

DEBT- THE MU\$ICAL

WRITTEN BY LESLIE MILDINER

SONGS: TODD BUTLER

SCENE ONE

Band plays the Debt Overture...then appropriate *music under*: Light picks out **SPIKE** our Narrator: He lounges outside a *stylized ATM machine*: A GUITAR CASE lays open, but he makes no effort to play the instrument. He addresses the audience.

SPIKE

....There's some considerable disagreement among social scientist as to when, exactly, money passed from being a mere *conveyance* of human desire into the object of *all* desire...

Up on: A **MILD-LOOKING MAN**, kicking the bejesus out of the **ATM MACHINE**. This goes on for a moment

MAN'S VOICE

Bastard! Shit! Ass-hole!! Hey!....

SPIKE

...Some speculate - the Middle Ages - after the Separation of State and Church...

MAN

(To Machine) *Fuckin' Jesus Christ...!!*

SPIKE

...Prior to this, the distribution of coins was administered by priests - the belief being: Coins were merely a *symbol* of good Christian intent between the buyer and the seller....

MAN

Give me my money!!
Shitpissfuckinbastard!!!

SPIKE

...Others feel our real problems began with the more recent - in historic terms - advent of "consumer credit"...

SONG: IT'S A RENTAL**ATM MAN suddenly bursts into song)***Yeah, c'mon!*

...I'm a sucker for a sale and every mail-order gimmick, I've got every kind of credit-card, they're all over the limit, making payments down at Zellars, payments at The Bay, so far behind with VISA, made me throw my card away, they're taking me to court, gonna sue me for the loot, I wanna look my best, so I better rent a suit!

PASSERSBY STOP TO SING)*It's a rental - can't afford to buy!***Cast** *It's a rental - can't afford to buy!**How Can you get ahead you need every penny to survive?***Music continues under** as a Stylish **SHOPPING WOMAN** trots by)

LAWYER WIFE

Credit: The ability to buy a product or service at today's price -but pay in the future.

SPIKE

Credit: the bane of modern existence: Up until say - the late 17th century - if you were poor you knew just where you stood. You might be homeless and malnourished, but at least you didn't have bills to pay. But with the introduction of *Credit*, you could now be crippled by disease and debt. And from then on....

ATM MAN

We were all royally - fucked!

MAN

(sings)

Rental payments on my TV, rental payments on my car,

LINES

Paying rent for this apartment, paying rent for this guitar, renting video's and CD's can't afford to buy 'em new, occassionly I'm lonely, so I rent a friend or two, making payments on my stereo

SPIKE

Payments on my heat -

ALL

All my money goes to payments, and I
can't afford to eat!

It's a rental! - can't afford to buy!

It's a rental! - can't afford to buy!

How can you get ahead you need every penny to survive...?

(MUSIC CONTINUES UNDER

SPIKE

Debt - recognizing the danger signs:
You use your credit card as a
necessity - rather than a convenience.

ACTOR MOM

You continually borrow money to make
it to Pay-day -

SPIKE

You only manage to pay the *interest*
on your bills -

GREG (The Writer)

So they never get any smaller -

SPIKE

Your wages have been garnished to
pay outstanding debts and you're
getting harassed by creditors -

MURDOCH

Who've hired Collection Agents to
recover money for them.

SPIKE

- Who threaten to take your car,
television, furniture

ACTOR MOM

And House.

SPIKE

Utility companies have cut off
service, and you're without essential
services such as Gas...

WOMAN

LIGHTS -

SPIKE

Or phone.....

SFX: Cacophony of ringing phones: They all SCREAM in frustration..)

IT'S A RENTAL (CONTINUED)

Shared lines

...I was raised up in this country, I was brought up in this town, now I can't even afford to buy even a tiny piece of ground, I ain't got a down-payment, I ain't got no hope at all, I've been laid-off, I've be paid off,

I've been fucked against the wall, and some billionaire Investor who is living overseas, buys a place in Canada,

AND RENTS IT OUT TO ME -

It's a rental - can't afford to buy!

It's a rental - can't afford to buy!

How can you get ahead when you need every penny to survive?

It's a rental - can't afford to buy!

I's a rental - can't afford to buy!

How can you get ahead you need every penny to survive!

