

Handout A – Article 1

**BLAMING LACLEDE GAS, JURY AWARDS \$4.5 MILLION IN FATAL HOME EXPLOSION**

The parents of a 20-year-old man killed in 1991 accused the utility of negligence

St. Louis - A St. Louis Circuit Court jury has ruled that Laclede Gas Co. owes a \$4.5 million judgment to the parents of a man who died of burns he suffered in a natural gas explosion at his home.

The jury awarded Tommy and Rita Coggins \$4.38 million for the death of their son, Thomas Coggins, 20, and an additional \$120,000 for their wrecked home in the city's Lindenwood Park neighborhood.

On April 7, 1991, an explosion leveled the house at 7016 Winona Avenue. Thomas Coggins was found outside the rubble; he had suffered burns over 90 percent of his body. He died 80 days later at Barnes-Jewish Hospital.

Jurors awarded the judgment Wednesday after an eight-day trial before Circuit Judge Edward Peek. Laclede Gas plans to appeal.

Fire investigators said the house blew up because of an accidental buildup of natural gas, which somehow ignited. The Coggins' suit alleged that Laclede was negligent in maintaining its underground gas lines, allowing the buildup inside the residence.

Richard Hargraves, a spokesman for Laclede, said Friday that Coggins' death is a tragedy.

"We have always believed and continue to believe that Laclede was not at fault in this incident," he said. "We're disappointed by the jury verdict against Laclede and believe it was wrong. Therefore, Laclede will advance its position through all appropriate legal channels."

Fire Department investigators have never said the blast was anything but an accident. The explosion completely leveled the single-story frame house. Large sections of the roof landed on the roofs of both next-door neighbors, and some window frames were found 100 yards away, authorities said.

The explosion occurred early on a Sunday morning; Coggins' parents normally would have been home but were away for the weekend. One neighbor, Kathy Billedo, testified that she first thought the blast was thunder. When she looked outside, though, "Everything was orange."

Added St. Louis Police Sgt. Jack Huesgen, another neighbor: "I ran down to see if there was anything I could do, but there wasn't. There were little pieces of debris on fire all over the street. The whole house was four feet tall."

Bryant, Tim. "Blaming Laclede Gas, jury awards \$4.5 million in fatal home explosion." *St. Louis Post-Dispatch* 26 Jun. 1999, Five Star Lift, News: 11. *NewsBank*. Web. 1 Aug. 2012.

Handout B – Article 2

**MAN HELD IN ONLINE BANK HEIST PLOT**

Suspect accused of ordering loot for pickup

ST. LOUIS - It would have been a new twist in bank robbery: going online to order delivery of the loot.

Mario Darnell Smith, according to federal authorities, posed as the electric company in emails to try to arrange an armored car pickup of about \$180,000 from a bank in Chicago. What might have happened from there is conjecture, because Ameren caught on to the scam and the FBI nabbed Smith, 28, empty-handed. He is charged with bank fraud.

The bank fraud case came to the attention of the FBI on May 31, when Ameren called to complain that someone tried to get money from U.S. Bank, according to an affidavit filed in court by FBI Special Agent Brian D. Jackson. The utility said the would-be thief pretended to be an employee and used email addresses set up to look similar to real Ameren addresses.

The schemer contacted the bank again on June 13 and June 20, asking it to release about \$180,000 for pickup in Chicago by an armored car on June 21. It is not clear how the FBI came to target Smith. But he was being followed by a surveillance team that watched when he made a call June 20 at the same time one was received by the bank, Jackson wrote. Smith was then arrested at a Quizno's sandwich shop in St. Louis.

A form used to request the money was filled out by someone using the name "Bigdaddyallday," according to data imbedded in the Microsoft Word document, the agent wrote. Smith is said to use that name on his YouTube channel.

Agent Jackson also wrote that the June 13 contact with the bank had taken place at an unprotected Wi-Fi hot spot across the street from Smith's apartment. He noted that Smith, who is on supervised release from a prior conviction, requested permission on June 15 to travel to Chicago in the coming days.

An Ameren spokeswoman did not respond Friday to requests for comment. Assistant U.S. Attorney John Bodenhausen and Mr. Smith's defense lawyer, Welby, declined to comment on the case.

Smith has prior convictions on federal identity theft and firearms charges. In 2006, Smith was sentenced to 366 days in prison for identity theft. He had used a man's credit cards to set up other credit accounts in that name and taunted the victim during the course of the crime. In 2009, Smith, at this point a convicted felon, was caught with a gun and sentenced to 21 months in prison.

Excerpts taken from:

Robert Patrick. "Man held in online bank heist plot - Suspect, who was in gallery at an ATM Solutions sentencing, accused of ordering loot for pickup." *St. Louis Post-Dispatch* 25 Jun. 2011, First Edition, News: A1. *NewsBank*. Web. 1 Aug. 2012.

Handout C –student chart

| <b>Comparing Criminal and Civil Lawsuits</b>                                            |                               |                                  |
|-----------------------------------------------------------------------------------------|-------------------------------|----------------------------------|
|                                                                                         | <b>Article 1 (civil case)</b> | <b>Article 2 (criminal case)</b> |
| Who are the parties on both sides of the case?                                          |                               |                                  |
| What happened?                                                                          |                               |                                  |
| Which party initiated or started the case?                                              |                               |                                  |
| What is this party asking the court to decide?                                          |                               |                                  |
| What penalty or remedy are they seeking?                                                |                               |                                  |
| Has the trial already happened? If so, what was the outcome?                            |                               |                                  |
| What must the person prove to win?<br>What is the burden of proof in this type of case? |                               |                                  |