

MARY. Mrs Welch, I want to apologise... hello... hello... Oh, Mr Welch, I...

GEORGE (*grabs phone back*). What do you want, Mr Welch? ...No, let me tell *you* what I think about your wife.

MARY. George!

GEORGE. Will you get out and let me handle this? Okay, Mr Welch... that's just fine...any time you think you're man enough... Hello... Oh... (WELCH *has hung up.*)

MARY. George, what have you done?

GEORGE. What have *I* done?

We again hear the piano practice.

(*Shouting to child.*) Janie, haven't you learned that silly tune yet? You've played it over and over... Stop it! Stop it!

There is an ominous silence. GEORGE holds his head in despair. MARY watches, afraid for him. Then he seems to calm down.

I'm sorry, Mary. Tell Janie I'm sorry. Tell them all.

He exits. He is going to see POTTER. Over his journey we continue to see and hear MARY.

MARY. It's all right, Janie. Daddy's upset. You can practise now. (*She goes to the phone.*) Bedford two-four-seven, please. (*Under her breath.*) I love George. Watch over him tonight. Hello, Uncle Billy?

By this time GEORGE has reached the bank and has begun talking to POTTER.

GEORGE. I'm in trouble, Mr Potter. I need help. Through some sort of an accident my company's short in their accounts. The bank examiner's up there today. I've got to raise eight thousand dollars immediately.

POTTER. An accident, eh? There's a man over there from the DA's office. He's looking for you.

GEORGE. Please help me, Mr Potter. Can't you see what it means to my family? I'll pay you any sort of bonus on the loan... any interest.

POTTER. George, could it possibly be that there's a discrepancy in the books?

GEORGE. No, sir. There's nothing wrong with the books. I've just misplaced eight thousand dollars. I can't find it anywhere.

POTTER. You misplaced eight thousand dollars?

GEORGE. Yes, sir.

POTTER. Have you notified the police?

GEORGE. No, sir. I didn't want the publicity. I didn't want to spoil Harry's homecoming tomorrow...

POTTER (*snorts*). They're going to believe that one! What've you been doing, George? Playing the market with the company's money?

GEORGE. No, sir. No, sir. I haven't.

POTTER. What is it, a woman then? You know, it's all over town that you've been giving money to Violet Bick.

GEORGE. What?

POTTER. Why come to me?

GEORGE. You're the only one in town that can help me.

POTTER. I see. I've suddenly become quite important. What kind of security would I have? Have you got any stocks?

GEORGE. No, sir.

POTTER. Bonds? Real Estate? Collateral of any kind?

GEORGE (*pulls a folded a paper from his pocket*). I have some life insurance, a fifteen-thousand-dollar policy.

POTTER. Yes... how much is your equity in it?

GEORGE. Five hundred dollars.

POTTER. Look at you. You used to be so cocky! You were going to go out and conquer the world! But what are you now? A miserable little clerk crawling in here on your hands and knees and begging for help. No securities – no stocks – no bonds – nothing but a miserable little five-hundred-dollar equity in a life insurance policy. You're worth more dead than alive. I'll tell you what I'm going to do for you, George. Since the state bank examiner is here, as a stockholder of the Building and Loan, I'm going to swear out a warrant for your arrest. Misappropriation of funds, manipulation, malfeasance...

GEORGE is no longer listening. He leaves the office.

Go ahead, George. You can't hide in a town like this.

CLARISSA. I see...I see...money... it's just money. Well, that's a relief. At least it's nothing serious. Oh, but I suppose it is serious for George. Going to prison. Yes, that would be serious. But they wouldn't... a man like George... I mean, just for money. Oh dear, I guess they would. I'd forgotten what it's like down here... The time's getting close.

During this speech GEORGE has gone to Martini's bar and is now being helped out by MARTINI.

MARTINI. Why you drink so much, my friend? Please go home, Mr Bailey. This is Christmas Eve.

A man just about to enter the bar hears this.

WELCH. Bailey? Which Bailey?

MARTINI. This is Mr George Bailey, my good friend but he...

WELCH punches GEORGE on the jaw and sends him sprawling.

WELCH. Next time you talk to my wife like that you'll get worse. She cried for an hour. It isn't enough she slaves away teaching your stupid kids how to read and write you have to bawl her out!

MARTINI. You get out of here, Mr Welch.