

Financial Literacy

By Richard Fouts

Cast of Characters

KAREN: A woman in her late-60s.
KACEY: Karen's daughter, mid-40s.
JIMMY: Karen's son, late-30s.

Scene

Kacey's New Jersey home.

Time

Present day; 11am.

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KACEY

(with feigned sweetness)

Mother, how nice.

KAREN

Always the sarcasm. Why are you wearing those shoes? Don't you want to get married?

KACEY

Are you coming in?

(KAREN walks into the room)

What the fuck are you doing here?

KAREN

I think you know. And I did not raise you to talk like that.

KACEY

Yes, you did, and the answer is still no.

KAREN

But, you said several of your tenants were moving out.

KACEY

What can I get you? I just made that Hawaiian coffee you like.

KAREN

Got any bourbon?

KACEY

Or bourbon. How was shopping?

KAREN

What?

KACEY

(pours a drink)

The big brown bag. Were you at Nordstrom?

KAREN

Not exactly.

(KAREN pulls a large wad of cash from the bag)

KACEY

(opening a bottle)

Listen, Ma. while I appreciate your creative approach to augmenting your retirement income, I can't launder that much money.

KAREN

But, I'm not asking you wash ALL of it, I just need /

KACEY

(looks in the bag while
pouring a drink)

There must be over a hundred grand in there. How many of these bags do you have?

KAREN

Let's just say I've made about eight million dollars.

(on KACEY's look)

Okay, more like twelve. Most of the bags are XL.

KACEY

Where are they?

KAREN

Mostly my tool shed. Some in the back of my new car, and under the back seat of your father's old BMW.

KACEY

How did you get so good at this?

KAREN

I'm cool under pressure, and I dress as a nun. We make the exchange at a church.

KACEY

Jesus Christ.

KAREN

Focus, dear.

KACEY

I must have been insane to let you do this.

KAREN

I needed an innovative retirement strategy, you know very well the old one wasn't working.

KACEY

Because you have a gambling problem.

KAREN

Okay, I get a little enthusiastic. Look, honey, I talked to that cute couple in 15F. They're moving out at the end of the month. You could launder nine grand a month through that penthouse.

KACEY

Or even ten.

KAREN

Combine the penthouse with the other six vacancies you've got coming up, and we could move 50 grand a month through this dump.

KACEY

That's a lot of fake tenants I'd have to create.

KAREN

It's not like you haven't done it before.

KACEY

50 grand a month hardly solves your problem.

KAREN

But it's a start, buys us some time while we figure out how to move the rest.

KACEY

We?

KAREN

Oh fuck off, you are the one that suggested I do this.

KACEY

Because I thought you'd make a few hundred grand and get out, but now you're telling me you've accumulated 12 million dollars? Can you at least appreciate how dangerous this has become?

KAREN

(slow and serious tone)

Yes, dear, I can, which is why I keep your father's shotgun in the back of my new Crossover.

KACEY

If you're not going to get rid of that gun, at least lock it up.

KAREN

I'm fully trained in the use of firearms, your father made sure of that. I need it for protection, you of all people should understand that.

KACEY

Is it even registered?

KAREN

You're hilarious.

KACEY

By the way, did you buy your jeep with cash?

KAREN

It's a *Range Rover*, and the dealer didn't flinch.

KACEY

Ma, you can't walk into car dealerships with shopping bags full of cash! Did he report it?

KAREN

I gave him an extra five grand to keep quiet. Kasey, listen to me. This money will fund Daniel's education AND secure my retirement.

KACEY

Because you'll be in prison? And leave Danny out of this.

KAREN

Daniel's dreamed of Princeton since he was seven. You didn't plan for it, because, quite frankly dear, you had your head up your ass.

KACEY

I wasn't even aware he'd applied, but when his acceptance letter arrived, the look on his face ... it's all I think about.

KAREN

Well, think no more. I've got it covered. AND, I won't have to move in with you. Did you think of that?

KACEY
(pours more bourbon into
KAREN's glass)

Keep talking.

KAREN
Whoever said money can't buy happiness didn't attend an Ivy League school.

KACEY
Thank you Mark Twain, and lower your voice. Who else knows about this?

KAREN
No one.

KACEY
I can tell you're lying.

KAREN
Let me get you a Xanax. Or a shot of ecstasy. Both are lovely, but personally I'd go with the /

KACEY
All right, Mother that's enough! Does Berta know anything?

KAREN
Your Aunt Berta shot herself last year.

