

MRS. LACK. Thank you sir. *(takes breath)* It's my husband sir you see sir. He's a good man sir, honest man sir. It's just – well there's no work sir and what with seven kiddies –

SCROOGE. Seven what – sorry?

MRS. LACK. Kiddies sir!

SCROOGE. Kiddies! *(chuckles knowingly)* Bit of a handful eh?

MRS. LACK. Oh yes sir. And what with it bein' Christmas –

SCROOGE. Did you say – Christmas?

MRS. LACK. Erm –

(He winks at CRATCHIT, who winds and sets off the phonograph.)

(Music [Phonograph]: "IT CAME UPON A MIDNIGHT CLEAR")

(MRS. LACK looks enchanted.)

SCROOGE. A blessed time indeed Mrs. Lack.

MRS. LACK. Oh yes indeed sir.

SCROOGE. Yet costly too methinks!

MRS. LACK. Oh yes sir, quite agree sir, yes indeed, indeed it is sir.

SCROOGE. Indeed indeedy Mrs. Lack.

(He laughs merrily. MRS. LACK laughs, CRATCHIT and the ACTORS laugh.)

So might I be correct in assuming a little advance might not go amiss?

MRS. LACK. *(not sure what he means)* Sorry – um – advance er –

SCROOGE. Lolly Mrs Lack!

MRS. LACK. Erm –

SCROOGE. Boodle! Spondulicks! Filthy lucre madam!

(MRS. LACK still none the wiser.)

SCROOGE. MONEY Mrs. Lack!?

(Music [Phonograph] Winds down)

MRS. LACK. Oh sir! (*stands and curtsies*) I wasn't wishin' to presume sir! But yes sir! Indeed sir! Thank you thank you kindly sir!

SCROOGE. Sit Mrs. Lack.

(*She sits.*)

'Tis nothing madam. 'Tis the duty of our trade after all. Us financiers. To help all those in need. That is what we are here for madam. 'Tis our sacred purpose. Is it not Mr. Cratchit?

CRATCHIT. Indeed it is sir.

MRS. LACK. (*shivering*) Thank you thank you sir!

SCROOGE. Cratchit!

CRATCHIT. Sir?

SCROOGE. Poor Mrs. Lack is shivering like a jelly in a hurricane! Light the jolly old fire, Mr. Cratchit!

(*CRATCHIT leaps off, returns with a roaring fire [or an ACTOR becomes the fire which CRATCHIT lights].*)

Nothing like a bit of jolly old warmth in the winter, eh Mrs. Lack?

MRS. LACK. (*rubbing her hands*) No indeed sir.

SCROOGE. So you see my dear lady you've come to the perfect person for your predicament. And with any luck Mrs. Lack you won't be Mrs. 'lack' any more! And all your little 'kiddies' will have full little tummies.

(*He laughs merrily. MRS. LACK, CRATCHIT and the ACTORS laugh merrily.*)

Mr. Cratchit if you please.

CRATCHIT. (*bows*) Very good sir.

(*CRATCHIT disappears off stage. He staggers back with an enormous box which he deposits heavily on the floor. SCROOGE takes a large jangling chain of keys from his waistcoat pocket. Finds the right key. Unlocks a padlock. Throws back the lid. A golden twinkling light shines out of the box.*)

(Music: "BARBASTELLA -- 'BATMAN BEGINS'" soundtrack)*

(MRS. LACK, CRATCHIT and ACTORS creep forward and peer inside. MRS. LACK nearly faints at the sight.)

MRS. LACK. Oh my oh my sir!

SCROOGE. So what shall we say Mrs. Lack? A pound?

MRS. LACK. *(swooning with excitement)* A pound! A pound would be just – oh sir –

SCROOGE. Or how about – *(takes a handful of coins)* – five?
(He casually lets them drop back into the box.)

MRS. LACK. FIVE!!! FIVE POUNDS SIR!!! Oh my! Oh my! Thank you sir thank you!

(He picks out five coins. Proffers them to MRS. LACK who reaches eagerly for them. At the last moment, he clamps them in his fist.)

SCROOGE. At what shall we say? One hundred percent? How would that be?

MRS. LACK. *(not understanding)* One hun – um –

SCROOGE. Forgive me, I'm so sorry. Did I not explain? I am referring to the interest madam.

MRS. LACK. Erm – sorry –

SCROOGE. I can hardly lend you five pounds for nothing. Can I Mr. Cratchit? *Can I!?*

(He glares at CRATCHIT and the furniture.)

CRATCHIT & FURNITURE. No sir no sir!

SCROOGE. But – seeing as it's Christmas – how about – *(weighs it up)* – two? Hundred? Per cent?

MRS. LACK. *(utterly lost)* Two hun – per – oh! Thank you! No! What? Er –

(MRS. LACK stands. [The ACTOR/CHAIR stretches with relief.])

* Please see Music Use Note, p. 3