

Occupied

A Ten-Minute Play

By: Sharon E. Cooper

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CHARACTERS

STEPHANIE, F. mid-30s, any ethnicity/race

TELLER/REPRESENTATIVE, M. or F. 30s, any ethnicity/race

SETTING

B.O.P. Bank

TIME

The present

“Occupied” was written for The CRY HAVOC Company’s “Holiday Play” series. There was a reading of the play at with The CRY HAVOC Company. The play had its world premiere, on the same night, in November of 2012, in Budapest, Hungary and Giessen, Germany and had its U.S. premiere as part of *Sharon’s Shorts* in May, 2013, in New York City.

Notes: This play has been produced with two women of color as well as two white actors (with the Teller/Representative being a man). If the Teller/Representative is a person of color, Stephanie should be as well; however if the Teller/Representative is white, Stephanie could be any background.

It’s important to the play that the “Teller/Representative” characters be played by the same person. Also, feel free to change pronouns for the “Teller/Representative.”

In blackout, the sounds of jingle bells. They stop. Lights up to STEPHANIE, wearing pants and a sweater. She waves a “gun” in the air--which is actually just her hand’s thumb and forefinger.

STEPHANIE

Give me the mother frickin’ money!

Blackout. Lights up. Five minutes earlier. Inside a modern bank. “B.O.P. Bank.” Air conditioning and lots of chrome. The BANK TELLER is packing up to leave for the day just as Stephanie enters, in the same outfit but wearing a coat and scarf. She takes off her coat as she speaks.

STEPHANIE

(polite and pleasant) Hi, yes, I need to close this savings account and move the money over to our checking account. We didn’t realize that you all had been charging \$4 a month to keep this account. So, really, it’s become more of a givings account than a savings account.

The Teller puts down his bag, and shifts his gaze from the computer to Stephanie. He takes Stephanie’s card. A moment and then-

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TELLER

Okay, no problem. Money transferred from savings to checking. No more savings. Would you like a B.O.P. pen? Dog cookie? Stress apple?

STEPHANIE

No. I would not like a Bank of the People stress apple.

TELLER

Well, Merry Christmas and you-are-all-set and goodbye!

Stephanie walks away, turns around and--

STEPHANIE

You know, I was just wondering—could I speak to someone about getting a refund—I don’t know how many months you’ve been taking off the \$4 a month, and we were never informed of--

TELLER

I'm sorry. That's not my department. You would need to speak to a representative.

STEPHANIE

Oh, well, then--can I speak to a representative?

TELLER

Oh, well, uh, sure, let me walk you over to a representative. We're a little tight with it being Christmas Eve and all--

The Teller walks Stephanie over to a table, puts on a jacket, and continues as the REPRESENTATIVE.

REPRESENTATIVE

So how can I be of help to you today?

Stephanie is in shock and it shows and then she continues.

STEPHANIE

Oh, um, okay. So we were unaware of your \$4 fee for our savings account.

She hands him her bank card again. The Representative swipes the card and looks at his computer.

STEPHANIE

When did we open this account, because we have been paying--

REPRESENTATIVE

Let's see . . . hhhmmmm, four years ago and at that time, there was no fee as long as you maintained a balance of \$100. And two years ago, we changed the policy to \$250 and therefore, we started withdrawing \$4 a month from your account.

STEPHANIE

Two years. Four dollars a month for twenty-four months. That's \$96. We've paid you \$96 for our "savings" account! I could have had take-out seven times. Seven times!

She forces a smile.

STEPHANIE (cont.)

Oh, well, what's \$96 between friends, really? Especially since our refinance will be wrapped up any day now.

The Representative is reading the computer carefully.

REPRESENTATIVE

Oh, you need to make sure to read the fine print.

STEPHANIE

I'm sure that \$4 fee was hidden, buried deeply—

REPRESENTATIVE

No, you were sent a letter. About the refinance.

STEPHANIE

How is a letter “fine print”?

REPRESENTATIVE

Oh, I just meant that you seem to be lacking in some information.

STEPHANIE

So inform me so I'll stop “lacking.”

REPRESENTATIVE

According to our records, you were denied a refinance—

STEPHANIE

We were denied! What?

REPRESENTATIVE

Because, one--your income to debt ratio demonstrates you can't afford the mortgage, and, two--your building has 55% owner occupancy versus the required 80% for co-ops. Would you like a special B.O.P. lollipop on your way out?

Stephanie pops up.

STEPHANIE

No—no!--unless I can use it to B.O.P. you on the head! Let's review. One—how can we not afford the lower rate when we've been paying the higher rate--and two—is this 80% thing a new rule? If so, you didn't tell us that before we did the appraisal, got the lawyer, paid your fees—are you seriously saying that we won't get this refinance?

The Representative starts reading from a document in a very formal way.

REPRESENTATIVE

Customers have shared with us what matters most to them when choosing a bank, and given their feedback and the current environment, we took careful consideration when deciding to change certain fees, rules and regulations. With that, we modified peripheral fees that small groups pay, and we are educating the consumer on how to avoid the issues subsequent to—

STEPHANIE

Educating? Is that what you call all of this? We are not satisfied, and we will not take this without a—

REPRESENTATIVE

Huh. You keep saying “we,” but it looks like you are the only one on this mortgage and on your checking account.

STEPHANIE (overlapping)

We is none of your business, and what Raymond and I do--

REPRESENTATIVE

If you want to add your husband or boyfriend to the--

Stephanie sits.

