

THE LESSON

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FADE IN

INT. KITCHEN - EVENING

A woman wearing business casuals prepares a table for dinner. Her expression far away. She places three plates loaded with mac and cheese mixed with hot dogs and two glasses of milk.

Let's call her ELIZABETH WELLINGTON, 32, thin, very attractive. She must have been a prized model in her day. However, she lives for her kids. She has a sweetness of innocence about her.

ELIZABETH
Guys! Dinner's ready!

Finally she smiles as the kids come running in this depressing apartment box dwelling. A little girl gives her a package.

ELIZABETH
What's this? I didn't order anything.

LITTLE BOY
Open it.

Elizabeth tears into it. The kids anticipate the prize. Only to find...

LITTLE BOY
A CD!

ELIZABETH
In Spanish lessons?

LITTLE GIRL
Dad knew Spanish.

Elizabeth quickly looks at her daughter.

INT. KITCHEN - LATER ON

Elizabeth at the kitchen table plays the CD.

CD VOICE
Our first lesson in learning is...
(Spanish)
Olvide el dolor, pero no olvide la
lección.
(English)

CD VOICE(cont'd)

Forget the pain, but don't forget
the lesson... Let's begin with our
lesson.

Elizabeth has a curious look on her face.

CD VOICE

(In Spanish)

Veintidós.

(in English)

Twenty-two... Very good.

The voice on the CD sounds excitedly condescending and cheap.
As if to mock her. The CD Voice finishes before Elizabeth can
answer in Spanish. In away it's almost comical.

CD VOICE

Setenta y nueve.

(English)

Seventy-nine... Very good.

ELIZABETH

You think they teach vowels or
something like that before numbers.

CD VOICE

(chidingly)

Come on now write down these
numbers.

Elizabeth whips her head at the CD Player.

CD VOICE

Treinta y siete.

(English)

Thirty-seven... You are catching
on. Very good. Muy Bien!

INT. OFFICE - DAY

The office is a hectic place of sales information and data.
This office has money, adorned high end furniture. Elizabeth
hangs up the phone. She gazes at the photos of her children
on her desk, then at a wedding photo of her and her husband.
Written across the wedding photo reads, "Fáltele".

A successful-looking DAN ROSCOE, 38, strides to Elizabeth's
desk. He glances furtively about the office then takes hold
of Elizabeth's hand.

DAN

I could make things much better for
you. You give me a raise, I'll give
you a raise.

DAN(cont'd)

Why don't you just come over for dinner? Tonight, the housekeeper is preparing Delmonico Steaks with Balsamic Onions and Steak Sauce. Along with Blue Cheese, Walnut Salad and Maple Dressing.

She snatches her hand away from his.

ELIZABETH

Tonight, I'm making mac and cheese mixed with hot dogs along with a glass of milk... With my kids.

Embarrassed by the turn down... Again.

DAN

I doubt you can afford the mac and cheese. I gonna make you suffer until you see it my way. I know that sounds cheap. But... that's what you are.

This man is slime, a grease sewage from armpit hell. Elizabeth glares with hatred at this man.

INT. OFFICE - LATER ON

Elizabeth on an old office phone system whispering.

ELIZABETH

Anne, I'm just a secretary.

(listens)

I know you're under the gun. You should've called me before you bought anything from Talbert Homes.

(listens, whispers)

Listen, Todd Talbert is dirty. He tried to drive my husband out of business. The problem is Todd and Dan know people in the city office. Before my husband passed on he had to deal with permits, inspectors and the crap that made this business miserable. These code Nazis would nit pick at anything and will tie up your home with something called a Certificate of Occupancy. You can't move in without this CO. Now Talbert Homes, a huge developer can get a CO and not even complete your home.

ELIZABETH(cont'd)

You're stuck with a home with a leaky roof. You challenge that CO with the city.

Another phone line immediately rings.

ELIZABETH

I gotta go.
(click)
Roscoe Realty.

TALBERT (PHONE)

This is Todd Talbert. I need to speak to Dan.

The voice has power and authority.

ELIZABETH

I'll transfer your call.

Elizabeth puts him on hold.

INT. DAN'S OFFICE - CONTINUOUS

Dan's office is adorned with beauty. With beautified double door entry. However, behind his enormous executive desk is an ugly fake portrait of Salvadore Dali. The office employees know it's an ugly fake.

DAN

(screams)
Who is it?

ELIZABETH

(screams)
Todd Talbert.

