

The Bull, the Bear, the Lion, and the Lamb

A Play in One Act
By Scot Moore

THOMAS WIGGINS widower, late 60's early 70's
ALICIA WIGGINS Thomas' granddaughter, mid-20's
HOYT personal banker
BRAD customer service representative

SETTING: The stage should consist of three areas. On stage left is BRAD's desk, stage right is HOYT's desk, and the center is THOMAS' home. The two desks gain more paper, coffee cups, etc, throughout the show. THOMAS' home collects more boxes, presumably packed. It consists of a chair with a phone (preferably corded), a television remote, and one particular moving box, which should be reinforced so that THOMAS and ALICIA can sit on it.

SCENE 1

(At rise, THOMAS and ALICIA are seated on one side of HOYT's desk, HOYT on the other.)

HOYT

So, with this program, you'll be able to build your retirement cottage without having to mortgage it. That way, once it's done, you can move in, and be completely debt-free.

ALICIA

How does that work again, Mr. Bronson?

HOYT

Call me Hoyt.

THOMAS

I understand it just fine, Alicia...

ALICIA

Grandpa-

THOMAS

I'm not completely senile, you know...

ALICIA

I'm not asking for you, Grandpa. I wanna know how this works.

HOYT

Perfectly understandable, Miss Wiggins...

THOMAS

(sarcastically) My granddaughter is an aspiring financial wizard...

HOYT

(perking up) Oh, really?!

ALICIA

Oh, I don't have anything to invest myself. Look, Mr... Hoyt. I'm just trying to look out for my Grandpa. I know there have been some really questionable things going on in the financial industry...

THOMAS

Christ, alicia...

ALICIA

...and I just want to understand it as much as possible so I can... *(pause)*

HOYT

Feel comfortable?

THOMAS

Be paranoid.

ALICIA

You understand, I have nothing against you, sir-

HOYT

Hoyt.

ALICIA

(looks down, then back up) ...I'm just very wary is all.

HOYT

Your concern, Miss Wiggins, is perfectly understandable. And you're right, there have been quite a few banks that have become insolvent in recent months, and that has led many people to be concerned for the safety of their own assets. Let me assure you that Ninth Avenue Bank and Trust is a very stable company, that doesn't place its client's assets in speculative or high risk investment instruments.

ALICIA

I certainly appreciate that, but...

THOMAS

Here we go...

ALICIA

What I really want is just a little more clarification about how this process works.

HOYT

I'd be happy to clarify that. Essentially, what we're doing is using Mr. Wiggins' life insurance as collateral for the loan to build the cottage. This way, he can take the money to do whatever he needs to do to build the cottage.

ALICIA

Okay, but if he's not mortgaging the cottage, how will he make the payments on the loan?

HOYT

Mr. Wiggins has agreed to make payments for the loan over time through a reverse mortgage on his current home.

ALICIA

So, he's got two loans with you?

THOMAS

Aw, hell!

HOYT

Not at all. A reverse mortgage is actually not a loan. What we do, is make payments to him over time to eventually purchase the property from him. However, instead of taking the payments himself, he's having the payments directed back to the loan for the cottage. This way, he gets the money up front, without having to move out of his current home.

ALICIA

It's just that he's very old and I don't want to see him having to make payments on a loan...

THOMAS

You're ready to put me in the ground, aren't you?!

ALICIA

Grandpa, do *you* want to be making loan payments on your income?

HOYT

I assure you that no money for repaying the loan will have to come out of Mr. Wiggins' pocket. The current home has more than enough value to provide the payments necessary to cover the loan.

(THOMAS grins and gestures at HOYT)

ALICIA

And if there is more value than necessary in his current home, then what happens to that value after the loan is paid off?

HOYT

We'll make a balloon payment to Mr. Wiggins at that time, including additions for any accrued market value. *(pause, he leans in. gently)* I assure you, Miss Wiggins. Your grandfather has been through the counseling required by the Department of Housing and Urban Development, and I'm confident that he is fully familiar with his chosen financial course of action.

ALICIA

You're confident. (pause. HOYT and THOMAS grin) And just who provided the counseling?

HOYT

(indicating his bank) We did.

(Blackout. End Scene 1)

SCENE 2

(sound cue in blackout)

NEWSCASTER

(fading in) ...and just a few weeks after Wall Street giant Bear Stearns was bailed out by the federal government, and the financial troubles with Countrywide, the federal government announced today that California-based IndyMac, the seventh-largest originator of mortgages in the United States, has fallen into receivership. This means that the bank will be assumed by the FDIC. Any accountholders with more than 100-thousand dollars in deposit funds could lose a substantial amount of their savings. This comes as difficult news for investors whose confidence in the mortgage market continues to take a pounding from fund managers who had been relying on continued returns...

SCENE 3

(THOMAS is packing an overnight bag, debating which shirts to bring. Alicia knocks and enters)

ALICIA

How you doing in there?

