

Double Indemnity

By Matt Zoller Seitz

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"I never knew that murder could smell like honeysuckle."

That's a confession by the narrator and hero of "Double Indemnity," a hard-boiled insurance man named Walter Neff (Fred MacMurray) who died because he fell for a great pair of legs. Walter Neff narrates quite a bit of this 1944 Billy Wilder classic, laying out the story of how a routine sales call somehow turned into a steamy adulterous affair with one Phyllis Dietrichson (Barbara Stanwyck), a black-widow blonde who wanted to kill her husband for the insurance money and needed an expert to help maximize her profit. Remarkably enough, he thought he was in love with the woman — and thanks to the doomed romantic charge passing between MacMurray and Stanwyck, audiences nearly believed the feeling was mutual.

Their story takes the form of an extended deathbed confession by the fatally shot hero. He spills his guts (so to speak) into a recorded message to his colleague and buddy, Barton Keyes (Edward G. Robinson), a veteran insurance man who claims he can spot lies with the help of a little man in his belly.

"Suddenly it came over me that everything would go wrong," Walter says. "It sounds crazy, Keyes, but it's true, so help me. I couldn't hear my own footsteps. It was the walk of a dead man."

James M. Cain's novel wasn't a mystery but a steamy drama about a man's self-deception; the film version, adapted by Wilder and mystery novelist Raymond Chandler, preserved and enlarged the idea of Neff investigating himself — not just as criminal or patsy but as a man. Of course it exemplifies the movie genre that came to be known as "film noir." A post-World War II offshoot of the 1920s German Expressionist school of filmmaking, *noir* depicted nightmarish scenarios (sometimes just plain nightmares) in a dark, stylized, anti-realistic way, serving up heaping helpings of murder, thievery, conspiracy, and extramarital sex disguised as cautionary tales. Though the evildoers were always punished — with privately appoint-



*Fred MacMurray checks out Barbara Stanwyck's "honey of an anklet."
Courtesy Library of Congress*

ed censor Will Hays waving his scissors in Hollywood's direction in the 1930s and 1940s, the stories couldn't end any other way — noir films were still deeply subversive affairs. Cynicism trumped optimism; naïve or generous characters existed mainly to be taken advantage of, or to remind us of how far the hero had fall from anything resembling decency. The genre singlehandedly contradicted and undermined the optimistic attitude of most Hollywood features, which were designed to strengthen audiences' faith in America and her institutions.

But even as it satisfies genre requirements, "Double Indemnity" stands apart from its genre and in some ways transcends it. With its shadow monochrome photography, adultery-and-murder plotline, and unstinting view of man's corruptibility, Wilder's film is arguably his sexiest, bleakest portrait of corruption; unlike "Some Like It Hot," "Sunset Boulevard," even "The Apartment" (in which MacMurray reprised his heel routine), its seductive power is undiluted by the intrusion of "innocent" major characters, and it's chock full of touches so playful that it's as if the movie is winking at the audience. (After disposing of Phyllis's husband's body, the murderers' car won't start — a twist Wilder improvised on the spot when his own car had engine trouble.) The three central characters — Walter, Phyllis, and Keyes — are types, but the actors' gloriously hard-boiled performances suggest that the characters know they're types and enjoy playing parts in this turgid little melodrama.

"You'll be here, too?" asks Walter, plotting another clandestine meeting with his beloved.

"I guess so, I usually am," Phyllis says.
"Same chair, same perfume, same anklet?"
"I wonder if I know what you mean."
"I wonder if you wonder."

The characters seem deeper and more complex than the usual noir protagonists, not just because of the leads' aggressively colorful performances but because Walter, Phyllis, and Keyes form a strange sort of love triangle. Walter, who is neither as smart nor as stubborn as he thinks, is caught between the temptress Phyllis (who seduces him into deceiving his employer and violating several of the Ten Commandments). The cigar-chewing crook-trapper Keyes takes the place of the "good girl" typically spotlighted in films of this type. Like Walter, Keyes is a hard-boiled grownup who has been conditioned by his job to expect the worst of people. Yet his detective's instinct isn't moralistic; like Sherlock Holmes, he treats evil almost as a value-neutral puzzle, an equation to be solved for "X." (In one of the film's most memorable scenes, he recites the different types of death for which actuarial numbers are available.) In this film, moral behavior is viewed not as something to be embraced for its own sake but as a dull but preferable alternative to getting caught and going to the gas chamber. Walter's opening confession squelches our expectations of a whodunit, focusing our attention on the dirtball hero's strug-

gle to avoid capture — and the efforts of Keyes, the better angel of his nature, to get to the bottom of a claim that makes his stomach hurt.

Where other noirs treat forbidden sex as a plot device, Wilder's film understands it on an emotional level. On a superficial level, Neff's story is a familiar one about a smart aleck who got outsmarted by a ruthless dame. But peek beneath that brass-hard surface and you find a perversely involving story of a romance that didn't work out — a tragedy about two doomed heels in love. The lead actors play Neff and Phyllis not merely as a patsy and his manipulator but as sexy beasts, so knowingly cynical that they practically taunt each other into bed. "When they met it was murder!" screamed the film's advertising tagline. Nearly sixty years after its release, "Double Indemnity" is still a killer.

The views expressed in these essays are those of the author and do not necessarily represent the views of the Library of Congress.

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