

Faith-Based Lending  
c. Mike Fedel, 2007

props:

An overhead projector with an email program open, make junk mail from "faith based lending" conspicuous

laptops (or keyboards) for everyone

a desk to gather around

personnel:

Dave

Tom

Angela

Harriet

voiceover reader A (answers the phone)

voiceover reader B (Faith)

STAGING NOTES:

none

*Dave is sitting at his desk, surfing the internet. He comes across something, leans forward. He calls to the fellow in the next cubicle.*

DAVE: Hey, Tom! Come and look at this.

*Tom pushes back his chair, gets up and walks into Dave's cubicle.*

TOM: What's so exciting? Wait, let me guess! Another "deal" on an antique coffee maker?

DAVE: What's that supposed to mean?

TOM: You know, you...eBay?

DAVE: Hey it's a great resource!

TOM: Right, but the last big bargain you bought wasn't exactly a bargain.

DAVE: OK, not exactly, but once I got it to stop shooting sparks every time I plugged it in...

TOM: And once you got used to lukewarm coffee - I know. Anyway, what have you got this time?

DAVE: Some weird spam. Have you seen this one?

*Tom leans over and reads the monitor.*

TOM: "Faith-based lending." Hmmm, no, I haven't seen that one before. Did you open it?

*Angela is walking down the hall, overhears the conversation and peeks into the cubicle.*

ANGELA: What did you just say?

TOM: I was reading the Subject of one of Dave's emails. It says "faith-based lending." I wonder what that is.

ANGELA: Oh, I got some of those last week. I just deleted them.

DAVE: You didn't read them?

ANGELA: No, why would I?

DAVE: Well, with all that talk during the last election about "faith-based this" and "faith-based that", aren't you at all curious about this?

*Harriet, who has been sitting in the next cubicle, overhears the conversation and steps into Tom's cubicle.*

HARRIET: I got one of those the other day. I was thinking of calling them up. I mean, I expect it means they'll just lend you the money and have faith that you'll pay it back.

*Everyone looks at her stunned.*

DAVE: That isn't what it means! That's crazy.

HARRIET: No, it means they're not going to do a credit check or anything, they're just going to take it on faith that you're going to pay them back.

TOM: Oh, no credit check?

HARRIET: Right. No credit check.

ANGELA: They just take it on faith?

HARRIET: Right.

TOM: (pause) Dave's right, you're crazy.

*Harriet turns to Dave.*

HARRIET: OK, Mr. High-Finance, you tell me what it means.

DAVE: Well, it isn't *that*.

ANGELA: What do you think it means?

DAVE: Well, it's clearly some evangelical litmus test. Harriet's partly right - they aren't going to ask for your credit report. They're going to quiz you - "how much have you tithed to television ministries in the last 6 months?"

ANGELA: Right, then "are you - and were your ancestors - northern European, emotionally-detached, type-A capitalist heterosexuals?"

DAVE: And finally, the Big One: "have you accepted Jesus Christ as your personal Lord and Savior?"

*Harriet has been rolling her eyes during this, turns to Tom for support.*

HARRIET: Tom, what do you think it means?

TOM: Well, I'm guessing it means "submit your paperwork, pay us the closing costs, and have faith that we're actually going to pay the people you're buying the house from."

*Harriet is exasperated, picks up the telephone and forces it into Tom's hand.*

HARRIET: Look, let's just do this the easy way. Call the number and ask them what the whole thing is about.

TOM: Oh, no, the last thing I want is to give them my name and telephone number!

HARRIET: You don't have to give them any information, just ask them about the program.

TOM: No, they can trace the number. And they'll know I called from work. If the boss finds out...

ANGELA: [grabs the phone] Oh, for gosh sake, just give me that. I'll phone them.

*Angela looks at the computer screen, pushes the buttons.*

ANGELA: Here, I'll put it on speakerphone.

*The answering voice comes from offstage.*

VOICE: Hello, Victory Financing. May I help you?

ANGELA: Yes, I'm phoning about an email I received concerning "faith-based lending"...

VOICE: [pause - tentative] Are you with the police?

ANGELA: [surprised] No, why would I be with...

VOICE: [still a little tentative] Are you with a news organization?

ANGELA: No, I'm not with any news...

VOICE: [cheerful and friendly now] Ah, yes, well then, how can I be of assistance to you?

ANGELA: Well, I'm interested in your "faith-based lending" program.

VOICE: I'll connect you. One moment please.

*Angela nods to the others, pleased that she's getting through.*

NEW VOICE: Hello, Victory Financing. Faith speaking...

*Stunned looks all around.*

ANGELA: Your name is Faith?

NEW VOICE: Yes, can I help you?

ANGELA: [shocked and on the verge of laughing] I'm sorry, I dialed a wrong number.

*Angela quickly hangs up the phone, covering her mouth to stifle the laugh. They look at each other for a second, then start laughing out loud.*

HARRIET: [in a break the laughs] Well, it doesn't mean I was wrong...

*Everyone shakes their heads and returns to their own cubicles.*

HARRIET: [standing outside the cubicle still] What? What?

THE END