

## **Skin Care – October 1, 2025 Submission**

**By Anthony Sanches**

### The Investigation

Very little crime occurs in the affluent town of Greenwich, Connecticut, at least that's what is officially reported. The residents pay high property taxes to receive a certain level of service, including a very discreet police force. Cases involving domestic violence and teenage vandalism are handled as private matters and never reported in the press. Nevertheless, the police are very much attuned to anything from outside the community that impacts Greenwich citizens. So, it wasn't a surprise that Officer Murphy and Officer Jones arrived at the home of Marilyn Smyth to investigate an elderly fraud case.

As they drove into the 10-acre estate, Officer Murphy wondered how much money you had to make to live in this beautiful 7-bedroom, 8-bathroom tutor-style home with well-manicured lawns and amazing views of Long Island Sound. But he knew of course that's the wrong question to ask, as rich folks don't rely on a paycheck but rather their accumulated wealth.

The officers approached the front door and rang the bell. No answer. They rang a few more times and were about to leave when Marilyn answered the door herself.

"Hello officers, can I help you?"

Both officers showed their badges and introduced themselves.

Officer Murphy stated. "Ms. Smyth we are trying to track down a suspect in an elderly fraud case and we hoped you could help us."

Officer Jones pulled out a picture of a middle-aged women with dark hair and glasses.

"Do you know, or have you ever met this person? She is a suspect we are trying to locate. Her name is Miranda Clark."

Marilyn audibly gasped at the picture and replied. "Oh, my goodness, that's Donna! She worked as my aide for a several months, but she left a few weeks ago."

Officer Jones continued. "May we come in and get a full account of your relationship with Ms. Clark to help in our investigation?"

Marilyn agreed and guided them through the beautifully decorated house to the informal dining room off the kitchen. She motioned for the officers to take a seat and asked if they wanted anything to drink. Both men declined.

Marilyn's voice quivered as she stated: "I can't tell you how upsetting it is to think I let a known criminal into my home. How did you know she was here?"

Officer Jones said. "Well Ms. Clark is accused of elderly abuse and financial fraud in a case in Darien. When she left the victim's home, we found she shipped a few boxes via UPS. We followed up with them and discovered that items were shipped to your address."

Officer Murphy added "The Darien police asked us to follow up with you."

Marilyn went on to explain that she had hired Donna, Ms. Clark, a few months ago as a live-in aide to assist with her health care needs and household chores. She explained that after a little while, she discovered some money missing from her bank account and charges she didn't make on her credit cards. When she confronted Donna, she denied the accusations and quit.

Officer Murphy inquired. "Ms. Smyth, why didn't you report this to us, we could have helped?"

Marilyn sheepishly said. "Well honestly, I was very embarrassed to admit that someone had taken advantage of me. I wanted to keep things private."

Officer Jones asked. "Do you have any idea where Ms. Clark went?"

Marilyn responded. "Once I confronted Donna, she packed up her belongings and left that same day. That was about four weeks ago."

The officers followed up with a few more questions and then let Marilyn know that they would update her with any progress on the case. They gave her their business cards and told her she should call if she remembered any other details that could help in their investigation.

As the officers walked back to their car, Officer Murphy remarked that it was odd that Ms. Smyth would need a health care aide because she seemed fit and didn't look much older than her early fifties.

Officer Jones grunted. "Rich people don't age like you and me."

## The Interview

It was hard for Marilyn to manage her home, well really an estate, by herself. She had a housekeeping service come once a week to clean the 7,000 square foot house, an army of landscapers to manage the property and a pool service to keep the water swim-ready—although she rarely enjoyed the pool. She needed an assistant to take her to doctor’s appointments, do the grocery shopping, cook meals and handle her laundry—perhaps the individual could also participate in some of Marilyn’s beauty care experiments, but that wasn’t a requirement.

Marilyn was a very successful scientist. She was a chemist by training and had revolutionized the beauty care industry by perfecting Rexcon, the active ingredients used in anti-aging beauty products. She worked for a small pharmaceutical company and had risen to become a successful senior executive, garnering the financial compensation and accolades commensurate with her position. Toward the end of her corporate career, she had a major clash with other executives on her next stage research and was pushed out of the company with her golden parachute fully inflated. Even now at age 75, her true love was experimenting with chemicals and developing products—she converted her guest house on the estate into her private lab.