Spot picks out a COUPLE - The Murdochs. He answers his cell phone:

The ATM Man becomes - MR BELASCO: Collection Agent)

BELASCO

(To audience) The Golden Rule of Debt Collections: never allow yourself to have an emotional response to the debtors excuses for non-settlement. You don't wanna hear the debtor's whole goddamn life story. You just want the money! From the First Call, we have to establish two things

BELASCO (CONT'D)

Mr Balasco here - "Canadian Collections". I'm calling about your outstanding bill of (reads) three hundred, forty-seven, fifty-three, to *Terminal Auto Repairs*. Mr. Murdoch, are you aware this bill is ten months overdue?

MURDOCH

Yes, I am...Look - we're on our way to pick up our kids ...could you call back later...?

BELASCO

- When can we expect payment Mr. Murdoch?

MURDOCH

(Looks round, embarrassed) Look, things are pretty tight right now...

BELASCO

When do you expect them to loosen up?

WIFE

- Who is it?

MURDOCH

(Covers the phone) Collections...the car. (To phone) Sorry...what?

BELASCO

When do you expect to be 'fluid' again?

MURDOCH

"Fluid" ? Look, I.. If I knew that...um - I dunno, a couple of months maybe, I..

BELASCO

I'm just trying to sort this thing out. It isn't that much Mr Murdoch. You must have *someone* who can lend you the money -

MURDOCH

Well, how about *you* lend me the money?

BELASCO

This isn't about *me* Mr Murdoch. It's about *you* doing the right thing

MURDOCH

I don't have anyone I can borrow from, okay? I'm tapped out.

BELASCO

Believe me Mr Murdoch, I know where you're coming from: The spouse, the kids, the family situation - I *do* see that, but I also know, you don't

(MORE)

BELASCO (CONT'D)
 want this thing hanging over your
 head.

MURDOCH
 I don't have the money!

BELASCO
 Letting this bill go won't help the
 situation. This could *seriously*
 effect your credit rating. There
 must be someone you can go to.

MURDOCH
 There's no one I can go to - get it?

BELASCO
 Well, I gotta be honest Mr Murdoch...I
 think it's pretty *pathetic* that you
 don't have one friend in the world
 who'll lend you three hundred and
 fifty bucks -

MURDOCH
 Piss off!

BELASCO
 (Pause. Glance at
 audience and Spike)
 Okay I went too far with the
 "pathetic" bit. But... *Always* remember
 you have one objective. And what is
 that objective? P.I.F - In Full!
 Goddamn right! ...
 ((**MUSIC STARTS**)
 Over the music, **Barry White** style:)

BELASCO (CONT'D)
 To help me out here, right about
 now, I'd like to introduce a couple
 of associates from *Canadian*
Collections...first up, a "veteran"
 of Residential Accounts for over
eighteen months - Ms Cheryl
Fairfield...!

Agent CHERYL moves up to first mic)

BELASCO (CONT'D)
 And from *Retail & Business*, the new
 kid on the block with energy to burn,
 all the way from Chilliwack BC, Ms
 Tanya Dymchuck!...

TANYA, GOES TO SECOND MIC)

PAYMENT IN FULL

(Sings)

*This is nothing personal Mr. Jones,
you just need to make good on your
outstanding loans*

CHERYL

*We can work it out together, we can
make a sweet deal,*

TANYA

*Without this on your head think how
much better you will feel*

BELASCO

*About yourself and the example you
are setting for your kids, I've got
several of my own, hey there's no
shame in what you did, are you broke,
are you working'?*

TANYA

*Don't give me any bull, "Cos what I
need from you is nothing less..."*

ALL

Than **Payment In Full!**

CHERYL

*I will call you in the morning, I will
call you late at night, whatever it
is gonna take for me and you to make
it right,*

TANYA

*You have an obligation to do the
right thing, don 't interrupt the
conversation, can't you see I'm trying
to sing?*

CHERYL

*This is really nothing personal, Mr.
J, cough up all the dough, you know
I'll go away, I know every little
trick, so don't try to pull the wool,
what I need from you is nothing
less...*

ALL

Than Payment In Full

ALL (CONT'D)

Payment in Full, nothing matters to me, than tracking down you people who think everything is free, here is the thing, here is how it's gonna be, Payment In Full...is the only way..You're gettin' rid of me

ALL (CONT'D)

PAYMENT IN FULL!

SCENE TWO:

THE WRITER - **GREG**: He steps out from the ATM, looks pathetically at his receipt, addresses the audience)

SPIKE

All Greg ever wanted to be a was a Writer. And he had a whole story-line concocted about that: "Writers write. And while they write, they survive anyway they can: They live off their parents, family and friends, they go on welfare, they take sporadic shit jobs.

