

Philadelphia Fringe Solo Show 'Human in the Loop' Gains Real-World Twist as Bank Enters FDIC Receivership

Autobiographical Philly Fringe show and Human-in-Command framework explore human agency, AI, grief, and institutional failure as the real-world story unfolds.

PHILADELPHIA., PA, UNITED STATES, August 28, 2026 /EINPresswire.com/ -- Philadelphia theater artist [Don Allen](#) is preparing to premiere his autobiographical multimedia solo performance, [Human in the Loop: Manual Override](#), at the 2026 Philadelphia Fringe Festival. But just weeks before opening, the real-life story behind the production took an unexpected turn.

On August 21, the Pennsylvania Department of Banking and Securities took possession of Tioga-Franklin Savings Bank, citing an “unsafe and unsound condition,” and appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.

Tioga-Franklin is the financial institution at the center of the foreclosure experience explored in *Human in the Loop*.

The 60-minute solo performance grew from Allen’s attempt to understand what had happened during that foreclosure. Surrounded by mortgage statements, legal records, conflicting explanations, and years of personal history, Allen began using artificial intelligence to help organize documents, reconstruct timelines, identify patterns, and distinguish documented facts from assumptions.

Rather than allowing AI to make judgments for him, Allen used the technology as a cognitive tool while retaining responsibility for interpretation and decision-making.

That experience ultimately led Allen to develop [Human-in-Command](#), a framework centered on a simple principle: AI can process; the human must remain in command.

“AI didn’t tell me what was true,” Allen said. “It helped me create enough structure to examine the evidence and make my own judgments. That distinction became the foundation of everything that followed.”

The resulting stage work combines live storytelling, prerecorded AI interaction, multimedia, music, movement, comedy, and autobiography. It moves through institutional conflict, family

history, the sudden death of Allen's longtime partner, Bill Heine, and the process of reconstructing a life after profound disruption.

The August 21 regulatory action does not establish or validate any specific claim arising from Allen's individual foreclosure. But its timing creates an unusual real-world intersection with a theatrical work already concerned with institutional systems, evidence, memory, and the difficulty of maintaining human judgment when confronted by overwhelming complexity.

"I thought I had already written the ending," Allen said. "Apparently, reality had another act."

Human in the Loop: Manual Override will have its world premiere at ComedySportz Philadelphia, 2030 Sansom Street, as part of the 2026 Philadelphia Fringe Festival.

Performances are scheduled for September 12, 19 and 26 at 9:00 p.m.; September 27 at 3:00 p.m.; October 3 at 9:00 p.m.; and October 4 at 3:00 p.m.

The production runs approximately 60 minutes.

Human in the Loop and the larger Human-in-Command project explore a question increasingly relevant far beyond the theater: As artificial intelligence becomes more capable, what responsibilities must remain fundamentally human?

Additional information about Human in the Loop, Human-in-Command, and Don Allen's work is available at themagicalmisterdon.com.

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