Having an assistant to manage the household would allow Marilyn to spend more time on experiments in her lab. Marilyn searched for a live-in aide using an employment service company to conduct the initial screening and provide a list of qualified candidates. It was entirely up to Marilyn to select the best person. Based upon her experience, candidates that had little to no family obligations and were not in a romantic relationship seemed to work out best. After a few initial phone interviews, Marilyn narrowed her choice down to three candidates. When Donna arrived for her in-person interview, the two women hit it off right away. Donna shared the same interests in ethnic cooking and had previous experience in handling client’s medical needs. Since she said she had just arrived from the West Coast, she had no family obligation in the Connecticut area. After checking with some of Donna’s references—really her friends back in California—Marilyn decided Donna was the perfect person for the position.

An interview is really a two-way process, allowing both the employer and the potential employee to find out more about each other and assess if there is a good fit. Donna discovered that Marilyn

lived in the estate by herself, was never married, had no children, and that she had amassed an incredible amount of wealth due to her successful career. Donna assessed that Marilyn was the perfect mark.

### Skin Treatment - Part 1

After a few weeks, Marilyn and Donna had settled into a comfortable routine. Donna identified Marilyn's favorite foods and established a repertoire of meals that delighted her. She shopped daily at local Greenwich stores to procure the freshest produce and meats. She kept track of Marilyn's medical schedule and medicines making sure she arrived on time for doctor's appointments and that prescriptions were refilled before they ran out. Marilyn considered the best part of the relationship was that Donna mostly kept to herself and seemed to only be around when needed. This allowed Marilyn to read quietly in the library and, more importantly, spend uninterrupted hours working in her lab.

Donna settled into one of the bedrooms on the opposite side of the house from Marilyn's to insure her privacy. She enjoyed many of the house's features that Marilyn didn't use—the gym, the pool and the family room with a large screen TV. When required Donna was intensely focused on meeting Marilyn's needs, but that still left a lot of free time for her to enjoy the house, and to pry into Marilyn's personal and financial affairs.

Having exploited many senior citizens before, Donna had a game plan to perpetrate her fraud. She asked to be paid by check so she could become familiar with Marilyn's signature. At times Marilyn would write checks in Donna's presence to pay for groceries and drug articles, so Donna learned where the checkbook was kept. For on-line purchases, Donna was allowed to use Marilyn's credit card. She hadn't yet found all the passwords for Marilyn's investment accounts, but she was getting close. She knew Marilyn regularly reviewed her bank, credit card and investment statements, but on a lagged basis, so there would be a small window of opportunity for Donna to execute her big grift. By the time Marilyn realized that the fraud had occurred, Donna would be long gone.

One night after enjoying a wonderful Indian meal of chicken tikki masala, jasmine rice, and garlic naan, Marilyn reminisced about her research work and how Rexcon-based products were now ubiquitous in the market. Although expensive, the products worked wonders for millions of women around the world. Then, Marilyn suddenly stood up from the table and came up close to Donna.

“I hope you don’t mind me saying so, but I noticed that you have a few wrinkles in your forehead, and crow’s feet at the corners of your eyes. If you want, I can provide a free skin treatment that will make you look years younger.”

Marilyn explained the process to Donna—the treatments would be administered over a few days and performed in her home lab. Marilyn quietly knew that this would also give her an opportunity to prove out some of her latest research.

Donna wasn’t one to focus on beauty care—she rarely wore makeup, and assuming the treatments wouldn’t cost her any money, she figured, “why not”?

“Sure Marilyn, I would be interested in trying the skin treatments.”

### The Scam

Recently Marilyn had been spending more time in her lab, which allowed Donna to move freely about the house. Donna decided it was time to execute her plan. While the fraud was being perpetrated, Donna kept everything very normal—being highly attentive to Marilyn’s needs and delighting her employer.

The easiest part of the scam was buying things online, using Marilyn’s credit card. Donna ordered small, high-value items like jewelry and high-end fashion accessories that she could later easily sell for cash. As soon as the packages arrived at the house, she would put them in the trunk of her car. She knew when the credit card statement came and had timed her purchases to start with the next payment cycle.

