

## CITADEL HIGH LAW DAY EVENT – MAY 1<sup>st</sup> – from 10AM to 11AM

### Opening sequence: No Talking

-Youth (**Sam**) sitting on knees playing with lego – (lights on) *PROP: LEGO*

-(light on) Youth with dirtbike and helmet – **Andrew** wearing his gear and holding his dirt bike helmet (lights off) *PROP: DIRTBIKE - OUTFIT*

-(light on) Youth wearing black graduation cape and cap standing - receiving diploma which is thrust in his hand by principal – **Jesse** wears grad cape – **Principal Morrison** (light off) *PROP- Robe and Cap & Diploma*

-(light on) Youth – **Jesse** - looking at screen where projected picture of gate with University sign above it and pay day loan on other side and then looking at MAP which he holds up to audience– ominous music (light off)

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### **Narrator/Laura:**

- ◇ **The Legal Information Society of NS** is “Putting You in the Driver’s Seat of Your Life”
  - ◇ **Today** you will be given a roadmap for navigating your future
  - ◇ **Ask Yourself:**
    - Where are you today?
    - Where do you want to be?
    - 1<sup>st</sup> think about your GOALS!
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## **SKIT 1**

Show - Student (John (**Sam**)) in room

Hear voice of mother (**Heather**) – John you forgot to take out the garbage, you need to pull up your grades, and start paying towards the grocery bill.

Hear voice of father (**Ezekiel**) – John you need to mow the lawn and you have to find a job.

Student (John (**Sam**)) standing in bedroom – WHY CAN'T I TAKE CONTROL OF MY LIFE?

John (**Sam**) lies down on bed (pillows propped up facing audience) *PROP – POOH Bed, Cover and Pillows*

Visited by the GODS of FINANCE – Mercury (**Robert**) & Hermes (**James**) (DRESSED IN TOGAS) – carrying caduceus (short staff entwined by 2 serpents and surmounted by wings) walk up on either side of sleeping John *PROPS: Sheets for Togas*

**Mercury** speaks to **Hermes** – Look at John, he thinks he is driving his life

**Hermes** – What young folly'

*Mercury wakes John up*

**Mercury** to **John** – We heard your cry John. We are the gods of finance come to help you see your way into your future

**John** – What do you mean?

**Mercury** – Well John you cried out that you wanted to take control– what does that mean?

**John** – Well, I, I....

**Hermes** - John, to take control you must be in charge - you must be independent

**Mercury** – Independent; that means standing on your own financially.

*Looks around*

Not mooching off your parents

**John** – Hey now....

**Hermes** - So we had a look at your work ethic \*cough\* or lack thereof. Here are some suggestions for the likes of you to financially live independently. Mercury?

**Mercury** – “You can find a goldmine “

*Walks quickly across stage in front of actors - (Ezekiel) with pickaxe and holding foolsgold)*

“or rob a bank”

*Walks quickly across stage from other direction than Ezekiel - (police (Rianne) shooting gun at robber (Andrew) with mask and holding bag)*

“or marry a rich partner” (**Nicole in wedding dress covered with money notes)**

*(projector – picture of glittering jewels and wedding)*

**John** – Okay! Okay! I get the hint. How about something that won’t see me in the penitentiary for the next 10 years, or something concocted out of a story.

**Mercury** – \*Sighs\* Well we may have a few duller concepts to consider

**Hermes** - \*Unfolds scroll\* *PROP - SCROLL*

Prioritize

Save

Spend sparingly

\*Hands to John\*

**John** – What’s this?

**Hermes** – This is your financial plan. Live by these words and you will never find yourself in debt.

**Mercury** – Plan your future and live worry free!

(MUSIC from LION KING – HAKUNA MATATA)

**Hermes** – “SAVE so you don’t have to work until you’re 100 , and, oh no, the Grim Reaper has decided to join the party”

**ENTER the GRIM REAPER (Jesse) – Narrator: The Taxman cometh –**

(he enters carrying a bag of money) *PROP: Black Robe with Scythe*

(MUSIC ACCOMPANIES)

**Jesse** speaks:

“DEATH & Taxes –

the only 2 certainties in life –  
we love those who don't plan their finances –  
they give so generously to the GOVERNMENT”

**John** - \*pales\* Yes, yes I get the message. Th..Thank you

EXIT GRIM REAPER, HERMES, MERCURY

LIGHTS GO OFF

John (**Jesse**) enters as if walking into kitchen

**Mom (Heather)** – “John, what are you doing up so early?”

**John** – “It's 10am mom, the days wasting. If I don't finish these reports I'll never get my masters at Harvard. And what will my boss say about that?”

**Mom** – “What boss? You don't have a job!”

\*Phone rings\* *SOUND EFFECT: PHONE RING*

**John** – “That would be them now. Sorry mom, have to get to my interview a half hour early. You'll find the down payment for this months groceries beside the fixed kitchen sink. And tell dad I'll take my bike until I have enough money to pay for my cars gas.”

