embarrassed to admit I love money. There's no crime in that. And don't tell me if I gave you a thousand dollars right now, you wouldn't drop to your knees and blow me.

Ann Marie steps back, offended.

ANNE MARIE
You're a walking tragedy, Danny. You know that?

DANNY
Get the fuck out of here you stupid bitch. Just leave.

ANNE MARIE
Walter was right about you. You're not really in it for the money. You really enjoy terrifying helpless people. The money's just a perk!

DANNY
Hey, look, I brought you here to apologize for the way I spoke to you. I didn't come here for some fucking lecture, okay?

ANNE MARIE
You take care of yourself, Danny.

She walks off.

INT. TROOPER NUEBERG'S OFFICE - DAY

Nueberg sits at his desk, in a contemplative mood. An ELDERLY MAIL CLERK wheels his cart over.

MAIL CLERK
You okay, Gil?

NUEBERG
Hm? Yeah.

MAIL CLERK
Gil, it ain't your fault. If a man has it in his head to kill somebody, he'll always find a way.

NUEBERG
I should have seen it coming.
MAIL CLERK
What're you worried about? No one blames you for what happened to Campanelli. Besides, he got what he deserved after what he did to that poor kid. Crazy son of a bitch.

NUEBERG
Frank Campanelli might have been a lot of things but crazy wasn't one of them. He was just a guy who nobody listened to when he needed people to listen.

MAIL CLERK
Gil, you mind if I make a personal observation?

NUEBERG
Go right ahead.

MAIL CLERK
You look like shit. Go home.

NUEBERG
Does it really show?

MAIL CLERK
I'm eighty-three, son. I know tired when I see it.

NUEBERG
You're probably right. Maybe I will head home early.

MAIL CLERK
By the way, this came for you, yesterday while you were out there.

He hands Nueberg a large envelope and wheels his cart away.

INT. BAR - NIGHT

Danny walks toward Walter who laughs with other employees.

WALTER
Back so soon, my friend, Danny?!

Danny punches him. Walter falls flat on his ass.
DANNY
So you and that fat bitch Anne Marie are talking about me behind my back?

WALTER
You take things too personal, my friend.

DANNY
You're fired. I'll have your things sent to you.

He storms out of the bar.

INT. NUEBERG'S OFFICE - THE ENVELOPE

Nueberg tears it open. He pulls out a CD and postcard.

THE POSTCARD

It shows a small Russian village with the words printed in Russian.

Handwritten in English are the words: I TOLD HIM HE SHOULD ALWAYS BE NICE TO ME.

WALTER

He smiles as he gets to his feet, wipes the blood from his mouth and watches Danny storm out of the bar.

Nueberg removes the CD from its jewel case and inserts it into his laptop. It's a recording.

MIRIAM'S VOICE
Hello?

DANNY'S VOICE
Hello, can I speak to Frank Campanelli, please?

MIRIAM'S VOICE
No, he's not here right now.

DANNY'S VOICE
Well, who are you?

MIRIAM'S VOICE
I'm his wife.
DANNY'S VOICE
Well, ma'am, I calling in regards to your mortgage. I'm with Triple A Collections which recently bought your mortgage-

MIRIAM'S VOICE
But I thought our bank still owned our mortgage-

DANNY'S VOICE
Not anymore ma'am. Our company- (clearly making this up)
Bought your mortgage through the... uh, through the "Buyer Mortgage Act."
It was ratified by congress just a few days ago.

MIRIAM'S VOICE
Oh, no...

DANNY'S VOICE
Now, we're already in proceedings with evicting you and your husband from the premises unless we can come to some arrangement.

MIRIAM'S VOICE
My husband and I aren't working right now-but my husband is still looking for work-

DANNY'S VOICE
Ma'am, do you I sound like I give a shit? You're six months behind. You think it's fair that people have to pay higher taxes to pay out your mortgage, ma'am?

MIRIAM'S VOICE
No-

DANNY'S VOICE
So, please don't bullshit me ma'am.

MIRIAM'S VOICE
I'm sorry...maybe if you call back later when he gets home, you could talk to him-
DANNY'S VOICE
I'm talking to you, you fuck!!

MIRIAM'S VOICE
I-I...

DANNY'S VOICE
Have you ever been in jail? You know what they do to women there? They get raped in the ass!

MIRIAM'S VOICE
(sobbing)
Please, no...I don't want to go to jail...

DANNY'S VOICE
I've been pretty patient with you, ma'am. I'm giving you an opportunity to make amends on money you and your husband had no right to borrow.

MIRIAM'S VOICE
(still sobbing)
I'm so sorry...

