GOWER. (Simultaneously with "I remember:") I remember all the times he would stay late after work and not ask a cent. The world needs more like George Bailey.

BERT. (Simultaneously with "George Bailey:") George Bailey never thinks about himself. I wouldn't have a roof over my head if it wasn't for him.

VIOLET. (Simultaneously with "if it...:") If it wasn't for him I would have given up long ago. All I think about is myself. I must have taken the last cent he had.

POTTER. (Simultaneously with "he had:") He had no sense of business, that George Bailey — Just like his father. None of the Baileys were ever businessmen. It's his own fault if he wasn't prepared for times like these.

BILLY. (Simultaneously with "for times...:") At times like these, I can't help but think it's all my fault. Help him, Father, it's me who's putting him through all this.

PETE. Something's the matter with Daddy.

ZUZU. Should we pray for him, Mommy?

MARY. Yes, Zuzu. Pray. Pray very hard.

(The praying continues in the background and fades away during the following.)

FREDDIE FILMORE / ANNOUNCER. The voices carry heavenward, and Joseph, the superintendent of angels, summons Clarence, an apprentice angel...

CLARENCE. You sent for me, sir?

JOSEPH. Yes, Clarence. A man down on Earth needs our help.

CLARENCE Splendid! Is he sick?

JOSEPH. No, worse. He's discouraged. At exactly ten-forty-five P.M. tonight, Earth time, that man will be thinking seriously of throwing away God's greatest gift.

CLARENCE. Oh, dear, dear! His life! Then I've only an hour to dress. What are they wearing now?

JOSEPH. You will spend that hour getting acquainted with George Bailey.

CLARENCE. Sir, if I should accomplish this mission— I mean—might I perhaps win my wings? I've been waiting over two hundred years now—and people are beginning to talk.

JOSEPH. What's that book you've got there?

CLARENCE. The Adventures of Tom Sawyer, sir, I was reading it when you sent for me.

JOSEPH. Oh fine book, excellent. Well, you do a good job with George Bailey, and we'll see about your wings.

CLARENCE. Thank you! Thank you!

JOSEPH. Now, if you're going to help George, you'll want to know a little something about him. Look: See the town?

CLARENCE. Why, yes. A group of young boys, sledding down a snow-covered hill and onto the ice... This is amazing!

YOUNG GEORGE. Yippee!!

CLARENCE. Who's that?

JOSEPH. That's your problem: George Bailey.

CLARENCE. A boy?

JOSEPH. That's him when he was twelve, back in 1919. Something happens here you'll have to remember later on.

YOUNG GEORGE. And here comes the scare-baby, my kid brother, Harry Bailey.

YOUNG GEORGE. I'm not scared.

ALL. (As BOYS, Ad lib, ala:) Come on, Harry! Attaboy, Harry!

HARRY, YIPPEE!!!

(SFX: Ice cracks, followed by water sloshing.)

YOUNG GEORGE. Help! Help!

CLARENCE. Oh, dear — Harry's fallen through the ice!

(SFX: Car horn, a car approaches.)

BILLY. George! George!

GEORGE. Uncle Billy?

BILLY. George, get in the car quick! Your father's had a stroke!

GEORGE. I'm sorry. I've got to go Mary.

(SFX: Car door opens and closes, then drives off.)

(MUSIC: Transition.)

JOSEPH. George's father died that night, Clarence. So of course, George couldn't go to Europe, but that fall, just as he was ready to leave for college, the directors of the Building and Loan held a meeting. They were going to appoint a successor...

ALL. (As BOARD MEMBERS, Meeting ad-libs underscore following scene.)

DR. CAMPBELL. I want the Board to know that George gave up his trip to Europe to help straighten things out here these past few months, and it was greatly appreciated. I think that's all we'll need you for, George. Good luck to you at school. I know you're anxious to make a train.

GEORGE. Yes, I have a taxi waiting downstairs.

POTTER. Mr. Chairman, I'd like to get to my real purpose. I claim this institution is not necessary to this town. Therefore, Mr. Chairman, I make a motion to dissolve the Building and Loan and turn its assets and liabilities over to the receiver.

ALL. (As BOARD MEMBERS, Crowd hubbub ad-libs.)

DR. CAMPBELL. It's too soon after Peter Bailey's death to discuss chloroforming the Building and Loan. It was his faith and devotion that are responsible for this organization.

POTTER. I'll go further than that. I'll say that to the public Peter Bailey was the Building and Loan.

UNCLE BILLY. Oh, that's fine, Potter, coming from you, considering that you probably drove him to his grave.

POTTER. Peter Bailey was not a business man. That's what killed him. Oh, I don't mean any disrespect to him, God rest his soul. He was a man of high ideals, so-called, but ideals without common sense can ruin this town. What does that get us? A discontented, lazy rabble instead of a thrifty working class. And all because a few starry-eyed dreamers like Peter Bailey stir them up and fill their heads with a lot of impossible hooey. Now, I say...

GEORGE. Just a minute. Now, hold on, Mr. Potter. You're right when you say my father was no business man. I know that. Why he ever started this cheap, penny-ante Building and Loan, I'll never know. But neither you nor anybody else can say anything against his character, because his whole life was... Why, in the twenty-five years since he and Uncle Billy started this thing, he never once thought of himself. Isn't that right, Uncle Billy?

BILLY. You got that right!

GEORGE. He didn't save enough money to send Harry to school, let alone me. But he did help a few people get out of your slums, Mr. Potter. And what's wrong with that? Why... Here, you're all businessmen here. Doesn't it make them better citizens? Doesn't it make them better customers? You...you said... What'd you say just a minute ago? ... They had to wait and save their money before they even ought to think of a decent home. Wait! Wait for what? Until their children grow up and leave them? Until they're so old and broken-down that they... Do you know how long it takes a working man to save five thousand dollars? Just remember this, Mr. Potter, that this rabble you're talking about...they do most of the working and paying and living and dying in this community. Well, is it too much to have them work and pay and live and die in a couple of decent rooms and a bath? Anyway, my father didn't think so. People were human beings to him, but to you, a warped, frustrated old man, they're cattle. Well, in my book he died a much richer man than you'll ever be!

POTTER. I'm not interested in your book. I'm talking about the Building and Loan.

GEORGE. I know very well what you're talking about. You're talking about something you can't get your fingers on, and it's