

STORMPROOFERS, Unlimited - 2 "Financial Polar Vortex"

PRODUCTION NOTES

Storms of epic proportions are threatening our main character. Fortunately, a saleslady from StormProofers Unlimited has the answer!

Characters and Props:

Narrator - Rayna Shine, a Weather Channel reporter, dressed appropriately for inclement weather

Kelly - with phone, a handful of envelopes

Saleslady for StormProofers, Unlimited - has a phone; a rolling suitcase containing all necessary "props": Gratefulness Glasses, Contentment Comforter, Budget Master Snow Shover and a spray can of Payment Plan De-Icer

<u>SCRIPT</u>

Narrator: *(finger on ear, listening)* Thanks, Bill. This is Rayna Shine. It's still early in Plano, Texas, but the citizens are already preparing for the possibility of a devastating financial polar vortex. The National Weather Service has issued a Winter Weather Advisory. Frozen assets, hot checks, vanishing bank balances and devastating debt have combined into the perfect storm which we now refer to as a "VORTEX." We are seeing <u>financial peace</u> turn into <u>financial turmoil</u> which could lead to <u>financial ruin</u>. Bill, this could potentially be the **"doozy of all doozies!"** Precautions must be taken. Widespread destruction is expected from the deluge of debt and the impending overdrafts. People who get caught in the black hole of a financial polar vortex rarely emerge unscathed. Bill, *(finger on ear, listening)* I'll keep you posted on any further changes.

Kelly: *(walking in from mailbox, flipping through mail in her hand)* Bill, bill, bill, overdue bill, credit card statement, ooh...TXU final notice! Oh, what am I going to do??!

Saleslady: (bundled up) Hello

Kelly: Aaaugh! (startled) I didn't see you here.

Saleslady: *(teeth chattering)* I just thought I would drop by and see how that lip balm worked out for you. Aren't you cold? Where's your coat?

Kelly: Oh, yeah, I probably need a coat. Oh, the lip balm was perfect. We really dodged that tornado, thanks to your wonderful products! In fact, I keep that lip balm in my purse and take it everywhere I go. It comes in handy!

Saleslady: Well, good. It looks like there is some sort of weather issue heading this way today. *(looking at phone)* Whoa! My up-to-date-always-accurate StormProofer Weather App indicates that temperatures are dropping dramatically in this area!

Kelly: That's not the only thing dropping around here. My bank balances are plummeting, and an arctic blast of bills are about to cause me some serious frostbite. A surge of cold air has forced me to lean heavily on my credit cards and to do a lot of "robbing Peter to pay Paul." That frigid wind chill has finally turned my slush fund into a solid block of ice.

Saleslady: Yes. I see the National Weather Service now says that a financial polar vortex is almost on top of us! We'd better get inside.

Kelly: Ok, while I still <u>have</u> a house! *(they walk inside)* I'm late on my mortgage payment. They may turn off my electricity. I don't know what I'm going to do! Do you have any magical balm to help avoid this deep freeze?

Saleslady: No magic balm today. But I just so happen to have some things that might help. You know, wisdom says that you first need to find your special hiding place, your shelter where you always know you are warm and safe. It is essential that you put on these *"Gratefulness Glasses." (Kelly puts on glasses)* Go to your warm hiding place and let them do their work. They will help you remember all the blessings you do have in the midst of this impending storm. And then I have something that will really help you through this--a *"Contentment Comforter."* It will take this storm's immediate chill away so that you can think clearly. You can stay warm and content when finances are depleted as well as when they abound.

Kelly: *(wraps comforter around herself)* Oooh, this is cozy. Now I need to stock up on supplies! Luckily, I still have one credit card left that is not maxed out!

Saleslady: No, no! More spending is one way to guarantee that you will be stuck in this financial polar vortex! Credit cards only compound the issue. A financial polar vortex is nothing to sneeze at! That kind of storm can burst your pipes, cause injury to your exposed flesh, and kill all your plants and dreams. There can be permanent damage if you don't get ahead of it.

Kelly: Get ahead of it? I can't even catch up to it. I've fallen so far behind (waves bills around).

Saleslady: (*gesturing*) That's how financial polar vortexes work. It is a slow build of an arctic mass which begins a ripple effect and then WHAM! Full-fledged polar vortex. Financial polar vortexes have been known to devastate credit ratings for years to come and many have never recovered. I don't want that to happen to you. Do you understand?

Kelly: I do...and I feel I'm thinking more clearly. I'm thankful to have a roof over my head and that I do have a job. This isn't the end of the world, right?

Saleslady: Absolutely not. I do have another product that I think could help. Honestly, it come down to exercising discipline. You will need to use this *Budget Master Snow Shovel*...and you'll need to shovel patiently and consistently to see results. It won't be easy, and you're going to use muscles and self-control that you forgot you had. There are no shortcuts--these bone-chilling bills won't melt away, but you can shovel out and you don't need to be snowbound in your debt.

Kelly: That looks hard, and time-consuming--and it will no doubt deprive me of some of my greatest joys. I love to shop.

Saleslady: You need to start now, before it gets so bad that you become snowbound in bankruptcy. If that happens, shopping deprivation will be the least of your worries. Use your *Budget Master* with this *Payment Plan De-Icer*, and start with the smallest patch of icy debt. Chip away at it with your shovel. Once you get through that small patch, you'll be encouraged, and it won't be long until you see the light at the end of the vortex.

Kelly: Well, I took your advice when that tornado was swirling, and that was a wise decision. I'm going to trust you on this, and see if I can avoid becoming completely trapped by this vortex. I'm going to wear my *Gratefulness Glasses* and take my *Contentment Comforter* into my hiding place and prepare myself for what may be a long winter of chipping away at the icy debt with the *Budget Master* and *De-Icer*.

Saleslady: Here's my card again. Next time you see a storm brewing, call me at "StormProofers, Unlimited, weatherizing the weary during the storms of life."

(Kelly heads to her hiding place)

Narrator: Bill, the craziest things has happened. A financial polar vortex is known for hanging around. The frigid air is taking its toll, but the temperatures are slowly climbing and a warm front is forecast to be approaching from the south. While the danger still exists in parts of the county, we have seen people taking aggressive measures to combat the effects of the vortex. Yes, Bill, I predict a thawing in the future with few casualties left in its wake. This is good news for Plano, Texas. This is Rayna Shine of KCCP signing off, and may your ten-day forecast be a sunny one.