



Written by
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“Chain Reaction”

Scripture: Proverbs 22: 7

"The rich rule over the poor, and the borrower is servant to the lender."

Dramatic Category: “Metaphor Skit”

What is a “Metaphor Skit”?

A “Metaphor Skit” is a drama in which concrete items represent abstract ideas. Physical objects (props) help state the theme of the message. The image might be a physical prop, like the “Crown of Sovereignty” worn by the person who is dominating an argument. It may also be a physical position assumed by an actor that seems unusual, like falling over dead, when spoken to harshly; or a ball-and-chain may be placed on a person who exhibits a bad habit. These skits use a surrealistic style to make their point. Concrete objects become symbolic representations of abstract meanings.

Topic: Financial bondage

Performance Time: 6 minutes

Number of Players: 6 players (*1 man, 5 others; male or female*)

Objective:

To show the audience that bad financial decisions "chain" us up until we are unable to live our lives with the priorities that God intended.

Synopsis:

Bob Stufflemire falls prey to credit schemes and ends up in financial bondage. In "**Instant Credit!**" he is at the mall where he buys a CD player, and is chained to the "card-swipe" machine with handcuffs as he signs his bill. In "**No payments 'till '08!**" Bob is at the furniture store where he buys a Lazy Boy recliner. He leans back to test its comfort, then rises with a chain around his neck. In "**\$2,000 Rebate!**" Bob is at the car lot. He buys an over-priced car with his rebate, and the salesman clips a ball-and-chain to Bob's leg. In "**You Qualify!**" He is at the finance company where he gets a quick-cash loan of \$3,000. The clerk binds his arms in chains as Bob turns to leave. In "**0% interest!**" Bob is at the bank. He complains about the finance charge that appeared on his statement. The clerk wraps Bob in chains as she explains that the 0% is only good until his first late payment, then it jumps to 19.99%. Poor Bob is either left on stage until next week, (*Not literally; he's just there when the service starts.*) or he will be unwrapped by the pastor who gives him the key of "choice" to unlock the padlock of his chains. (*See Sermon Options.*)

Cast:

Bob Stufflemire: *a man who has everything and wants more*
CD Sales Person: *pushy, exuberant sales person*
Furniture Sales: *pushy, exuberant sales person*
Car Dealer: *pushy, exuberant sales person*
Finance Officer: *pushy, exuberant sales person*
Bank Clerk: *pushy, exuberant sales person*

Props:

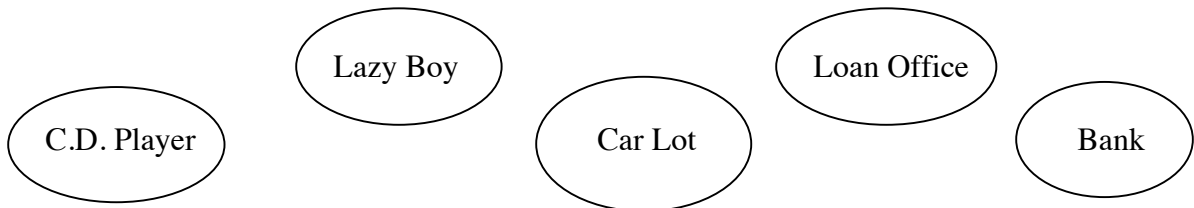
A credit card-wipe machine
A credit card
A credit-card receipt
A pen
Handcuffs that appear to click shut but do not lock
Three chains with clips on the ends so they clip to each other
A longer chain to wrap around Bob
A Lazy Boy recliner, or a comfortable chair
A check
Forms in a file folder
Receipts
A padlock with a key
Pine air freshener

Technical Considerations:

Lights: Full stage lighting
Microphones: 2 wireless, 4 stationary
Set: Bob moves to five areas on stage - from right to left (see diagram below)

Stage Map:

(All sales people have their backs to the audience until Bob approaches, then they turn around and take their scene with him. When they are finished, they turn their back to the audience again. Bob progresses across the stage from stage right to stage left.)