After finding Marilyn’s password for her investment accounts on a post-it in the desk drawer, Donna started selling off investments and depositing the proceeds into Marilyn’s bank account. Nothing suspicious that would alarm the folks at the investment firm or the bank. The investment firm would send letters to confirm the trades but since Donna collected the mail, she made sure

those letters never made it to Marilyn's desk. Then to access the money in the bank account, Donna started writing checks to herself. By this time, Donna had perfected Marilyn's signature. She took an unused check book from Marilyn's desk, starting with check #500. Donna knew from the recent checks Marilyn wrote that she was currently only using checks numbered in the 200's, so Marilyn wouldn't notice the missing checks for a while. Donna set up a small business account for herself called "Heritage Decorating and Design" and stated to write checks to her business from Marilyn's account—large checks for interior decorating and design expenses wouldn't raise eyebrows at the bank.

Finally, there were physical assets to steal as well. When Donna put away the laundry, she surveyed the jewelry in the bedroom. Marilyn had an extensive collection of necklaces, earrings, and rings containing diamonds and precious stones. All the pieces were high quality and from some of the world's most exclusive retailers. Since Marilyn now rarely wore jewelry, it might be some time before she noticed anything was missing. Donna wouldn't take anything until the final days of her scam, but for now she knew what was there for the taking.

All in all, Donna figured she could walk away with about \$500,000 in cash, jewelry and goods. Not bad for a few months of paid service.

### The Skin Treatment - Part 2

A few days after Marilyn initially offered Donna a free skin care treatment, she announced that she was finally ready to start. They would begin on Monday with a full facial treatment—cleaning and exfoliating the dead skin to provide a fresh base. On Tuesday, Marilyn would apply a special cream to address the crow's feet, and then on Wednesday, Donna would get injections for her forehead wrinkles. The beauty regiment schedule was set.

On Monday, when Donna entered Marilyn's lab, she was amazed at the breadth of the facility. In the corner was a desk surrounded by bookcases filled with binders and stacks of papers. There were three large countertops to support a variety of chemistry activities, and a white board with chemical equations that were both extensive and indecipherable to Donna. There was a separate walk-in storage closet to containing an extensive inventory of liquids and powders. Marilyn led

Donna to a separate room with a cushioned reclining chair, like one found in a dentist's office, a large round overhead light, and a stainless-steel table to hold materials.

After the initial facial treatment, which lasted about two hours, Donna saw how much her skin had already improved with just intense cleansing. Her skin felt much fresher—she wondered why she had never done this before. She eagerly awaited the next treatment session. On Tuesday, Marilyn applied a partial face mask with a special cream to treat the area around the eyes. The process required Donna to remain still for about an hour with the mask on. The results were remarkable. When the mask was removed, the crow's feet were gone and replaced with smooth, healthy, and younger-looking skin.

The injection treatment on Wednesday was a bit more complicated and invasive. Marilyn gave Donna a mild sedative so that she wouldn't feel the needle injections to her forehead. Donna was excited to see the results. Marilyn administered a needle to Donna's arm, and she quickly fell asleep. Donna woke up in what seemed to be only a few seconds later, but right away she realized that things were not normal. She couldn't speak, as there was a gag preventing her from talking. Then she realized her arms and legs were tied to the chair with a series of leather straps. She noticed an IV line in her arm attached to two hanging bags of fluids.

Marilyn came into the room. "Oh, you're awake, I guess I have some explaining to do."

Donna made a sound like "What the hell?" muffled under the gag.

"You see I have been doing some ground-breaking research into anti-aging treatments. My former colleagues thought my work was unethical, and they refused to support me, so we parted ways."

Donna tried to struggle out of her restraints but to no avail.

"I've developed a product that can make someone 20 years younger throughout their entire body. I was able to successfully test it with lab animals but there was a major glitch to applying it to humans. The chemicals that I need can only be harvested from a living human being and there are well.....some unfortunate impacts to the donor."

Donna looked around the room to size up her situation—it was no use Marilyn was completely in control.

“Of course, I always thought you would be a good candidate for this experiment, and I finalized my decision to use you once I found out you were stealing from me.”

Marilyn continued. “My banker was kind enough to give me a call when he noticed that checks for large amounts were being written against my account, and the check numbers were out of sequence.”

Donna shook her head “No” and tried to shout, “Let me go!”

“I figured no one would worry if a grifter like you went missing. Isn’t that you what you really want, not to be found?”

“Unfortunately, when we are done with my experiment, you won’t be around to see your contributions to science, and I will make sure that no one finds whatever is left of you.”

Donna started screaming though the gag, but the sound of her muffled cries wouldn’t get beyond the confines of the lab.