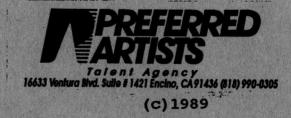
## BANKER'S HOURS

By

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# A Play in Two Acts

The time: 1940, waning days of the depression

The place: The Loan Collection Department of a New York Bank

### CAST

Ben Newman (A bright and ambitious nineteen)

Mr G (A silver haired seventy)

Teddy Pappas (Middle twenties and slick)

Rose Tepper (Early twenties and anxious to wed)

Arthur Pasternack (Thirty and intense)

John J. Shanahan (Sixty and a tough politician)

Frank Giovanelli (A burlesk show producer)

Male Judgment Debtors (Played by the same man)

Female Judgment Debtors (Played by the same woman)

#### ACT ONE

The buoyant strains of "Happy Days Are Here Again," fade in as an eerie gloom settles over the offices of a New York The large yawning hole of the open vault stares at us from center stage. Dimly seen are the men's lavatory, Vice President Shanahan's office and a room at stage right which contains a series of metal ledger card files on wheels. These file carts are three feet high and contain the loan payment records that clerks go through daily to note delinquencies. Downstage center are several desks comprising the Collection Department. At the moment however, the vault is our action.

After a few beats, a hooded figure hurries on and stretches open a large sack as other hooded figures scurry out of the vault and rain armfuls of money into the sack. There are two disguised women, one of whom has a marvelous figure in a form fitting skirt. A huge sum overflows from the sack as the thieves race in and out of the vault.

An alarm siren suddenly sounds and the music cuts off. Panicked, the culprits flee. Clutching the money sack, the leader freezes for a moment then runs off as the music grinds to an abrupt halt.

The lights come up on the Collection Department. It is plainly furnished and upstage there is a bench for late paying debtors who come to plead their cases.

Still wearing their hoods, the thieves enter and punch in their time cards. They disperse and the leader, BEN NEWMAN, removing his hood, crosses to his desk.

(Continued)

He falls into his chair, rests his feet on the desk and smiles happily. Nineteen years old, he is a bright, likeable young man.

His phone rings and he picks up.

BEN

Collection Department. Good morning.

(Coming alert)

Yeah, Ma. What is it? You okay?

(Listens and then surprised,

looks down at his feet)

You know you're right? It was dark out and I woke up late....it's all right....nobody's going to notice. Ma, don't worry, okay?

HARRY GOLDENBERG enters. MR G, as he is known to his coworkers, is a silver haired seventy. Worn down by his many years in the bank, he still remains a thoughtful and courteous man. One gets the feeling he is not in the best of health. He punches in.

BEN (Continued)

I keep them under my desk. You going to Dr Freyberg today?.. no, forget the bus. Would you please take a cab..you promise? Okay...'bye.

About to hang up, he remembers..

BEN (Continued)

I have to go right to class after work. I'll grab a sandwich....okay...'bye.

Mr G approaches and shifts an equally timeworn briefcase as his arm goes around Ben's shoulders.

MR G

Must've been a great dream. You've got one black shoe and one brown shoe.

BEN

The alarm didn't go off.

MR G

Mine did but I thought I was dead. Nothing hurt.

BEN

You see the paper yet?

MR G

I'd rather not.

Mr G opens his bag.

BEN

They got a new record for people out of work.

Mr G takes an apple from his bag and places it on Ben's desk.

MR G

Have an apple.

BEN

You're keeping that guy in business.

MR G

He used to have a shoe store. If I can't give a nickel for an apple, what am I.

TEDDY PAPPAS enters upstage and punches in. In his middle twenties, Teddy wears a finely tailored suit. A man of the world, he never stops trying to make his future happen. As Mr G, starts off, they collide.

**TEDDY** 

Excuse me, Mr G. Hey, you look great this morning.

MR G

You must be blind.

(Turns to go then..)

Why are you always in a hurry? You never do any work.

He crosses off.

TEDDY

So? How was opening night?

(Getting the folders on his desk ready) Don't get personal.

TEDDY

Never mind me. When's Rose getting personal?

BEN

(Patiently)

It was our first date.

TEDDY

It's a muscle, kid. It needs exercise.

A loud and rapid series of bells totaling nine begins. The bank is opening. Ben instinctively begins work on his case folders. Simultaneously, the sounds of the bank begin. Intermittently ringing phones, typewriters and adding machines are heard.

BEN

(With above)

Appreciate your advice. But get out of here before they burn my ass.

(Glances upstairs)

They put in some peepholes upstairs. Like in the post office. They can watch whatever we're doing.

TEDDY

You shitting me?

BEN

Janitor told me. They did it over the weekend.

TEDDY

It's gotta be for the tellers. Catch them taking home samples.

BEN

Don't kid yourself. It's for everybody.