The Script:

Scene 1: Instant Credit!

(At the mall: The CD sales person turns around; Bob buys a CD player with his credit card.)

Sales Person: *(enthusiastically)* This CD player has a fifteen-disk changer. It has repeat play, program play, fast forward, reverse, search, memory, random play, dynamic base, different play-back voices, and a shuffle mode. You can group your CDs into five categories that will play continuously!

Bob: *(thrilled)* I'll take it! *(He holds out his credit card)*
All my friends have these fancy CD players.
(in confidence to the sales person.) Now I'll fit in!

Sales Person: *(She pulls out the credit card-swipe machine and swipes Bob's card)*
Congratulations.

(She hands Bob his card back and hands him the bill and a pen.)
Sign here, please.

(As Bob signs the bill, she clips the handcuffs to Bob's hand; the other end of the handcuffs are attached to the credit card-swipe machine.)

Here's your receipt.

(She hands Bob the receipt.) Your item number is on the receipt.
You can pick it up at "Will call."

Bob: Thank you. *(He takes the receipt.)*
This makes me feel so... so... current!

(The Sales Person turns her back to Bob when he leaves. Bob is oblivious to the machine on his wrist and carries it for the rest of the skit.)

Scene 2: "No payments 'till '04!"

(At the furniture store: The Sales Person turns around as Bob approaches. Bob buys a Lazy Boy recliner in the furniture show room.)

Salesperson: Have a seat. You won't believe the comfort!
This one even has a heat, massage option.

Bob: I have been very tense; that can't be good.

(Bob rubs his neck with his free hand. The other hand has the credit card-swipe machine handcuffed to it. Bob sits in the chair.)

Oh! This feels fabulous!

Salesperson: Kick back and relax!

(As Bob kicks back, his head rests in the loop of the chain that is draped over the edge of the chair. The salesperson whispers in his ear.)

This is not just one of life's little pleasures:
This is an essential pleasure.
It can be yours for 90-days, same as cash.
(whispering) I'm sure you can pay it off in 90 days.

Bob: Oh, yeah. No problem. That's three months!

Sales Person: If you have better things to do with your money, you can pay only \$16.99 a month to feel this good everyday!

Bob: Sold!

(He drapes the part of the chain that was hanging over the chair, around Bob's neck, so that when Bob gets up, he is wearing the chain.)

Sales Person: Here you go. Just take this ticket up to the service desk.

(Bob takes the receipt and holds on to it along with the CD receipt.)

Bob: I already feel better.
(He moves his shoulders up and down)

Sales Person: Life's little pleasures... that's how they work!

(The furniture sales person turn his back to the audience. Bob walks away and into the car lot scene. The car sales person turns around. Bob is still attached to the card-swipe machine and wears a large chain around his neck.)

Scene 3: "\$2,000 Rebate!"

(At the car lot: Bob is finalizing the purchase of a new car. The ball-and-chain is on the floor, at the feet of the Sales Person.)

Sales Person: Just sign here Bob; that authorizes us to apply the two thousand dollar rebate to the down payment for the car. That way there's no "out-of-pocket" cash from you!

Bob: So, what are the monthly payments?

Sales Person: Are you ready for this, Bob!
(He acts as though this is a real deal.)
You will be the envy of all your friends for only
\$725 dollars a month!

Bob: That's a little steep.

Salesman: Not when you look at the facts.
You're saving \$2,000 dollars right off the top, and you don't have
to put anything down. You're getting an extended "wrap-around" warranty,
scotch-guarded upholstery, an "On-Star" satellite security system, and we're
even throwing in this pine-scented air freshener. This is a sweet deal, Bob.
Come on, haven't you always seen yourself behind the wheel of a car like
this?

Bob: As long as my friends see me behind the wheel.
That's all I care about.

Sales Person: Okay, sign here.

*(He holds out the pen to Bob, then drops it. As he bends down to pick up the pen, he clips the
ball-and-chain to Bob's leg.)*

Here you go.