DAN

(to himself)
Shit!

Dan takes a deep breath, then reluctantly picks up the phone.

DAN

Hey Todd, what's up?

TALBERT (PHONE)

You up the river, if I don't get what you owe me. Try this one, I'm gonna wax your ass with a broom handle... Sideways.

DAN
I told you I have seventy thousand
now and --

TALBERT (PHONE)
(interrupts)
And tonight I need the other two
hundred and thirty.

DAN
(erupting into an
aggressive whisper)
The principle is only a hundred and
fifty. And that was six months ago.

TALBERT (PHONE)
I need the cash, feel like a
vacation. The feds are getting
close. Look at it this way, it's
the principle.

DAN
Why you foul stinkin' shit piece of
no good carcass --

TALBERT (PHONE)
(interrupts)
Better stop ahead. I know what I
am. You're worst. I don't rape
women... Dickless.

Dan realizes who's he talking too.

DAN
We've been dealing with each other
for three years. You know I'm good
for it. I got --

TALBERT (PHONE)
(interrupts)
You'll be visited by two men at
midnight. Have the three hundred
thousand.

DAN
Todd --

Talbert hangs up abruptly.

INT. OFFICE - CONTINUOUS

Elizabeth quickly hangs up the phone. We know she was listening to the conversation. She swiftly slips on the headphones and presses PLAY on her CD Player.

CD VOICE

Fáltele.
 (English)
 Miss you... Muy Bien.

ELIZABETH

Fáltele... Miss you.

Dan EXPLODES out his office.

DAN

I need you to work on these right away.

ELIZABETH

(deadpan, without looking up)
 I'm on lunch Dan.

DAN

Lunch on these.
 (shoves the paper work in her face)
 Do them...
 (hits the STOP button)
 Now!

Elizabeth notices his anger is drawing attention. She gives in and accepts the stack of files. The office employees feel for her that she has the courage and dignity to put up with this slime dirt bucket.

DAN

I'm leaving the office and I won't be back for rest of the day.

ELIZABETH

(facetiously)
 On second thought how about that dinner tonight?

DAN

On second thought I wouldn't waste my mac and cheese on you. Why don't you wear a shorter skirt. Show some more skin.

DAN(cont'd)

Oh I forgot, you're not a woman, or a lady, you're cheap and ugly.

ELIZABETH

Let's really talk naked. Naked is what you want... The naked truth is you're in pain. Knowing you'll never be the man like my husband.

DAN

Feel this... pain.
(whispers to her)
I have one thing you'll never have... your dead husband's account number.

His greasy smile STINGS Elizabeth as she glares at him deep with hate.

INT. OFFICE - LATER ON

Elizabeth on the phone.

BANK REP. (PHONE)

C.I.S.

ELIZABETH

I'm Paul Wellington's wife. And I need to know his account information?

BANK REP. (PHONE)

I apologize Miss, but I cannot give that information.

ELIZABETH

I was his wife. He died before he can his will.

BANK REP. (PHONE)

Do you have his account number?

ELIZABETH

No, he died three years ago.

BANK REP. (PHONE)

There's nothing I can do without that account number.

ELIZABETH

Okay, if I were to open an account what is required?

BANK REP. (PHONE)

Smart question. You would need a minimum deposit of two-hundred thousand dollars. And Miss, just to let you know there are currently over five hundred banks and trust companies licensed by the Cayman Islands Government. You sure he has an account here?

ELIZABETH

(sadly)

No. My children. I have to feed and cloth them. Can't you help me? In any way.

BANK REP. (PHONE)

Miss, we at C.I.S., Cayman Island Securities offer a full range of offshore financial services and products, one of them includes bank client privacy. Which means statutory confidentiality of client information. I'm truly sorry.

A tear runs down her cheek. Insult to injury. Defeated.

INT. OFFICE - LATER ON

Evening sets in an empty office. Elizabeth going through stack of files.

CD VOICE

Retrato.
(English)
Picture... Muy Bien.

ELIZABETH

(slowly)

Retrato.

The CD Voice mocks her again. Finishing the sentences before she can finish a word. As if it's rushing her, teasing her.

CD VOICE

Enchufe Electrico.
(English)
Electrical outlet... Muy Bien.

ELIZABETH

(slowly)

Enchufe Electrico.

CD VOICE
 Veintidós, setenta y nueve, treinta
 y siete.
 (English)
 Twenty-two, seventy-nine, thirty-
 seven.