THOMAS

Oh, I didn't hear you come in. *(he smiles and returns to his packing)* I'm packing for my trip.

ALICIA

(in mocking Minnesotan accent) You're off to the north-woods, eh?

THOMAS

Eh! *(They laugh)*

ALICIA

Hey, is that a picture of Grandma? *(If it's visible to the audience, it should be apparent that it's a picture of his late wife)*

THOMAS

(smiling, picks it up. They look at it together) Yeah. That was right after your aunt Janie was born. We'd just built this house and were very grateful we'd thought to add an extra bedroom to the plans before building.

ALICIA

She was very beautiful. I've always thought grandma was a beautiful woman.

THOMAS

Hm. She had a lot of her granddaughter in her, then. *(putting the picture back down)*

ALICIA

(blushing) Stop. I think we both know that's not the case.

THOMAS

Sure it's not. You know, she used to have to beat guys off with a stick.

ALICIA

And she didn't beat you with it?

THOMAS

(thumping his chest) I had a higher pain tolerance than the rest of those fools.

ALICIA

And they were all fools?

THOMAS

A guy would have to be a fool to have a woman like that in his sights and not be willing to take whatever she dished out. Ooh, and did she dish it. *(ALICIA laughs)* I'm serious. I drove her

home once and she told me I was a cretin, and an idiot. Said she never wanted to talk to me again.

ALICIA

(genuinely surprised) Really?

THOMAS

(laughing) Oh yes. And, I was back the next day to see if she needed a ride home again.
(losing the smile suddenly) We were married a year and a half later.

ALICIA

Wow. That's fortitude, gramps.

THOMAS

(sarcastically) Sure it is. No, Alicia. Fortitude is being married to the same person for forty-five years knowing that he's a complete idiot sometimes.

ALICIA

She was a good woman.

THOMAS

Yes she was.

ALICIA

And she loved it here. *(he continues to pack. She decides to try to lighten the now somber mood. Again in the heavy Minnesotan accent – this time with a huge, fake smile on her face)*
And you're gonna chuck it all to go live in a fishing cabin.

THOMAS

I'll thank you not to tease me about it, young lady...

ALICIA

Sorry, it's just a funny thought that *my* grandpa would be... you know.

THOMAS

What? A retiree? So what if I want to go fishing all the time.

ALICIA

No, just... *(THOMAS makes a gesture as if to say "What?")* Someone who was willing to check out of society.

THOMAS

Oh. That's where you were going with that.

ALICIA

I'm sorry. I know that's not how you think of what you're doing...

THOMAS

(overlapping with "that's not") I shouldn't have asked.

ALICIA

But you've always been someone who was very conscientious of your surroundings, and of other people, and of... life... you know.

THOMAS

Always?

ALICIA

That's been my underst-

THOMAS

Always?

ALICIA

Well?

THOMAS

You're awfully young to be making judgments about someone my age, don't you think?

ALICIA

I'm not judging, grandpa.

THOMAS

I'm confused, then. What *are* you doing?

ALICIA

Do you really want to move up north, and away from all this civilization?

THOMAS

Yes. *(pause. She accepts his answer at first, but then starts to speak again. Becoming angry)* Don't you say a damned thing.

ALICIA

I just don't understand why you would want to move away from-

THOMAS

Because it's none of your business. That's why! *(Another pause. He finally steps away from his packing)* What makes you the expert on *me*? I was making decisions about what I wanted to do with my retirement years before you were born.

ALICIA

Yes, but this isn't it!

THOMAS

And what makes you the bloody expert?

ALICIA

Grandma used to talk about it all the-

THOMAS

(affected) Yeah, well she isn't around anymore, is she.

ALICIA

I can't imagine how hard it's been for you-

THOMAS

No, you can't! So why do you insist on trying to understand or be a part of the decision anyway?

ALICIA

Because, I want you to do what's best for you, grandpa.

THOMAS

I have no idea how you would presume to know what that is.

ALICIA

Look, I have some education on this issue-

THOMAS

No, I want to make one thing clear. Your education is great. It's something you can use to your advantage for the rest of your life, and you have no idea how happy I am for you because of it. But, when it comes to *my* life, I need you to let it go, okay?

ALICIA

But, grandpa-

THOMAS

(softly, tossing his hands up) My wife is dead. *(she relents. He pauses, but does not relent for a second)* What do you think I see when I wake up in the morning? I get up out of that bed and see all of the walls, paintings, floors and ceilings that I built with my wife. This was OUR home, not just A home. You know I can still smell her perfume in that closet doorway? *(indicating)* I still look in the mirror every once in a while and I swear I can see her walking up behind me and kissing me on the back of the neck.