GREG

SOUNDED GOOD TO ME - IN OTHER WORDS - SOUND MONEY MANAGEMENT WAS FOR WANKERS! IT SOUNDED SO GOOD TO ME, THAT I COULD MAKE IT SOUND GOOD TO OTHER PEOPLE - ESPECIALLY WOMEN. AND I MET ONE OF THESE WOMEN AND WE GOT MARRIED.

SPIKE

AMY WAS ONE COOL CHICK. SHE WASN'T WORRIED ABOUT MONEY - WELL, NOT AT FIRST, ANYWAY.

GREG

AMY HAD ONE OF THOSE VERY WEST COAST HIPPIE UPBRINGINGS - YOU KNOW, WITH PARENTS WHO INSIST THEIR KIDS CALL THEM BY THEIR FIRST NAMES...

CROSS FADE TO AMY'S HIPPIE PARENTS:

HIPPIE DAD

(Smoking a joint) I got no truck with labels..

HIPPIE MOM
 (Taking a toke) We think parents
 should be "friends" to their kids
 before they're authority figures...

HIPPIE DAD
 Yeah..

GREG
 (Coughing on the smoke) ..But even
 with that background, she still
 expected us to have 'savings', she
 could never say how much, just that
 we should have 'savings'.

Enter **AMY** - VERY late 80'S, early 90's:

AMY
 (Smoking) Do you realize we don't
 have *any savings*?

GREG
 What do we need savings for at our
 age?

AMY
 Suppose something happened?

GREG
 Like what?

AMY
 Like - a heart attack.

GREG
 Who's?

AMY
 Yours.

GREG
 I'm only twenty-FOUR!

AMY
 ...Something *else* then...an
emergency...a crisis. What would we
 do about it if we don't have any
savings. What if we *really* need
 something?

GREG
 What else can we need?

AMY
 (Looks round) *Everything..?*

(Scrutinizing him)

AMY (CONT'D)

You know this: Jack- Karouac-don't think- about- money- a writer-writes- and -fuck everything-else- like responsibility- because- he has a *higher* calling THING you have?

GREG

Yes?

AMY

Not cool. We need to pay some bills. You need to get a job.

Enraged - he waves some typing paper around.

GREG

I have a job.

AMY

A real one, like mine.

GREG

You *hate* yours. You're saying this because you're a hypocrite. You wanna be hip and cool, and...and "edgy" - but really, you wanna be just like your Mom and Dad!

AMY

- (flat) I'm saying this because I like to eat...

GREG

(Speechless) Yeah...?

AMY

And so do you. And you wouldn't without me.

Turning to leave.

AMY (CONT'D)

It'll be good for you to 'bottom out"

GREG

(still speechless)

Huh!

GREG (CONT'D)

Not long after - She announced she'd met someone else.

AMY

Look...it's a bummer, I know...but,
it's just I feel I'm
more...financially *compatible with*
Zoltan...

GREG

(Shouts after her) *Zoltan!?* (As she
goes past him with a **suitcase**) You're
leaving me in my funky basement suite
for some *boring* guy who lives above
ground level!?

SHE SHRUGS, LEAVES

SPIKE

So, with his wife gone - out of
vengeance, he embraced the whole
..Kerouac thing - completely.

GREG

I WAS struggling, but things were
moving ahead: I was starting to make
good contacts, selling some articles
and stories.. I wasn't exactly poverty
stricken, but I wasn't making tons
of dough either: I moved into an
even lower basement suite, borrowed
some furniture and sold my '84 Hyundai
Pony....(Beat) But I WAS writing:
But the truth was, I making a *quarter*
of what he needed to survive -and
the bills started to pile up against
MY basement suite door like - like a
Yukon snowdrift...

GREG (CONT'D)

Sings: GREG'S MONEY LAMENT

**A NICELY TURNED-OUT COUPLE -Sam and Phil - step out from the
ATM.**

SPIKE

Say hello to Samantha:...Pay-Day
gets her just enough money to pull
her out of her Over-Draft, but a few
days later she's right back into it.
She's always completely broke. Of
course, nobody believes her. Probably
because most years she earns over
\$80,000...

SAM

(Embarrassed glance
at Spike: To audience)
That's from two jobs of course - I
had to take the second one to
subsidize all my debts.