ELIZABETH
 (painfully slow)
 Veintidós, setenta --

CD VOICE
 (Interrupts)
 Muy Bien.
 (English)
 Very Good.

Elizabeth angered by the ridicule presses the STOP button.

ELIZABETH
 How am I to learn this? Why am I
 even learning this?

In frustration she presses PLAY again.

CD VOICE
 Retrato feo de falsificación
 Salvadore Dali.
 (English)
 Ugly portrait of fake Salvadore
 Dali... Muy Bien.

Elizabeth WHIPS HER HEAD toward Dan's double door office. She just stares as she slowly turns off the CD Player.

INT. DAN'S OFFICE - CONTINUOUS

She enters the Dan's office. Then swiftly runs to the ugly portrait and yanks at the corner. The portrait SWINGS open revealing a WALL SAFE. It suddenly hits her...

ELIZABETH
 (fluently)
 Veintidós, setenta y nueve, treinta
 y siete.

She grabs the safe dial and spins it around.

ELIZABETH
 Twenty-two, seventy-nine, thirty-
 seven.

She cranks the handle. It CLANKS OPENS. As the bulky safe door opens light exposes what's inside... bails of money. Elizabeth eyes sparkles with joy. She quickly presses the CD Player Play button.

CD VOICE
Enchufe Electrico.

She stops the CD player.

ELIZABETH
Electrical outlet... Muy Bien.

She runs over to lamp and flicks the switch. Nothing.

ELIZABETH
Enchufe Electrico.

As she RIPS at the electrical cord, the electrical box slightly loosens from the drywall.

Curiously, Elizabeth grabs electrical box directly out the drywall. Inside, she gazes at a piece of paper. She opens the box and clutches the paper. The paper reveals...

ELIZABETH (O.S.)
Three N, P, five, seven, Y, nine,
nine, seven, A.

INT. OFFICE - NIGHT

Elizabeth holding the paper.

BANK REP. (PHONE)
Ms. Wellington. I am delighted you were able to locate the account number. I will now need account verification... The first digit of the social security and the last four on the account.

ELIZABETH
Hold on.

She blazes through her purse for her wallet.

ELIZABETH
First is a zero, the last four is five, seven, nine, nine.

BANK REP. (PHONE)
Mother's maiden name.

ELIZABETH
Easy, she's baby sitting my kids
right now. Bowman.

BANK REP. (PHONE)
Password.

ELIZABETH
Password?

A PASSWORD? Her lottery dream is held up by... a password?
She pauses for a moment. She FRANTICALLY scans her desk
gazing at her pictures of kids and then at the wedding
picture of herself and her husband.

ELIZABETH
Fáltele.
(English)
I remember, Miss You. By the
Stones... Our wedding song.

BANK REP. (PHONE)
How can help you?

Fireworks sparkle in her eyes as BLISS rolls over Elizabeth.
The GATES OF HEAVEN have now opened.

ELIZABETH
How much is in the account?

BANK REP. (PHONE)
There has been no activity on this
particular account for over three
years.

ELIZABETH
My husband died three years ago.
How much?

BANK REP. (PHONE)
You are accruing an interest of
five percent per annum.

ELIZABETH
How much?

The Bank Representative simply continues as if reading from a
script.

BANK REP. (PHONE)
At the rate of two hundred thousand
dollars per annum year.

ELIZABETH
 (excitedly)
 How much?

BANK REP. (PHONE)
 Totaling to the amount of four
 point three millions dollars.

The words "four million dollars" sink in, and sink in deep.
 This is the moment of her LIFE, the moment for her KIDS.

ELIZABETH
 That's my money?

BANK REP. (PHONE)
 Yes. We take pride in our --

ELIZABETH
 (takes over)
 Statutory confidentiality of client
 information.

BANK REP. (PHONE)
 That is correct. The next step, we
 will need I.D. verification and
 your husband's death certificate.
 My condolences to you.

ELIZABETH
 (her voice shakes)
 Could you wire three hundred
 thousand in to my account here in
 the U.S.?

EXT. OFFICE - NIGHT

Through the office glass we can see Elizabeth on the phone.

ELIZABETH (V.O.)
 Thank you, thank you.

Elizabeth hangs up, jumps up and screams in capturing the
 moment of the thrill.

Elizabeth exits the office doors.

INT. DAN'S OFFICE - LATER ON

Dan enters the office. The safe's wide open. Near panic he
 runs to the safe. Nothing has been touched. He whips his head
 to the electrical outlet.