ALICIA

I'm sorry-

THOMAS

That woman was my life. Now, I'm trying to find some way make a life again, without the only constant I've ever had in my life. Can you understand that? Can you possibly understand what it is to lose the only good parts of yourself? You can read all the books you want, but until you spend forty-five years with someone only to have them taken away from you – right when you were figuring out how to be an adult and appreciate them the way they deserved to be appreciated – you can't know what I'm going through.

ALICIA

(quickly, as she's been waiting to say this) I'm sorry, grandpa.

THOMAS

I think I'd like to be alone, now.

(She nods and exits. He stares at the door for a moment after she departs, then looks back to his belongings. After a moment, he picks up a picture frame. He looks at it, not in tears, but with a resignation.)

SCENE 4

(sound cue in blackout)

NEWSCASTER

(fading in) ...and the financial markets were mixed today on the news that investment bank Merrill Lynch will be spared bankruptcy. Federal regulators are reviewing a bid by Bank of America to buy the fledgling institution for a price of twenty-nine dollars a share. At a total of nearly fifty billion dollars, the price is a bargain for a corporation that, at one point, boasted total net assets of over one-point-eight trillion dollars. The sale comes ten months after Stanley O'Neal, the embattled former CEO of Merrill Lynch, left the company with a severance package worth upwards of a hundred sixty-one million in company stock. With that, we now turn to Diane Brinkman at the financial desk for an in-depth look at how Merrill's downfall, and that of recent mortgage market victim Lehmann Brothers, could have been avoided. Diane, what do you have for us? *(different voice)* Well, the news is certainly grim, isn't it...*(fade out)*

SCENE 5

(Lights up on THOMAS, sitting on a chair, looking at his financial statement. He's looking at it, waiting, looking at it some more, and waiting some more. We hear cheap hold music in the background. It is very important that BRAD's tone is nothing but helpful when he's off mute. He should have the most pleasant tone when on the phone. Also, while what he says on mute may be condescending, he needs to be sympathetic. THOMAS gets more and more agitated throughout the conversation. Lights up on BRAD)

BRAD

(turned away from his computer, facing an unseen co-worker) No, that last guy just wanted to know if his mutual fund was F-D-I-C insured. You wonder sometimes if people read their paperwork at all before signing it. *(in a goofy, mocking voice)* Hey, this looks like a great idea. I don't need to know anything about it – I'll just sign my life away. *(He hits a button on his phone and answers. THOMAS reacts with relief as he's clearly been on hold for some time)* Thank you for calling Ninth Avenue Bank, my name is Brad, how may I help you?

THOMAS

(grabbing a pencil, making a notation on his statement) Your name is Brad?

BRAD

That's correct, sir. May I have your name, please?

THOMAS

You mean you don't have it?

BRAD

(turning around to his co-worker, rolling his eyes and turning back) Uh, no sir, I apologize. You hadn't given that to me.

THOMAS

Well, I just spent ten minutes on hold. The mortgage department transferred me to you and said they'd give you my information.

BRAD

I'm sorry sir, but they didn't. I'd be happy to help you, but I'll need you to provide me with your name and account number.

THOMAS

My account number is four-o-o-two-six-seven-eight-five-o-four.

BRAD

And your name, sir?

THOMAS

(He audibly sighs first. BRAD rolls his eyes at this) Thomas Wiggins.

BRAD

(overlapping as THOMAS gives his name, BRAD hits the mute button on his phone) I'm not the one who didn't transfer your info. *(he hits the mute button again)* Thank you, and what's your address siMr. Wiggins?

THOMAS

Thirty-three twenty-eight, forty-fifth avenue south, Brooklyn Park Minnesota, five-five-four-o-eight.

BRAD

And the last four digits of your social security number?

THOMAS

Seven-seven-two-three

BRAD

Thank you, sir. And it'll be one moment while I access your account.

(THOMAS roles his eyes this time)

BRAD

Okay, thank you for your patience, sir. And what can I help you with on your mutual funds today?

THOMAS

Well, I got a statement and it looks like the value's been decreasing pretty steadily for the past few months. For the past couple years, quite frankly. What, uh... I guess what can I do about that?

BRAD

I see, sir. Have you had a chance to speak to your agent about your investments?

THOMAS

My agent?

BRAD

Yes, sir. Your investment representative. I see you have a... *(nearly laughs when saying it, but again, the voice is perfectly professional on the phone)* Hoyt Bronson as your broker with Ninth Avenue. He would actually be the person to provide you with advice about your accounts, sir.

THOMAS

Okay, but on the statement here, it says *(reading)* "If you have any questions regarding your mutual funds with Ninth Avenue Bank, feel free to call out customer support department at..." well, that's the number I called you at.

BRAD

(hits the mute button, overlapping with "well, that's...") I hate that statement. *(hits the mute button again)* Yes sir, that's correct-

THOMAS

But, you say you can't help me.

BRAD

Oh, no sir. I just can't advise you regarding your accounts. Any advice should be provided by your licensed financial professional.

THOMAS

You mean Hoyt.