SPIKE

She's a production supervisor for an
big Ad Agency...that's her *first job*....

PHIL

But she also works at a Consignment
Store called *Dun That Duds*.

SAM

(Beat: An even weaker smile: Aside)
I CAN'T stop spending. Whatever I
want, I buy. It's been like that
since my teens. I know I have a
"problem", I do. But I can't tell
anyone. Not in my circle. So I
live a lie. I lie to everyone. I
NEVER have any money. At the office
I'm always borrowing pens, or pads
or paper clips...and make a joke of
it. Borrow a few bucks for a sandwich
and salad...make a joke of *that*:
".... I've left my bank card at home -
AGAIN" No one seems to notice.
Maybe *every one* in the office is
like me. Living a lie - so it's too
uncomfortable for them to acknowledge
my lie (Beat) I CAN'T stop spending.
(Beat) I suppose it's something
Freudian or Jungian, or
something...you see - I deserve these
things. That's what I tell myself,
I *deserve* all this stuff I buy. I'm
different, I'm special...Nobody
deserves all these goodies more than
Samantha - that's what I tell myself.
And that's what I believe.....

GREG

But then - out of the blue, a letter
arrives from Credit Bank -

(SPIKE DELIVERS IT)

GREG (CONT'D)

- Telling me there's a Credit Card...

SPIKE

With a \$5000 *pre-approved* line of
credit -

GREG

- with *my* name on it, waiting for me
in Toronto.

SAM

Of course, the Banks never make it
any easier. The more money I seemed
to owe them, the more money they
seemed willing to give me - they
were *always* offering me Credit
Cards...

Again, Spike delivers the card)

SPOTLIGHT UPSTAGE: A couple of suited **Credit Card Company
Executives:**)

EXECUTIVES

(Sing: Commercial
Jingle:)

*...Metro Credit, Metro Credit trust
your friends at Metro Credit!*

Jingle music continues under.... Sam rips open HER envelope,
reads)

SAM

- All I had to do was sign the
agreement and the card would arrive
in less than ten days....

EXECUTIVE

*....You'll find our Terms are quite
elastic..*

*A shapely woman dressed as a CREDIT CARD shimmies up along
side them - way-over-the-top suggestive!)*

2ND EXECUTIVE

- Go ahead - abuse our 'plastic'!

GREG

...No one in their right mind should
have given *me* a credit card! But it
turned out:

SEXY CARD

(Pressing against him) You're credit
rating is "A.1"

GREG

How can that be? I'm completely
broke!

SEXY CARD

Easy "sweet cheeks" - you've never
used your CREDIT

SONG:

SAM

(sings)

There's a feeling that you get, that
you can only get from plastic. Light
Another cigarette, 'cos it feels so
fantastic! You know you can't resist
the life that you've been dreaming
off - now that you're Head over heels -
in **Plastic Love!**

SAM (CONT'D)

(sings)

Give into your your obsessions, your
secret valentine go on, push it to
the limit girl, who knows how high
you'll climb. - shed your inhibitions
it's guilty pleasure time, now that
you're head over heels in **Plastic
Love**

CARD

(To GREG, Britney
Spears style)

Slide me in slowly, then pull me out
fast - I know what it takes to satisfy
you, know how to make it last, a
shiver of subservience you're loosing
all control, I won't stop till your
40, 50 grand in the hole..

SPIKE

(Hip hop style)

It's all about me and you're nothing'
without me, just some broke white
trash, middle class, using cash, I am
legitimacy and every fantasy becomes
reality, me -I'm Mr OAC, I'm Mr in-
between try and rent without me you'll
see what I mean, I know what you do
and just where you've been, your
need for me has become obscene, can't
make up for everything you lack once
you've had plastic, you'll never go
back

(BRITNEY SPEARS STYLE:)

SAM

So use me baby, slap me down, Wanna
be your slave all over town I'm

(MORE)

SAM (CONT'D)

*flexible and there's no shame, you
use me baby a-nd cry out your own
name! Use me baby, slap me down*

ALL

*IT's a feeling that you get, that
you only get from plastic, light
another cigarette, it feels sooo
fantastic, you know you can't resist
the life that you've been dreaming
of, now that you're head over heels,
head over heels, head over heels*

ALL (CONT'D)

In PLASTIC LOVE!

THREE end up in an orgasmic heap, spent

C. 2005 Text Leslie Mildiner c 2005 Songs Todd Butler

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