KACEY
But, if you told her anything, anything at all, she may have repeated it before she, you know, blew her brains out.

KAREN
Even if she did, people stopped listening to her after she tried to kidnap Chris Christie. But, I may have said something to your brother.

KACEY
Jimmy knows? Might I remind you he's a shiny, new FBI AGENT?

KAREN
And might I remind YOU, he's also my attorney making my conversations with him privileged? You have to get up pretty early in the morning ...

KACEY

... to fool Carmela Soprano? All right, I might be able to help. But you have to do everything I tell you. No negotiating.

KAREN

Of course, you know how flexible I am.

KACEY

I have more vacancies coming up than I let on.

KAREN

So you were lying. Pardon me if I don't act shocked.

KACEY

Just listen. I could clean 200 grand a month, over two million a year. Can you live on that?

KAREN

I could try.

KACEY

Fucking joke Mother! Can't you just pack it up and ship it to the Bahamas?

KAREN

Oh please, they covered that in my financial literacy class. The US Treasury has been wise to that for decades.

KACEY

Which is why we're going to handle this my way. Are you absolutely sure you can trust Jimmy?

KAREN

Yes, I offered to buy him a plane. Though, there's ... one other thing, Jimmy offered me witness protection.

KACEY

FOR CRISSAKES MOTHER. That means he wants you to inform on your handlers! Don't you watch Law & Order?

KAREN

So get me a fake identity. I'll get the hell out of here until we figure this out. My handlers will kill me if I cooperate with law enforcement of any kind.

KACEY

Then tell Jimmy to get you round-the-clock protection. Maybe your handlers won't find out.

KAREN

Not so, they find out everything. I took a risk even coming here.

KACEY

Then we need to do this tonight.

KAREN

But I have my acting class tomorrow.

KACEY

Listen to me. The guys you're working for will never let you quit. You've become far too effective.

KAREN

I appreciate that, dear.

KACEY

Before I name you employee of the month, we need an exit strategy. For now, go into Manhattan. Check into the Trump SoHo. They never question cash.

KAREN

Sweetheart, that hotel was re-named, you need to keep up.

KACEY

JUST DO IT. Now, hand me your car keys.

(KAREN turns over her keys;
KACEY'S phone rings; she
looks at the CALLER ID)

Oh God, it's Jimmy.

(speaks into the phone)

Hey there, what's up? Oh, just doing lines with Mom. Not THOSE lines, her acting class. You're what? Sure. Just park behind Ma's jeep.

(pause)

Yes, I'm aware it's a goddamn *Range Rover*.

KAREN

Jimmy's here?

KACEY

Relax, everything will be fine.

(Doorbell rings)

It's open! Mother, let me handle this.

JIMMY

(enters the stage)

Hello, Sis. Lovely to see you Mother, but you're under arrest for racketeering and money laundering. And why has the Catholic church filed a complaint against you?

KAREN

I knew those bitches couldn't be trusted. This is a joke, right?

KACEY

Jimmy, what the hell are you doing?

JIMMY

(hands KAREN's glass to

KACEY)

You have the right to remain silent. Anything you say, can and will be used against you.

KACEY

All right, you had your fun but now you're scaring her.

JIMMY

(as he handcuffs KAREN)

If you cannot afford an attorney, you may borrow one from the State. Sorry, but I took an oath to uphold the Constitution. This is no joke, Sis. Mommy is going away for a long time.

KACEY

Mother, I'll get you another lawyer, one that won't stab you in the back. Jimmy, this is unforgivable.

JIMMY

Save it for the judge.

KAREN

Arrest KACEY! This was all her idea. JIMMY PLEASE! Kacey's an accomplice, right? She took advantage of a desperate widow!

(JIMMY walks KAREN off the stage;
KACEY drinks from KAREN's glass;
JIMMY re-enters the stage)

KACEY

How is she?

JIMMY

I'll take her in for phony questioning, rough her up a bit, then take her home. Where's the rest of the cash?

KACEY

Back of her jeep.

JIMMY

Altogether?

KACEY

More than I thought. About two million.

JIMMY

Okay, I'll tell Ma that her cooperation will keep her out of prison if she coughs up the dough.

KACEY

(picks up the glass and
bourbon bottle; as she exits
the stage)

But won't her handlers kill her?

JIMMY

Her handlers are dead. Did it myself, early this morning. Bada boom, bada bing.

KAREN re-enters the stage.

KAREN

(Carrying a rifle)

Then it's mission accomplished! Now hand over those shopping bags before I blow your fucking head off.

END OF PLAY