TEDDY

Where the hell are we? Russia? Thank God, I won't be here much longer. Soon as my singing career takes off, its 'bye 'bye baby, I'm off to Kalamazoo. Guess who I sang with Saturday night.

Tommy Dorsey.

TEDDY

(Hits Ben's arm)

He's got Sinatra.

(Announcing)

Ladies and Gentlemen, the Star Burlesque presents its latest singing attraction...Mr Adrian Delmonte.

BEN

What happened to Teddy Pappas?

TEDDY

All the big singers change their names. What do you think Bing Crosby's real one is?

BEN

Irving Schwartz.

ROSE TEPPER, an attractive young woman in her middle twenties begins crossing the stage behind Ben and Teddy. Her arms are filled with case folders. In b.g. she drops a few folders and Ben hurries to pick them up.

BEN

Hi, Rose. You look nice.

ROSE

(Unimpressed)

Thanks.

She takes the folders.

BEN

How about lunch?

ROSE

I didn't know the park had a restaurant.

She goes off.

TEDDY

Christ, it was coming out of your pants. Forget Rose, will you? She's a ball buster.

(Continued)

TEDDY (Continued)

(Hits Ben's arm)

I got something really important. After the show, one of the girls and her boyfriend took me out for a drink. Turns out his brother's a jockey and he's riding in the Irish Sweepstakes.

(Shaking him in excitement)

He told me what horse to bet.

BEN

You can't even win at Belmont. What are you doing with Ireland?

TEDDY

Don't you want to make a million bucks?

BEN

Not if it's costs me two dollars.

TEDDY

The horse is going off at seven to one.

BEN

How about a hundred to one?

The FIRST DEBTOR, a construction worker, enters and waits for someone to help him.

TEDDY

For a guy still trying to get laid, you're very funny. Even the Journal says it's a blue ribbon pick.

BEN

You believe a Hearst newspaper?

TEDDY

For Christ sakes, you worked there.

BEN

(Defensively)

I was only a messenger.

The debtor is making impatient moves.

TEDDY

Borrow the money. You hear me. Do anything. This is the chance of a lifetime.

Ben breaks into laughter that edges into incredulity.

BEN

Borrow the money? Did you hear that, folks. He said borrow the money!

The debtor is advancing on Ben who steals a quick look at him. The debtors, of whom we will see several of both sexes throughout the evening, are all played by the same man and woman.

BEN (Continued)

(To Teddy)
I've got people who borrow money coming out of my ears. I hate people who borrow money. You see this gorilla who wants to kill me? He borrowed money.

Ben wheels to face the debtor and assumes a benign pose as the man arrives.

BEN

Good morning, sir. Can I help you?

DEBTOR ONE

(He shoves a legal paper at Ben) Just tell me what the fuck this is!

TEDDY

Take it easy, Mac. You're in a bank.

DEBTOR

So kiss my marble ass.

(Glancing at the paper)

Which one of you yo-yos is Raymond G. Milhauser?

BEN

He's not here just now. Why don't you have a chair?

DEBTOR ONE

I don't want no fucking chair. I want Milhauser. The son of a bitch took money out of my pay.

TEDDY

(A quick look at the garnishee paper) Why don't you talk to Mr Newman here.

Teddy beats a hasty retreat.

DEBTOR

(Throws the paper on the desk)
I never borrowed no fucking money. You got the wrong man.

BEN

(Locating the case folder)
You know someone named Rudy Simchek?

DEBTOR ONE

He's married to my sister.

BEN

Well, he borrowed seven hundred and fifty dollars and I'm sorry to say he's four months late on the second payment. He was served with a summons but never showed up in court.

DEBTOR ONE

So what the fuck you want from me?

BEN

The court gave us a judgment and since you're the co-maker, that makes you responsible.

DEBTOR ONE

I told you. I never got the money.

BEN

You a catholic?

DEBTOR ONE

What the fuck is your business?

BEN

You sign a note, you pay. It's like holy writ, only worse. You're fooling around with the law. State of New York.

DEBTOR ONE

What kind of fucking law is that?

BEN

Just what it says. If you become a judgment debtor, you get a royal fucking.

DEBTOR

(Looking around)
I want the boss. Where's Milhauser?

That's what I'd like to know. I've been here three years and I still haven't seen him.

DEBTOR ONE

What the fuck you talking about? He signed this fucking letter.

BEN

(A mild correction)

I stamped his fucking name.

(Holds up the rubber stamp)

Far as you're concerned, I'm Raymond G. Milhauser.

DEBTOR ONE

Then you took my money.

BEN

Not me. Milhauser did.

DEBTOR ONE

You just said you're Milhauser.

BEN

I said I act in his name. It's the way they do things around here. My name's Newman. Ben Newman.

DEBTOR ONE

Listen, you shithead...