(He hands Bob the pen, and Bob signs. The salesperson gives him the keys.)

Congratulations!

*(Bob walks on to the loan office. The car sales person turns his back to the audience. Bob
now carries the card-swipe machine, a chain around his neck, and drags a ball-and-chain.)*

Scene 4: "You Qualify!"

*(At the finance company: The Loan Officer turns around as Bob approaches. Bob holds out
his hands expectantly. She hands him the check.)*

Loan Officer: *(With a chain draped over her shoulder, she walks up to Bob.)*
Here's your check, sir. Three thousand dollars!

Bob: Wow! Three thousand dollars!
I can't believe I qualified.
I never even applied for this loan.

(When Bob takes the check, she clips her chain onto the chain that hangs down from Bob's neck. As he turns slowly around, admiring the money, she wraps the chain around his body until his arms are pinned to his sides at the elbows. He can move his forearms, but he looks like a robot.)

Loan Officer: Thank you for using "quick cash."
We'll be taking the payment right out of your account on the first of every month.

(She turns her back to the audience, leaving Bob to mumble about his new-found fortune.)

Now I can really romance Marianne. *(a pause)*
I need a girlfriend.

(Bob struggles to walk out of this area and into the final spot. He drags a ball-and-chain, a credit card-swipe, a chain around his neck that is attached to one that pins his arms to his sides.)

Scene 5: "0% interest!"

(At the bank: The bank teller turns around and Bob begins arguing with her, holding out his statement in front of her the best he can with limited use of his arms and the card-swipe on his hand.)

Bob: There seems to be a mistake on my credit-card statement.
This card has 0% interest 'till April of '04, but you charged me \$65 dollars interest. I need this corrected.

Teller: *(very patronizing.)* I'm sorry, sir. This statement is correct.

Bob: But you charged me interest! It's supposed to be 0%!

Teller: *(grabbing a long chain, piled nearby.)*
Let me explain how these 0% credit cards work.

*(She clips the end of the chain to the chain that pins Bob's arms down. She walks around Bob as she talks, all the while she is wrapping him up in this long chain from his calves to his shoulders, like a mummy. **IMPORTANT:** Be sure he is standing directly in front of a chair, where he will land comfortably when she taps him on the shoulder.)*

You see, when you have one late charge on your card, the 0% becomes null and void, and your interest rate jumps to 7.19%.
Then if you are late one more time, it jumps to 19.99 % interest.

Bob: *(looking very distressed)* I was late?

Teller: Twice. But, that's just fine with us. We, here at Credit First National Bank are here for you. You've made a fine choice when you pay with Credit First!

(She locks a padlock near Bob's neck, securing the end of her chain when she says the words, "Credit First.")

(She taps him on the shoulder, he loses his balance, and sits down on the chair. As soon as Bob is seated, all the sales people exit at the same time, leaving Bob on stage alone, as a miserable, weighted down mummy, wrapped in chains.)

Sermon Options:

Option 1: Leave Bob in the chair.

Refer to him in the sermon, but make it clear that his choices got him into this mess because he chose "Credit First," rather than paying cash or waiting until he could afford the items. Leave him in the chair for the remainder of the service. As people exit, Bob is still on stage, bound up in his credit choices.

Next week: As the service begins, put Bob in the exact same position at the start of the sermon. Make it clear that Bob's choices take a while to back out of because credit is easy to "enter," yet hard to "exit."

Option 2: Free Bob with the "wise choices" key

Do all of the above, in Option 1, but unwrap Bob on the same day, by giving him a key to the padlock, that you have in your pocket. Mention that "choice" is the key to getting ourselves out of debt.

- Give the key to Bob, and help him unlock the padlock by his neck.
- Continue encouraging him as you assist him unwrapping his chains.
- Bob becomes more and more anxious to get rid of these burdens.

When Bob is finally free, he shakes the pastor's hand in gratitude and runs off of the stage!