BRAD

(again, almost cracks up) Yes', Mr. Wiggins. *(hits the mute button again)* With a name like "Hoyt" I have no idea what help he can actually provide.

THOMAS

Well then, what do you do?

BRAD

(hits the mute button again) I can provide you with information about your account. Balances, the types of funds you're in, that sort of thing.

THOMAS

You know, I originally started these funds with Merrill Lynch.

BRAD

Yes, sir. I see you switched to a Ninth Avenue representative about two years ago.

THOMAS
What's that they say about Merrill Lynch?

BRAD
I'm sorry?

THOMAS
They're what? Bullish on the market?

BRAD
(confused) I seem to remember that slogan.

THOMAS
What does that mean, Bullish?

BRAD
Uh. Well, typically "Bullish" means someone is an aggressive investor.

THOMAS
So, would you consider my investments aggressive?

BRAD
I see you have about forty percent of your investments in a Capital Appreciation fund, which is generally pretty aggressive.

THOMAS
Generally?

BRAD
Yes, sir.

THOMAS
(looking down at the statement for the name) Brad, do you think a man my age should have almost half of his retirement money in an aggressive investment?

BRAD
Well, sir. Each investor has their own risk tolerance and should consult with their financial representative-

THOMAS
God dammit! *(he hangs up the phone. Lights out on THOMAS)*

BRAD
Thank you for hanging up on Ninth Avenue Bank. *(he hits a button on his phone)* This guy's broker's a fucking moron. *(lights out on BRAD)*

SCENE 6

(sound cue in blackout)

NEWSCASTER

(fading in) ...and the bizarre financial news just keeps rolling in for weary investors. This time, though, the American taxpayer appears to be the fleeced investor. CCC News has learned that less than a week after the federal government extended an eighty-billion-dollar loan to A-I-G, the company's executives and top sales reps were treated to a four-hundred-forty-thousand-dollar spa trip to a resort in California. For more, we go to Diana at the financial desk. Diana, what do you make of this?

DIANA

Members of Congress and, quite frankly, much of the public are aghast at this behavior. One commentator called it, quote, a slap in the face of every American taxpayer. Clearly, this is not good publicity for A-I-G, but more importantly, it calls into question the wisdom of the use of government money to help shore up struggling financial institutions... *(fade out)*

SCENE 7

(THOMAS is sitting on a chair, phone in hand, on hold. He's also clearly watching something on TV. ALICIA enters quietly. THOMAS doesn't know she's there at first)

THOMAS

I can't believe this shit. All these rich assholes and I'm sittin' here with a... a pension. Someone oughtta take them over their knee. *(hears something on the TV)* That's right investors are pissed off! Bastards should take their stock options and shove 'em up their asses-

ALICIA

Who are you talking to with that mouth?

THOMAS

(jumps up, startled) What the-?! Oh, it's you.

ALICIA

Hi, grandpa.

THOMAS

You keep doin' that, I'm gonna have to take your keys away.

ALICIA

You talking to me, or them?

THOMAS

Who?

ALICIA

Who are you talking to? *(indicating the phone)*

THOMAS

Oh... No one yet. I've been on hold for twenty... *(checks his watch)* ...six minutes.

ALICIA

So, you weren't telling someone to shove something up their ass?

THOMAS

Not directly. And where'd you get a mouth like that?

(He sits back down facing away from ALICIA, rolls his eyes at himself. She smiles, take off her coat, and sits next to him)

ALICIA

Who are you on hold with?

THOMAS

Ninth Avenue again. Something tells me I'm not the only one.

ALICIA

What are you watching?

THOMAS

C-C-C.

ALICIA

Seriously? C-C-C?

THOMAS

What's the matter with that?

ALICIA

Nothing. I just never saw you as the type to watch financial news.

THOMAS

Why not?

ALICIA

I don't know. I just always thought of you as an English lit teacher, not a... math wiz.

THOMAS

Oh, I see. Look, I've been reading my financial statements since before your parents were born, so you shouldn't be surprised I might care what's on them.

ALICIA

Don't get defensive. *(buttering him up)* I just assumed you were SOOO committed to teaching literature that you didn't have time to be an expert on finance as well.

THOMAS

(feigning suspicion of her comments) Uh-hunh... Well, truth be told, I'm not an expert. That's why I have these... idiots.

ALICIA

That doesn't sound particularly promising.

THOMAS

No shit.

(He chuckles sardonically, she laughs along. They sit in silence for a moment. THOMAS is clearly debating whether or not to hang up the phone. ALICIA breaks the silence first just as he's about to say something)

ALICIA

So, what are you calling about this time?

THOMAS

To be perfectly honest, I don't know anymore. I just got my statement and... uh... *(he looks at the statement with disgust)*

ALICIA

(motioning toward the TV) That seems to be the public consensus. Have you lost a lot?

THOMAS

Young lady, I don't think that's any of your business. *(they sit in silence for a moment)* You're not worried about what you'll get when I kick off, are you?