STEPHANIE

Fine, add him.

REPRESENTATIVE

Okay, what’s his last name and social security number?

She looks around the room.

STEPHANIE

Um, Raymond Fe-line, (pronounced Fe like fed) and he doesn’t have a social security number.

REPRESENTATIVE

What?

STEPHANIE

He’s a cat, okay? And everybody loves him.

REPRESENTATIVE

Look, Mrs., I mean Miss, uh, Ms.—

He flips through his papers.

STEPHANIE

People like you—you don't know or care about anyone. There's this man--in North Dakota--in a blizzard hunting for jobs with thousands of other people. He's 66 and still going strong. He's been overseas for the last three years working for the military, just got back from Iraq. He spent a few months at home in Florida, and he knew that jobs -- good paying jobs --were available in North Dakota in the oilfields. So he kissed his wife goodbye and said, "Honey, I gotta go find a good-paying job." And he's living in his car—at a Mega-Mart. He says that one nice thing about living in a parking lot is that you can change your neighbors whenever you want. And I don't want to go home and change my neighbors.

REPRESENTATIVE

We read about hardships every day. It is a sad fact of our harsh--

STEPHANIE

It is not just any hardship. He's my father. Do you believe in the American Dream?

REPRESENTATIVE

I'm sorry. I can't help you. I actually had nothing to do with your refinance. Would you like to take a Bank of the People pen with you? Here, take ten.

STEPHANIE (overlapping)

And what about the \$4 times twenty-four months?

REPRESENTATIVE (overlapping)

If your account were open, I might be able to do something, but you don't have a savings account.

STEPHANIE (overlapping)

But I just closed the account—with the Teller—you were the Teller--right over there—like three minutes ago.

REPRESENTATIVE

According to our records, you no longer have a savings account.

STEPHANIE

Brrr, ah what? You mother frickin' a-hole B.O.P. Teller, B.O.P. Representative— whoever the hell you are!

She raises her hand a la gun mode, and we are at the beginning of the play. The staging should be exactly the same.

STEPHANIE

Give me the mother frickin' money!

REPRESENTATIVE

You realize that's just your hand, right.

STEPHANIE

Give me my frickin' \$4!

REPRESENTATIVE

If you don't calm down, I'll have to get security over here and have to ask you to leave.

STEPHANIE

It's falling apart, you know—the American Dream, Christmas, Bank Accounts, relationships--And do you know who you would blame for all of it?

REPRESENTATIVE

Who?

STEPHANIE

The Jews.

REPRESENTATIVE

What?

STEPHANIE

I wish I were Jewish. Or Buddhist. Or Zoroastrian.

REPRESENTATIVE

Why?

STEPHANIE

Because then I wouldn't be celebrating Christmas Eve with you. Raymond is Zoroastrian.

REPRESENTATIVE

I'm sorry.

STEPHANIE

It's okay. It's a good religion. He likes it.

REPRESENTATIVE

No, I'm sorry that you're here—not that you're not welcome here, because you--

She looks at his hands. He's wearing a wedding band.

STEPHANIE

Married people like you say “I’m sorry” and “we” like it makes you deserve a refinance or a car or a big, decorated Christmas tree, or \$4, or a nice vacation to Isla Mujeres. Is that where you went on your honeymoon?

REPRESENTATIVE

We couldn’t afford a honeymoon.

STEPHANIE

Oh.

REPRESENTATIVE

I don’t even know where Isla Mujeres is.

STEPHANIE

Mexico. It’s supposed to be beautiful. Do you have children?

REPRESENTATIVE

Four.

STEPHANIE

Wow. That’s like a whole litter.

REPRESENTATIVE

Two sets of twins. One year olds and three year olds.

STEPHANIE

Did you do that on purpose?

REPRESENTATIVE

Are you asking me if my children were a mistake?

STEPHANIE

No. Yes.

REPRESENTATIVE

Modern medicine. I wouldn’t change it for anything. Even at 3:00 in the morning when one is sick and the other is screaming and we’re trying to keep the other two away from the sick one and the screaming one.

STEPHANIE

I know what you mean. I have Raymond. He keeps me occupied I did live with a man once. It was a three month “in the meantime” relationship. We agreed to stay together until one of us found someone to really love. And then we had a big fight about how I wanted to have kids and he didn’t, and this was a seven-minute conversation, that he timed, because he was a frickin’ accountant. We stayed together for a few more weeks, and then I came home one day from work and he was gone. Disappeared. Like my \$4. We never even broke up.

REPRESENTATIVE

Why would you have a fight about having kids in a meaningless relationship?

STEPHANIE

Yeah, I don’t know. Never mind. Look, so, I hate to tell you this on Christmas Eve, but it’s just not working out. I thought it’d be different with you, being the Bank of the People and all. But it’s not. I have to break up with you.

She stands and puts on her coat.

REPRESENTATIVE

Oh, well, that’s--fine. There are plenty of banks. Plenty of places to put money. Um, so, where are you going to put your money?

STEPHANIE

It’s hard to decide. I have so much of it.

She takes a few steps towards the door and turns as the Representative speaks.

REPRESENTATIVE

I’m sorry about your father in North Dakota. And the refinance. And the \$4. And the American Dream. I’m really sorry about that.

STEPHANIE

Me, too.

She walks out.

Blackout. End of play.

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