EXIT JOHN

ENTER **DAD (Ezekiel)**

**Dad (Ezekiel)**– “Good morning, what did I miss?”

**Mom (Heather)** – “You'll never believe me. It's like some divine power finally got through to him.”

## SKIT 2

PROJECTED ON TO SCREEN: (MUSIC ROMANTIC PLAYS)

Soulmates r us - Find Your Match – and Live Happily Ever After *PROP - SIGN*

**Facing Audience but looking at each other smiling**

He (**Ezekiel**): I love your biting sense of humour

She (**Rianne**): I love your joie de vivre

He (**Ezekiel**) : I love your food

She (**Rianne**): I love your biceps

**Narrator (Laura)**: You may have found your soulmate in love but are your spending habits matched\$\$\$?

STARS IN THE EYES –

Light shines on **Rianne who says** “I’m dreaming of a large gorgeous home in the country” – Lights off

Light shines on **Ezekiel who says** “I’m dreaming of a cozy apartment downtown in the city near work” Lights off

Light on **Ezekiel** – ACTION: fills bottle with bills “It feels so good to save - like I must have about \$5,000 here”

(MUSIC - \$\$\$\$ from ABBA – Money, Money It’s Rich Man’s World)

Light on **Rianne** – “I get such a rush out of buying stuff” – ACTION: starts to empty bottle of bills

**Ezekiel** walks in on Rianne and goes to grab bottle – **Ezekiel says**, ‘What do you think you’re doing with my money?’

**Rianne** grabs back at bottle and says “What do you mean your money?”

Lights off

Light on **Narrator**: “Over 50% relationships break down over financial disagreements – make sure you talk about money while you are still feeling the love!”

“Different spending priorities mean “Living Unhappily Ever After”

## ***GAME WITH AUDIENCE PARTICIPATION***

**Narrator (Laura)** – “Are you ready to have your financial fitness tested?”

MUSIC PLAYS - JEOPARDY THEME

3 contestants (volunteers) come up on stage:

“Choose a category” (put hand in bucket and pull out paper)

Narrator )(Laura) reads what is on the paper and (gestures as if making a muscle) says “flex your fiscality – what can you tell us about finances and “ “?””

– (state category pulled out of bucket)

Contestant answers question

Narrator (Laura) refers to Category on this sheet and says – “Nice try – Financial maven “**Combien d’argent**” tells us that financial planning needs to consider “ state category” and ....”

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- ◇ **Banking** – debit cards, credit cards, student loans, mortgages
  - ◇ **Accommodations** – rent, own, mooch
  - ◇ **Personal Status** – clothing, trips, pets, children,
    - single, living together, married
      - Who gets what? what are you entitled to and what may you be responsible for?
  - ◇ **Cars** – second hand or new, Vehicle loan/lease payment, Maintenance servicing), Gas, Vehicle Insurance, Vehicle License and Registration, Parking
  - ◇ **Social Life** - -nightlife/pubs, club memberships, restaurants/dining out, tickets to sporting events/concerts, outdoor recreation, sporting gear, hobbies, movies, books, alcohol, tobacco

**Narrator/Laura** congratulates contestants and tells crowd all of their questions about financial planning can be answered at the LISNS Youth App – Under 25 Financial Help!  
[www.legalinfo.org](http://www.legalinfo.org)

### **SKIT #3**

Phil walks by and stops at storefront: - Sound JAWS MUSIC

*PROJECTED ON SCREEN*

*AD: PAYDAY Loans –simple, quick – SPECIAL OFFER for 1<sup>st</sup> time applicants: \$300 loan and pay only \$20 interest payable in 14 days.*

**Phil/Sam** walks in to clerk – “Sign me up for that \$300 offer – I need new clothes for a work interview and I’m short on money!” *PROPS: DESK, PAPER and PEN*

See shark fin swimming behind Phil (PROP – SHARK FIN)

**Clerk/Ezekiel:** speaking in warm tones, bright and cheerful or sounding disreputable (Loan Shark – )– “We are so happy to serve you – happiness is having money in your pocket” - Ask for all of the signatures you mentioned in practices

**Sign on Projector - 14 DAYS LATER PROP-SIGN**

**Light on**

**Phil/Sam:** “I didn’t get the job and I don’t have any money for my loan”.

**Clerk/Ezekiel:** “Don’t worry – you can keep paying off the loan as you can”

**Sign on Projector - 1 Year Later PROP - SIGN**

**Light on**

**Phil/Sam** opens the envelope – “I owe \$1,626!” How did this happen? This is crazy – criminal even. But I am going to pay off my debt!

**Sign on Projector - 15 Year Later PROP-SIGN**

**Phil/Sam** – “I did it – I finally paid off my payday loan – only \$15,000 later”

**Clerk/Ezekiel** – “See, we are here to help”

**Narrator:** “It certainly sounds criminal but it is legal. Phil ended up paying an interest rate of 542% per year on that \$20 interest amount.

Don’t let this happen to you! Inform yourself and beware of the fine print. Interest rates do matter.”