ALICIA

(wryly) Oh, no worries there. I know exactly what I'm going to get when you kick off.

THOMAS

You're lucky I'm your grandparent and not your parent.

ALICIA

Or what? You'd take me over your knee? Like all those rich assholes?

THOMAS

How long were you standing there?

ALICIA

Long enough.

THOMAS

Like all those rich assholes, yes.

ALICIA

Like all those rich *WHITE* assholes.

THOMAS

Now, don't you bring race into this. My retirement savings isn't a platform for your personal anti-sexism, anti-white-man campaigns.

ALICIA

On the contrary. I think it's the perfect platform for it. Don't you see what's happening? If one subset of the population is allowed to get fat and rich as a reward for their laziness for too long, someone's going to have to pay for it. *Rich, WHITE*, men have been rewarded for laziness and greed for so long they've completely forgotten about the concept of a good day's wage for a good day's work. They...

THOMAS

(he has been working up to this response and milks it) Hang on just a minute, baby. They're playing Mr. Manilow. *(he sways sardonically with the hold music)*

(at first she's furious with his refusal to take her sermon seriously. After a moment she realizes he's only doing it because he's heard it a million times. She rolls her eyes and sits back, relaxing, taking a few deep breaths. Eventually, she laughs at herself. Eventually,)

ALICIA

Which "Mr. Manilow" song are they playing.

THOMAS

Beats the hell out of me. I think it's actually Ray Coniff.

ALICIA

(shaking her head) I'm sure. *(pause)* So, you've lost a lot? *(THOMAS nods)* May I take a look? *(reluctantly, he agrees and hands the statement to her. She reviews it for a few moments, looking more horrified as she goes on)* Grandpa, do you have your life insurance statement with you, too? *(he sifts through a few more papers and hands her another statement. She reviews it momentarily)* You have all your stuff with the same company?

THOMAS

They're a full-service financial services organization.

ALICIA

What, did you memorize their sales literature? *(he nods, knowing it's corny)* Aren't you familiar with the concept of not putting all your eggs in one basket?

THOMAS

(At first he seems as though he may argue with her, then relents) How bad is it?

ALICIA

Not bad at all. As long as Ninth Avenue Bank doesn't file for bankruptcy or get assumed by the Federal Government.

THOMAS

What would happen to me?

ALICIA

They have a reverse mortgage on your home, backed by your life insurance policy. I suppose the company could get bought out and you'd probably be fine. If not, the best that would

happen is you would have to make mortgage payments back into your home when the bridge bank calls the asset, that being your home, and you'd lose all the cash value in your life insurance policy.

THOMAS

(looking both confused and horrified) What's the worst that could happen?

ALICIA

Grandpa, you could lose your home, your retirement, and your life insurance policy.

THOMAS

Isn't some of that covered by the F-D-I-...A, or whatever it is?

ALICIA

It's F-D-I-C, the D standing for Deposit. And, seeing as how you have almost nothing in deposit accounts, I'd say you're pretty much fucked if the company goes under.

THOMAS

(He looks horrified at first, then realizes what she just said) You watch your mouth.

ALICIA

(she is contemplative for a moment, then starts) That being said, I want to apologize for the last time I was over here. I had no right to judge your decisions or your motives, or... well, I just didn't have the right to judge. And, I wanted you to know that I'm sorry.

THOMAS

(about to apologize himself) Alicia, I-

(At this point lights come up on BRAD. He has a pen stuck behind his ear, his shirt is un-tucked, his shoes are off, and there are no less than 9 empty coffee cups strewn across his desk. There are forms and papers piled up, and he's frazzled. He has clearly been on overtime for quite a while)

BRAD

Thank you for calling Ninth Avenue Bank, my name is Brad, how may I help you?

THOMAS

(caught off-guard) Shit. *(to ALICIA)* Give me just a couple minutes, okay? *(ALICIA nods agreeably)*

BRAD

(right after THOMAS says "shit") Hello?

THOMAS

Uh, yeah. Hello?

BRAD

Hello. This is Brad, how may I help you?

THOMAS
Brad? Didn't I talk to you last time?

BRAD
I don't know sir.

THOMAS
You probably talk to a lot of people, right?

BRAD
(makes a broad, demonstrative gesture as if to say "DUH!") Well, we have been getting quite a few calls, sir.

THOMAS
(looking at the TV) Yeah, I guess you have.

BRAD
Was there something I can help you with today, sir?

THOMAS
Oh, right. Well, I have a few questions about my statement.

BRAD
Certainly. Do you have an account number I can reference?

THOMAS
Yeah, it's four-O-O-two-six-seven-eight-five-O-four.

BRAD
Thank you, and your name?

THOMAS
Thomas Wiggins.

BRAD
And what's your address, siMr. Wiggins?