DANNY'S VOICE
People like you are a drain on fuckin' society. You know that? You suck the future right out of America's pockets and think you can get away with it. Well, guess what? I'm gonna stay right on top of you until you pay up. You hear me? You took from Uncle Sam and you expect him to foot the bill?? No fucking way lady. No-fucking-way. Not on my watch.

MIRIAM'S VOICE
I should just kill myself...

DANNY'S VOICE
Great idea. You do that. It'll save us all a lot of trouble. No one's gonna shed a tear, so be my guest. We better have a cashier's check for three grand by the end of the week otherwise you and your husband'll be out on your ass!
MIRIAM'S VOICE
Kill myself...

The recording ends. Nueberg is in tears as he pops out the cd from the laptop.

His tears turn to rage. He kicks over his table.

INT. DANNY'S APARTMENT - DAY

Early morning. The PHONE RINGS. Still groggy, Danny turns over in his bed and answers it.

DANNY
Hello?

BEN'S VOICE
You little cock sucker! You fucking traitor! You're fired! You hear me??

DANNY
What the hell's going on?

BEN'S VOICE
Watch the news you fuck up!

He hangs up. Danny is stunned. He rubs his eyes and hangs up his phone. He climbs out of bed and walks over to the window.

DANNY'S POV

News crew vans are parked outside. Danny grabs the remote and turns on the television.

The early morning news is running.

REPORTER'S IMAGE
To recap this morning; the disturbing audio recording of a woman who killed herself when a debt collector from Triple A Collections named Daniel Holquist phoned her home, threatened to call the police and have her and her husband evicted despite having no authority whatsoever has been playing all morning. The tragedy was compounded when last week, Mrs. Campanelli's husband, Frank Campanelli despondent over the death of his wife took Daniel Holquist hostage. (MORE)
REPORTER'S IMAGE (CONT'D)
Later as you recall, Holquist received a suspended sentence on the grounds of diminished mental capacity after shooting and killing Frank Campanelli.

DANNY
Oh my God.

REPORTER'S IMAGE
Holquist claims he never spoke to Mrs. Campanelli or made threats. With this new evidence the District Attorney plans to charge both Triple A owner Ben Demarco and Daniel Holquist with perjury-

The remote falls from Danny's hand. He sits on his bed, stunned.

DANNY
Walter... Walter, you motherfucker!!

INT. TROOPER NUEBERG'S HOME - DAY

Nueberg opens the door while carrying groceries. He picks up his mail off the floor that's been pushed through the mail slot.

INT. NUEBERG'S KITCHEN

He puts his groceries onto his kitchen table. A piece of mail grabs his attention.

THE ENVELOPE

The address reads: To State Trooper Gil Nueberg IN CARE OF the Milwaukee State Police.

The return name on the address reads: FRANK CAMPANELLI.

Nueberg quickly tears it open. He unfolds a letter.

THERE'S A PHOTO

It's an old one of Frank and Miriam. Both appear genuinely happy, healthy - young.

Nueberg begins to read Frank's letter:
FRANK'S VOICE
Dear Gil, if you're reading this, then I'm at peace with Miriam. Whether at my own hands or someone else's, I couldn't leave without telling you how much I appreciated what you tried to do. You came into a grieving stranger's home and tried your best to comfort him. That's how it was with me and Miriam. We each filled the missing piece in each other's lives. You could say it took the two of us to make up one complete human being. My only regret is that Miriam and I didn't meet someone like you earlier in our lives. You may not have been able to remove our pain but I bet dollars to pesos you would have eased it. God Bless you.
Frank.

Nueberg puts the letter down. He leans back in his chair. He sits with a solemn expression.

INT. JAIL CELL - NIGHT
The cell doors slide open. Danny is escorted inside. He's wearing a prison uniform.

He sits down in his cot as the cell doors slide close. A SLEAZY PRISONER across the cell door smiles at Danny, exposing a gap between his teeth.

SLEAZY PRISONER
Boy, you's one fine lookin' piece'o white ass.

Danny lies down. He covers his eyes with his arm and cries quietly to himself.

FADE TO BLACK:

SUPER:
THERE ARE COLLECTION AGENCIES THAT USE VARIOUS ILLEGAL TACTICS TO COLLECT DEBTS.

MANY ACCUSE CUSTOMERS OF ILLEGAL ACTIVITIES, TELLING THEM THEY WOULD BE ARRESTED WITHIN 24 HOURS IF THEY DID NOT PAY THEIR DEBT.
....SOME CONSUMERS, INTIMIDATED BY THESE UNLAWFUL PRACTICES, PAID DEBTS THAT THEY DID NOT EVEN OWE.

FADE OUT:

THE END