#### SKIT #4

**Mr. Street (James):** “It’s time to sell that 2005 car. It was great for getting Heather around when she was finishing high school but we just don’t need it.”

*Project on to screen picture of car: For sale: 2005 car - \$2,500*

**Chris/Jesse** recently started university and sees the car advertised for sale on Kijiji

**Chris/Jesse** - :Looking at his phone, “wow, this looks like a great car for me”

Calls on the phone - “Hi Mr. Street – can I come and see the car?” *looking happy and excited* - “this is my first car and I am so excited – okay I will drop by to see the car this afternoon”.

Lights off

Light on with **Chris/Jesse** and **Mr Street/James** together on stage

**Mr. Street/James** tells **Chris/Jesse** “everything was done on the car” and the car “drives like new”. Chris/Jesse gives Mr. Street the money and drives off in car.

Jesse: “Uh oh – what’s going on? **CAR STOPS** -

Narrator: “NEXT DAY” : Car being inspected by **mechanic/Sydney** – “Sorry Chris the car is leaking coolant, has worn tires, power steering leak, rusted bottom and fender and broken bumper. It will cost you more to fix it than it is worth”

**Chris/Jesse** is very upset – he phones **Mr. Street/James** who answers phone and **Chris/Jesse** says “the car you sold me is no good”.

**Mr Street/James** says “I am really sorry to hear that but I believed it was fine. After all my daughter drove the car for all of those years”.

**Narrator/Laura:** “This is a case of CAVEAT EMPTOR – **BUYER BEWARE!!**

If there is no written promise – there is nothing to go back on. Chris bought the vehicle “AS IS”

There is no legislation to protect someone buying a second hand vehicle from a regular person.

Car dealers are covered by the *Consumer Protection Act of NS* which provides some protection.”



**Narrator/Laura** – “Well now it’s time for our HOW OLD DO YOU HAVE TO BE QUIZ?”

“This is where we ask the question and the audience answers!”

“So let’s get started”

*INSERT QUESTIONS HERE – PROJECT ON THE SCREEN*

## SKIT #5

Jim (Jesse) and Jane (Nicole) are standing in the middle of the stage looking like they are talking to each other – facing audience

**Narrator/Laura** – “Jim and Jane are ready to leave home. They have been dating for 3 years and feel ready to move in to an apartment together as they start university. Jim has been working at a repair shop throughout high school and saved money that he keeps in a personal bank account. Jane spends her money as soon as she earns it but she knows she has to change her ways in university.”

**Jane/Nicole** says to **Jim/Jesse**: “ I am turning over a new leaf and will be contributing to the cost of the apartment”.

**Jim (Jesse)** says to **Jane/Nicole** “Oh, here is the landlord now”

**Landlord (James)** enters with a lease in hand and pen and approaches **Jim (Jesse)** – **Landlord (James)** says “Here is the one year lease ready for your signature” *PROP – LEASE AND PEN*

*Jim/Jesse has only a second hesitation before signing the one year lease and providing the damage deposit.*

Lights off

**Narrator/Laura** – “Shortly after they move in,”

**Jane/Nicole is standing on stage – Jim/Jesse enters with the dog/Max**

**Jim/Jesse** (decides to surprise **Jane/Nicole** with the gift of Max, a golden retriever, on her birthday). – “**Surprise Jane – Happy Birthday!!**”

**Jane/Nicole** *embraces Max* – “Oh Jim, he’s beautiful – I always wanted a golden retriever – thank you so much”.

Lights off

Lights on – Projector shows on screen – **MONTH 3 – PROP - Sign**

**Narrator/Laura** – “Jim is concerned that Jane has not yet offered any money towards the cost of rent and he feels he is paying most of the food and living expenses.”

**Jim/Jesse** (looking and sounding angry) – “Jane, this cannot go on – you have to start paying your fair share – on top of the cost of the dog, it’s all too much for me to afford!”

**Jane/Nicole** – throws up her hands

**Jim/Jesse** – “I have had it” – Phones the landlord – “I am ending the lease and I’m taking Max with me.”

**Jane/Nicole** – “Oh, no you don’t, Max is mine!”

*The scene closes with both Jane and Jim pulling on the dog’s leash while Jim is on the phone with landlord telling him he is ending the lease.*

**Narrator/Laura:**

- QUESTION: Max was a gift to Jane – Does Jim have a right to take Max back?

Answer: No – if a gift meets the legal elements of a gift – there was a clear intention demonstrated to give ownership to another person – then title passes to the person receiving the gift – Jane gets to keep Max

- QUESTION: Jim signed a one year lease – can he end it early? is Jane liable?

Answers:

(1) Jim cannot break a one year lease unless it is for a reason outlined in the Residential Tenancies Act – breaking up with your roommate does not meet the criteria.

(2) Jane is not liable as she did not sign the lease. The person or people who sign are legally liable.

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**CLOSING REMARKS BY LISNS ED – HEATHER de Berdt ROMILLY**