THOMAS
Thirty-three twenty-eight, forty-fifth avenue south, Brooklyn Park Minnesota, five-five-four-o-eight.

BRAD
And the last four digits of your social security number?

THOMAS
Seven-seven-two-three

BRAD
Thank you, sir. And what questions did you have about your statement?

THOMAS

Well, I'm just looking at the holdings- the funds I'm in and I noticed that I'm still in the same funds I was a month ago.

BRAD

I can certainly check on that for you, sir. Let me just take a look here. *(BRAD mouses and keyboards a bit, eventually finishes reviewing the information on the computer and shrugs)* Yes, that would be correct. I don't see that there have been any changes requested.

THOMAS

What do you mean there have been no changes requested? *(BRAD rolls his eyes and is about to respond)* I called my agent and left him a message to move me out of the Capital Appreciation fund. Are you saying he didn't do that?

BRAD

No, I don't see that he did, sir. Now, did you say you left him a voicemail? Or did you leave him a written message?

THOMAS

I called him. I left a voicemail, yes.

BRAD

Oh, I see. Well, he probably should have called you back to follow up, but financial representatives actually cannot take trade instructions via voicemail.

THOMAS

They can't?

BRAD

It didn't say that on his voicemail?

THOMAS

I'm asking a question, here. What do you mean, I can't leave a voicemail with trade instructions.

BRAD

That's actually industry standard for security purposes, sir. There's no way to validate or verify who's calling on a voicemail. Also, there's no guarantee that the voicemail will be retrieved within the corresponding market timing to the request.

THOMAS

That was a month ago! The son of a bitch couldn't call me back to let me know that?

BRAD

I certainly apologize that your agent didn't call you back, sir. However, if you know which fund you would like to move into, I could take those instructions from you over the phone today.

THOMAS

You can make the trade for me?

BRAD

Absolutely, and as it is prior to Three P-M Central time, it will be effective for today's day of business. *(BRAD says the following out of habit, only realizing too late that THOMAS will probably not respond well to being directed to his agent)* However, if you would like any advice regarding your fund selection, I would actually recommend you speak with your agent...

THOMAS

'Cause that would do me a lot of damned good... *(ALICIA glares at him for swearing on the phone, BRAD winces)*

BRAD

Well, I certainly understand if you're not comfortable with your current representative, sir. Did you know which fund you would like to move to?

THOMAS

(HE looks over at ALICIA, takes a breath and looks back to his statement) Yeah. First, can you tell me a little bit about the U-S Government Bond fund?

SCENE 8

(sound cue in blackout)

NEWSCASTER

A ninety-year-old Ohio woman who shot herself last week when local authorities came to evict her from her home became a symbol of the American economic crisis on the House floor today. Ohio representative Dennis Kucinich was addressing the House on the most recent version of the Wall Street bail-out plan and indicated that the plan may not be what the American public needs...

(audio of Dennis Kucinich) "This bill does nothing for the Addie Polks of the world, This bill fails to address the fact that millions of homeowners are facing foreclosure, are facing the loss of their home. This bill will take care of Wall Street, and the market may go up for a few days, but democracy is going downhill."

(back to NEWSCASTER) The Akron resident is still listed in critical condition at Akron General Medical Center after suffering two self-inflicted gunshot wounds. Struggling mortgage provider, Fannie Mae foreclosed on her home earlier this month...

SCENE 9

(HOYT's office at the bank. HOYT is somewhat frazzled and is working at his desk. There are lots of papers strewn across the desk. THOMAS enters)

HOYT

Ah, Thomas! *(he gets up, crosses around his desk and shakes THOMAS' hand. As he talks, he guides THOMAS to his seat while he takes his own)* Sorry for the mess. I'm sure as you can imagine, we've been awfully busy lately.

THOMAS

Yeah, I bet you are. *(sitting)*

HOYT

How's your daughter... er, *granddaughter*, is it? *(throughout the first part of the discussion, HOYT is alternately looking through papers and clicking on the computer.*

THOMAS

Granddaughter.

HOYT

Ah, granddaughter. You look so young!

THOMAS

Mm-hmm. She's okay. She's finishing up her Economics degree this Spring.

HOYT

That's great. They grow up so fast, don't they? *(THOMAS nods)* I'm sure you must be very proud.

THOMAS

Very much so. I'd love to be able to tell her she's going to have a job when she finishes school, but considering the market, I don't know if that's going to happen.

HOYT

Well, if she has a degree in Economics, she may be just fine. I'm sure anyone who's able to give insight and analysis into market trends is going to be highly sought-after. Particularly with a new administration.

THOMAS

With the new administration?

HOYT

Oh, sure. Every time there's a new administration, they institute all kinds of economic policies and methods that require a whole new flock of economists. I'm sure your dau – granddaughter will be in high demand.

THOMAS

At least that's reassuring.

HOYT

And, how is the progress on your cabin?

THOMAS

Stopped.

