

BILLY. Well, well, well, Mr. Henry F. Potter. Come to the bank to deposit some more loot, huh?

POTTER. Sure, you old fool.

BILLY. How do you like the news in the paper, Mr. Potter? "Harry Bailey Wins Congressional Medal of Honor!" Just can't keep those Bailey boys down now can you?

POTTER. Let me see that newspaper.

BILLY. Here ya go.

(SFX: Newspaper thwack.)

BILLY. Sorry I can't chat you old thief. Gotta make a deposit.

(SFX: Footsteps.)

HORACE THE TELLER. Good morning, Mr. Bailey.

BILLY. Good morning, Horace. Here you are...deposit slip, bank book, and a very merry Christmas to you.

HORACE THE TELLER. You too, Mr. Bailey. Say, you've forgotten something, haven't you?

BILLY. What's that?

HORACE THE TELLER. You want to make a deposit?

BILLY. Well, certainly...

HORACE THE TELLER. Well it's customary to bring the money with you.

BILLY. It's gone! Where'd I put it! Where'd I put that money!!!

(MUSIC: Transition.)

JOSEPH. A terrible thing, Clarence, terrible. Uncle Billy couldn't find the money because the envelope with the eight thousand dollars was folded up in that newspaper he gave to old man Potter. At the same time as Billy started looking for the deposit, Violet came to visit George at the Building and Loan.

GEORGE. Oh, hello, Vi.

VIOLET. Suppose you're getting things set back at the house for the party tonight.

GEORGE. You know you're invited. What's wrong?

VIOLET. You see right through me, don't you?

GEORGE. How much do you need?

VIOLET. I hate doing this to you, George. But I won't be asking for any more after this.

GEORGE. You planning on robbing a bank, Vi?

VIOLET. I'm going to Manhattan.

GEORGE. What's in Manhattan?

VIOLET. Why, everything's in Manhattan... A new start, at least.

GEORGE. That's a big step, Vi. What's the matter with starting a new life right here in Bedford Falls?

VIOLET. Well, I'll be. Never thought I'd hear that from you, George Bailey. I thought you hated this place.

GEORGE. I did. But this town has a charm of its own.

VIOLET. You should give tours, maybe.

GEORGE. I'm just thinking of you, Violet. Manhattan's a big place to take on your own.

VIOLET. I've made a decision: There's a midnight train tonight, and I plan to be on it.

GEORGE. It takes a lot of character to leave your home town and start all over again. Here, here's some dough.

VIOLET. No, George, don't...

GEORGE. What do you want to do, hock your furs, and that hat? Want to walk to New York? You know they charge for meals and rent up there just the same as they do in Bedford Falls.

VIOLET. Yeah, sure...

GEORGE. It's a loan. That's my business. Building and Loan. Besides, you'll get a job. Good luck to you.

VIOLET. I'm glad I know you, George Bailey.

GEORGE. Say hello to New York for me.

VIOLET. Merry Christmas, George.

(SFX: High heels walking away.)

BILLY. George! George!

(SFX: Uncle Billy running in.)

GEORGE. Uncle... What's going on? The bank examiner's coming today, and I...

BILLY. "Today"?!