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Police charge pair tried to hire hit man

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Monmouth County authorities have charged a Neptune City woman and her boyfriend with trying to hire a hit man to kill her estranged husband in order to collect on a \$1 million life insurance policy.

The job was to be done by shoving Lynn Kelsey's husband, William, in front of a moving train, said Monmouth County Prosecutor John Kaye. In exchange, Kelsey promised to give the hit man \$125,000 of the insurance settlement, Kaye said.

The "hit man" turned out to be an undercover detective from the prosecutor's office who met with Kelsey after authorities learned she nearly hired someone else to do the job, Kaye said.

But in court yesterday, Kelsey's attorney said she is the victim of a vindictive police department whose members have harassed her ever since she announced she planned to sue Neptune City on allegations that police violated her civil rights.

At Kelsey's first court appearance since her arrest on Thursday, attorney [Vincent J. Sanzone](#) Jr. asked Superior Court Judge Michael Farren in Freehold to reduce her \$100,000 bail. [Sanzone](#) said the 37-year-old laid-off paralegal has no way to raise the money for her release from jail.

Denying the request, Farren cited the seriousness of the charges of conspiracy to commit murder and attempted murder against her and her 42-year-old live-in boyfriend, Michael Malone. Assistant Monmouth County Prosecutor Michael Wojciechowski also noted that the alleged crime occurred while Kelsey was out on bail on a narcotics possession charge.

Malone is also being held in jail in lieu of \$100,000 bail.

Kaye said the strange case began to unfold earlier this week when police in Neptune City stopped Kelsey in her Jeep with a male passenger. In the car, police found a large knife that Kelsey claimed belonged to the passenger, whom Kaye declined to identify.

Later, when police confronted the man about Kelsey's accusation, he told investigators she wanted to hire him to kill her husband, the prosecutor said.

A detective from the prosecutor's office then approached Kelsey, posing as a prospective hit man. He struck a deal with Kelsey to kill her husband in exchange for a portion of the anticipated life insurance proceeds, Kaye said. He said she believed that if her husband was pushed in front of a train, the policy would pay \$1 million.

Outside of court, [Sanzone](#) said the accusations are "out of character" for Kelsey. He said she obtained a restraining order against her husband on April 23 and was granted sole possession of their home on Rowland Place in Neptune City.

Separated about three months, William Kelsey lives in Point Pleasant Beach, authorities said. The couple has a 5-year-old daughter who is living with William Kelsey's mother, [Sanzone](#) said.

Lynn Kelsey claims police fabricated cocaine possession charges against her on Nov. 16. Three days later, she filed a notice of claim against the city expressing her intention to sue for violation of her civil rights, [Sanzone](#) said. Since then, he said, borough police detectives have harassed her and stopped her for no reason.

Neptune Police Chief William Geschke and Mayor Robert Deeves could not be reached for comment yesterday, and municipal clerk Joel Popkin did not return a call left at his office.