HOYT

(finally stops shifting paper and listens) Oh, good heavens, why?

THOMAS

Well, some of that is why I came to talk to you. I've been watching my statements and I've been losing a lot of money. Based on what I've got left, I don't know that I can live on it once I get up there.

HOYT

Well, I certainly understand your concern, Thomas-

THOMAS

(correcting) Mr. Wiggins.

HOYT

I understand your concern, Mr. Wiggins, but we can work with your portfolio to make sure you get every penny you need-

THOMAS

Isn't that what you were supposed to be doing in the first place?

HOYT

I'm sorry?

THOMAS

(HE pulls out several statements and lays them on HOYT's desk) Is that what you've been looking for?

HOYT

(sheepishly) That helps, thank you. *(examines the pages)*

THOMAS

I can brief it for you. *(HOYT stays on pages)* That's my account statements starting from April of 2008. Now, the value in my retirement account had been decreasing at what I consider to be an acceptable rate for a few months before that. And, I called you and talked to you in March to ask if there was anything I should do. You said you felt it was a "market lull" and that I shouldn't overreact and lose any future earnings by getting too conservative. Next is the June statement. That one looks even worse, but you assured me that things would turn around and that it was still safe to go ahead with my plans to sell you my house and build my cabin.

HOYT

(smiling, trying to placate) We don't have a crystal ball, Thomas-

THOMAS

And in October after I *really* started to lose money I called you five times asking you to do something about it and you never even called me back. And, you know what? Alicia even told me I should be careful and that she didn't think you were committed to helping me-

HOYT

Mr. Wiggins, with all due respect to your granddaughter, I know she's getting a degree in-

THOMAS

I'm not finished. I called the customer service line and took care of it myself in November. I now have only two-thirds of my retirement left. I can't live on that anymore. I can't move up to the lake and retire on that. I asked you to help me and all you've done is what you felt was best for your commission. *(THOMAS has gotten heated by this point and HOYT is subtly, nervously looking over THOMAS' shoulder on occasion to see if the unseen security guard is noticing. THOMAS picks up his statements)* What the hell do you think this is? Your own personal piggy bank?

HOYT

What would you like to do, Mr. Wiggins?

THOMAS

What would I like to do?

HOYT

With your funds, sir. Would you like me to recommend some more conservative options.

(THOMAS' jaw just about hits the floor. We see him consider reaching across the desk and strangling HOYT but he doesn't actually move an inch)

THOMAS

THAT'S WHAT I ASKED YOU TO DO IN JUNE!

HOYT

Mr. Wiggins, if you would please lower your voice-

THOMAS

No, I will not lower my voice! You smile, and shake hands, and slap people on the back like life is some sort of tax-deductible cocktail party. Every client is no more than a reference source for other clients, and I, just like every other client of yours, am left to sit on my hands until you deem fit to call me back.

HOYT

Mr. Wiggins, sir-

THOMAS

(getting up to leave, grabs his statements) You're fired. I'll go find myself another advisor. Hell, I think I'll have Alicia do it for me from now on as I most certainly won't be going anywhere.

HOYT

(with a slight tone) Your granddaughter is not a licensed representative-

THOMAS

And you keep your mouth off my granddaughter. *(he exits with his statements)*

SCENE 10

(sound cue in blackout. This time, it's a radio call-in show)

HOST

...a memorial ceremony was held today for German multi-billionaire Klaus Von Gublehommer. *(sarcastic throughout)* This is the guy who threw himself from the tenth floor of his office high-rise in Berlin last week. Why? Because he lost two-thirds of his net worth. That's right, two-thirds. Leaving him with a paltry nine billion dollars. Now, I know times have been tough, but I would like someone to explain to me how we're supposed to live on so little. So, we go to our first caller, Andrea, from Atlanta, Georgia. Andrea, what do you think? Could you possibly live on only nine billion dollars?

ANDREA

(laughing) Uh, I don't know. That sounds pretty rough, but I think I could hack it.

HOST

You think you could do that? *(mutual laughter)*

ANDREA

Yeah, I could probably figure it out.

HOST

So, we're an opinion call-in show, Andrea. What's your opinion about Mr. Gublehommer's demise?

ANDREA

Well, I'd like to know how people could be so out of touch. I mean, I think there's a whole segment of the population – and I'm talking about the wealthiest five percent here-

HOST

You think Mr. Gublehommer's got enough money to qualify for that? He's pretty broke.

ANDREA

I think he might, but I don't know anymore... Seriously, though, do these people know that you can buy a car for less than a hundred thousand?

HOST

Mm-hmmm...

ANDREA

Do they know that you can survive without servants?

HOST

I know I can't.

ANDREA

Where do they get off living a life that the entire rest of the population can only dream of and complain about losing completely superfluous material luxuries?

HOST

Superfluous? Luxury? You mean, like a third yacht?

ANDREA

Pretty much.