DAN
BITCH!

TALBERT (O.S.)
That's not a way to greet an old friend.

DAN
You're early.

Talbert and two huge bulldog henchmen stand behind Dan. For the first time we see Todd Talbert, 49. Although, dressed like a king, he's a big oaf of a man. Dan tries to run. The henchmen are quick.

HENCHMAN #1
Where you goin'?

DAN
That bitch took everything.

HENCHMAN #2
That bitch left you a lotta money.

Henchman #2 pulls out two bails of cash from the wall safe.

HENCHMAN #1
Why you tryin' to run... with the money. You're makin' me work. Why don't you just pay my employer and nobody's to get hurt. My job's hard enough. I don't need no trouble --

Talbert finishes counting the money.

TALBERT
(interrupts)
There only seventy thousand here.

DAN
I have the money in the Cayman Islands. I just can't access the account.

Henchman #1 fist viciously slams into Dan's abdomen. Dan falls to his knees. He winches in pain, can't breath. Henchman #2 picks up Dan like a rag doll. Fixes him up.

HENCHMAN #2
Where's the rest of it?

DAN
 (groggily)
 The bitch has the money.

Henchman #1 again buries his huge fist into Dan's soft belly.
 Dan falls to his knees harder and faster.

VOICE (O.S.)
 STOP!

The gang turns around as the double office doors swing open.
 Elizabeth enters flaunting lots of skin wearing a SEXY BLACK
 MINI SKIRT and HI HEELS. The men are stunned by her blazing
 beauty.

ELIZABETH
 I'm the bitch he's referring to.
 And a bitch I am.

TALBERT
 (amazed)
 Lizzie! I knew that was you on the
 phone earlier. You're looking more
beautiful than ever. Sorry to hear
 about Paul. He was a good man.

ELIZABETH
 You're giving me your condolences
 now? That was three's ago asshole.

TALBERT
 Com' on Lizzie. I've been... busy.

ELIZABETH
 Busy trying to get my husband's
 money. He was a good man, he kept
 it far away from you assholes.

DAN
 (inquisitive)
 Wha - what are you doing here?

ELIZABETH
 Helping you... Dickless.

Talbert and the two henchmen burst into laughter.

TALBERT
 (still laughing)
 Why do you want help this piece of
 dickless shit?

ELIZABETH
(looking at Dan)
He still owes me dinner.

Dan's confused. Talbert suddenly stops laughing.

TALBERT
You guys aren't... fucking each other. Are ya? 'Cause that would be... How do I put it... That would be indecent... or sick.

ELIZABETH
How's that?

Talbert begins to laughs again along with the henchmen.

TALBERT
How do I say this gently? Dan's the one who gave us the contract on your husband.

DAN
Shut up Todd.
(looking at Elizabeth)
I needed the money okay. I just needed the password. He was too stupid to have a will made and you were too stupid to know anything.

Elizabeth eyes burns into Dan's soul.

ELIZABETH
(deep anger)
So you could buy more Delmonico Steaks with Balsamic Onions and Steak Sauce.

Talbert laughs.

TALBERT
Steak sauce?... He's spending my money... on steak sauce? You are livin' the high life. Where's my money?

ELIZABETH
(with hate)
I got three hundred thousand dollars in my car. I have to get it.

TALBERT
Now we're talkin'.
(smiling at Henchmen #2)
Go with her.

Dan still wincing in the pain.

ELIZABETH
No need. Oh yeah Dan, here's
something for ya, forget the pain,
but don't forget the lesson.

Dan has a puzzled look on his face.

Suddenly, an EXPLOSION OF COPS burst through the double doors, flat-out converging on the gang. A Hispanic detective approaches Elizabeth.

ROBERTO
We got them on tape. We've been
trying to get Dan Roscoe for years.
But getting Talbert... is the steak
sauce in this whole investigation.
They'll never bother you again.

Elizabeth removes the electronic wire from her mini skirt and hands it to Detective Roberto.

ELIZABETH
Gracis.

ROBERTO
Muy Bien. Learning Spanish? Good
for you. Buenas noches.

EXT. OFFICE - NIGHT

Cops everywhere as Elizabeth exits the office.

She slips on her headphones and presses PLAY as she enters her car.

CD VOICE
You have now completed your lesson.
Now go live a happy life. Pass on
the lesson by dropping me off in
the mailbox. And remember... forget
the pain, but don't forget the
lesson.

A ghostly figure watches her as she drives off.

THE END