BEN

Now, wait a minute! Wait a minute! I didn't sign that note. You did! I'm just giving you the situation. You should've hidden out, like most of them do. They get a warning letter and they skip. Then all of a sudden, I'm Sherlock Holmes. I have to go out and find them. You think that's easy? That's a big city out there. They change names, move around.

DEBTOR ONE

You mean I'm fucked?

BEN

Abandon hope all ye who enter here.

DEBTOR ONE

(Hesitates)
It's a bad time for me. I can't let them take the money out of my pay.

I'm sorry.

DEBTOR ONE

I've got three kids.

BEN

There's a court order. That's the problem.

DEBTOR ONE

Mr Milhauser.....could we make some kind of arrangement. Please? Give me a break?

Accepting the inevitable, Ben sighs.

BEN

How's five dollars a week?

Seemingly from out of nowhere, a voice is heard.

SHANAHAN'S VOICE

(Unbelieving)
Five dollars a week! You've got to be kidding. I see it written down here but it's a joke, right? Someone said it was my birthday and you're trying to make me laugh.

Debtor One exits as Ben crosses toward Shanahan's office. He carries a briefcase.

JOHN J. SHANAHAN is at the antique table he uses as a desk. We can't see him as the shock of Ben's deal has sent the back of his chair almost horizontal.

SHANAHAN (Continued)

Or maybe one of my enemies paid you to give me a heart attack. A nice boy like you. How could you do such a thing?

BEN

Mr Shanahan, it's all the man can afford. I figured something is better than nothing.

SHANAHAN

(Absorbing it)
Something is better than nothing.

Yes sir.

SHANAHAN

You learned that in college.

BEN

Well, not exactly.

SHANAHAN

How old you now, Newman?

BEN

Nineteen.

Shanahan's chair pops up. Fifty five years old, he is a large man, well dressed and sporting his usual boutonniere. A Tammany Hall politician, he capped his career as the city's fire commissioner. The white and gold fire helmet presented upon his leaving the department holds a place of honor on a shelf behind him. Also visible are his flags. Those of the City of New York and the United States.

SHANAHAN

Congratulations. Besides a philosopher, now you're a philanthropist.

He leaves his chair and comes around to Ben. He holds the case file inches from his face.

SHANAHAN (Continued)

Tell you what I'm going to do. Next Board of Directors' meeting, you're invited. You tell everyone how you've got a plan to make us bankrupt. Never mind we're fighting to keep our doors open, you just explain how you're starting a new branch of the Salvation Army.

BEN

Excuse me, Commissioner. I only made the arrangement because the bank's showing a profit. I saw the books.

SHANAHAN

Impossible. The real set is locked in my safe.

BÉN

Earnings were two dollars and eighty cents a share. Up a dollar from last year.

SHANAHAN

Ridiculous. We're in a deficit position.

BEN

(Shakes his head)
Uh, huh. We're way in the black.

He pulls a ledger from his briefcase.

BEN (Continued)

I opened the safe and I've got proof the bank paid off its subordinated debentures. All capital disbursements for 1940 have been expended. I didn't even figure in the cumulative preferred stock and all the subsidiary operations. We're doing great.

SHANAHAN

(Sighs)

I knew I never should've hired you. You're a smart little bastard, aren't you?

BEN

I'm studying to be a lawyer.

SHANAHAN

Oh, Jesus.

BEN

I'm willing to settle the case...if you are.

SHANAHAN

Thirty three years with Tammany Hall and it takes a kid to nab me. All right! What's it going to take to shut you up?

Excitedly, Ben removes some papers from his briefcase and hands them over.

BEN

I suggest an amnesty.

SHANAHAN

(Puzzled)

A what?

Amnesty. You know. You forgive people. If they bring their overdue books back to the library, there's no fine. Or it's like a pardon for someone in jail. It's used for a lot of things.

SHANAHAN

I know what it is. What's it got to do with a bank?

BEN

It's simple. We forgive the loans.

Shanahan appears to be on the verge of a stroke.

BEN (Continued)

Not everybody. Just the poor people. They all want to pay..they just can't.

Shanahan's condition is deteriorating. but Ben is too wrapped up in his enthusiasm.

BEN (Continued)

Think of the loyalty they'll have for us. Soon as the depression ends, they'll all be back as customers. Savings accounts, car loans, mortgages...all our services.

Shanahan whips out a revolver and fires point blank at Ben. As he collapses, Shanahan comes to him and fires until the gun is empty.

#### SHANAHAN

Rotten kid.

As the light blacks out, it comes up on the ACCOUNT FILES DEPARTMENT. We hear the off stage sound of many adding machines. Carrying several account folders, Ben enters and glances about to see if he is alone. He hurries to all corners of the stage to make certain he is not observed. Satisfied that the coast is clear, he constantly refers to a slip of paper as he hurriedly pulls payment cards from the file carts.