HOST

Well, I'm sure Mr. Gublehommer's heirs will be filing for welfare in the next couple weeks here. One thing's for sure, though, folks. He has cemented his place in history as the most out-of-touch suicide victims in history. Thank you Andrea. Now we go to Jonathan from Des Moines, Iowa. Jonathan, do you even *have* investments in Iowa...?

SCENE 11

(BRAD is now in jeans and a t-shirt, gradually packing up his belongings in a cardboard box. THOMAS is sitting on a large cardboard box, holding the base for the phone in one hand, and the handset to his ear in the other)

THOMAS

Answer. ANSWER, DAMNIT!

(BRAD adjusts the mic on his headset and hits the mute button on his phone)

BRAD

Thank you for calling 9th avenue bank, this is Brad, how may-

THOMAS

Brad?! You again, hunh?

BRAD

Mr Wiggins... *(he considers hitting his mute button, looks at his box and decides otherwise)*. How are you today, sir?

THOMAS

I'm losing my retirement home, Brad, how are you.

BRAD

(genuinely affected) Uh... I guess I don't really have how to answer that.

THOMAS

Well, that tells me pretty much all I need to know. I think I'll ask my question anyway. I wanna know where my money is.

BRAD

Let me see what I can do. Do you have your account number?

THOMAS

(sighs) Yeah. It's four-o-o-two-six-seven-eight-five-o-four. *(BRAD mouths the last few digits along with THOMAS as he types it in)*

BRAD

Thank you, and what's your address sir?

THOMAS

3828 45th avenue south, Brooklyn Park Minnesota, five-five-four-o-eight.

BRAD

And the last four-

THOMAS

Seven-seven-two-three

BRAD

Thank you, sir. And it'll be one moment while I access your account, here...

(THOMAS repositions himself, BRAD hits a few buttons, looks at the screen, subtly cringes at what he sees and decides to stall)

BRAD

And while I pull that up, how is your granddaughter today, sir?

THOMAS

She's been good. She graduates with her degree in economics next fall. She's been lecturing me every other day.

BRAD

She get in trouble for that?

THOMAS

A little. *(They both chuckle a little at this)* I heard about your bank on the news, Brad. What's gonna happen to you?

BRAD

(looks around for a moment. sighs) Actually, Mr. Wiggins, I'm packing my box right now.

THOMAS

It's Thomas, Brad.

BRAD

I really wish I could have told you differently, Mr. Wigg- Thomas.

THOMAS

You didn't see it coming? *(already knowing what the answer is)*

BRAD

They don't tell me. I wish they had. I wish...

THOMAS

We're not people to them, Brad. We're commodities.

BRAD

I know at times, it seems I wasn't particularly helpful to you. I wish I could have said... something.

THOMAS

What would you have said?

BRAD

I don't know. Something. Speak my mind.

THOMAS

No, you couldn't do that. You'd just be out of a job sooner.

BRAD

Well, that's probably true.

THOMAS

Have you ever wondered about the metaphor of the Bull and the Bear?

BRAD

(laughs a bit) Not really. Should I have?

THOMAS

I think more people should. See, the Bull represents people who are aggressive in the market. Predators. Opportunists. The bear represents people who are passive. Don't take chances.

BRAD

Right.

THOMAS

But, Brad, a bull is an herbivore. Granted, it's a defensive one, but it's not offensively aggressive at all.

BRAD

I guess I'd never thought of that.

THOMAS

Bears, on the other hand, *are* predators. *(uneasy silence. BRAD is about to say something when THOMAS finally continues)* So, why would you reverse the nature of these animals for the purpose of a financial metaphor?

BRAD

Probably because they were only thinking of how the animals looked instead of what their actual nature was.

THOMAS

That's the kind of people you're dealing with here, Brad. So, when you say you should have seen it coming, or that you wish you could have told me something that could have made a

difference, you're assuming you should have been able to see through the layers of smoke screens these people put up. But, when they don't even know what smoke screens are there, how are any of the rest of us supposed to do anything about it?

BRAD

You got a point, Thomas.

THOMAS

I wish things could have been different.

BRAD

Me too.

THOMAS

Don't worry. They will be.

BRAD

(looking at his box while THOMAS looks around his space. BRAD looks back to his screen) I hope so.

THOMAS

(looking down) I hope so, too. (pause. he looks back up) I hope so, too.

BRAD

Did you want your balance, Thomas?

THOMAS

You know, I don't think it's gonna matter anyway. I guess I kinda just wanted to know what was going on. What are you gonna do, Brad?

BRAD

Well, based on the time here, you're my last call. So, I think I'm going to go have a beer.

THOMAS

You take care of yourself, son.

BRAD

You, too.

(THOMAS hangs up. BRAD clicks a few buttons on his computer and takes his headset off. Blackout on BRAD's side of the stage. In the blackout, he picks up his box and exits. THOMAS sighs, and begins emptying his box. Lights fade)

The end