

It's A Wonderful Life

(Drama) (1946)

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Major Characters

- George Bailey.....James Stewart
An honest good-hearted guy who has always wanted to travel all over the world, but who is not able to ever leave his small town of Bedford Falls in New York State, because of things that happen beyond his control.
- Mary Hatch.....Donna Reed
George's sweet and innocent girlfriend who eventually becomes his wife and the mother of their four children.
- Peter Baily.....Samual S. Hinds
George's dad, a good and decent man who is not a very good business man. He is the manager of the Bedford Falls Building and Loan, a business which loans money to working people so they can buy houses.
- Mr. Potter.....Lionel Barrymore
A very mean, disliked and powerful banker who controls much of the economy of Bedford Falls. He sees the Building and Loan as competition to his own businesses, and wants to eliminate it.
- Harry Baily.....Todd Karns
George's brother, who goes off to college while Harry stays in town to help run the Building and Loan.
- Uncle Billy.....Thomas Mitchell
George's Uncle and Peter's brother, who is a kind but nervous man who also works at the Building and Loan.
- Mrs. Baily.....Beluah Bondi
George's sweet and loving mother.
- Clarence.....Henry Travers
George's "guardian angel," who looks over and protects him when he faces his greatest life crisis. Clarence is an angel who has not yet helped enough people to "earn his wings."
- Mr. Gower.....H.B. Warner
The owner of the town drugstore where Harry worked as a young teenager.

Violet Bick.....Gloria Grahame
 A sexy young woman who had very much liked
 Harry ever since she was a young child.

Sam Wainwright.....Frank Albertson
 A friend of George and Harry who becomes a successful businessman.

Annie.....Lillian Randolph
 The Baily family maid.

George's friends

Ernie the taxi driver.....Frank Faylen
 Bert the policeman.....Ward Bond
 Nick the bartender.....Sheldon Leonard
 Mr. Martini the Italian immigrant.....William Edmunds

George's kids

Zuzu.....Karolyn Grimes
 Ruth.....Virginia Patton
 Peter.....Larry Simms
 Tommy.....Jimmy Hawkins

Plot Summary

This film is considered one of the true classics of American cinema. It is the story of George Baily, a wonderfully honest and decent young man who has always wanted to leave his small town of New Bedford, New York, in order to travel the world. Unfortunately, George is never able to go, for it seems that whenever he is about to, a new crisis or development keeps him in town. The film follows George from his childhood and teenage years in the 1920s, through the great economic depression of the 1930s, and on through the years of World War 2. This movie was made in 1946, just after the war.

The main problem for George is that as a young man, he ends up being responsible for running the family business, the New Bedford Building and Loan. For many working people in town, this company is the only hope that they will be able to buy a house, since the banks and many of the other local businesses are run or controlled by the evil Mr. Potter. Potter is not interested in lending money to poor people, since he prefers that they be stuck renting the horrible apartments that he also owns.

Although George never gets out of town, he does marry a wonderful wife and has a beautiful home with four healthy kids. One day though, crisis strikes when Uncle Billy loses \$8,000 dollars of the company's money, and George suddenly faces "bankruptcy, and scandal and prison." The situation gets so bad that

George actually considers committing suicide, but then he meets Clarence, his wonderful “guardian angel.” With great difficulty, Clarence is able to slowly convince George that his life is still worth living, and that in fact, the most valuable things in life have little to do with money.

Some Words and Expressions that You May not Know

Clarence the angel learns about George Bailey’s childhood, and how he saved everyone from his brother to his boss.

Give him a break, God.

“To give a person a break” is to help them, usually by giving them an opportunity to help themselves get out of trouble.

I love him, dear Lord.

Another word for God.

Yes, tonight’s his **crucial** night.

A good word for extremely important.

You know, he’s got an IQ of a rabbit.

“IQ” stands for “intelligence quotient,” which is a measure of how smart a person is (It is based on a widely used but controversial test).

But he’s got the faith of a child. Joseph, send for Clarence.

Another word for belief or trust, often used in a religious context.

A man on earth needs our help. :: Splendid, is he sick?

An old-fashioned word for excellent, often used when hearing good news.

Look, I’ll help you out. Now concentrate.

“To concentrate” is to think about something with great seriousness.

This is **amazing**.

An alternative to unbelievable, often used when something causes great wonder or surprise.

Hee-Haw!

The sound made by a donkey, and a dated expression which shows that the speaker is joking. Never used now, but common in this film.

Here comes the scare baby, my kid brother, Harry.

“A scare baby” is a child’s way of describing a person who is afraid to do something. In this context, a “kid” brother is a younger one.

Come on, Harry, go faster!

The greatest and most versatile phrasal verb in English, often taking on the meaning of the words that follow. In this case, “go faster!”

He caught a bad cold which infected his left ear.

“To infect” is to put a virus or disease into a part of the body.

It was weeks before he could go back to his after school job at old-man Gower’s drugstore.

Note that many older children worked (and still work) at part time jobs after school is over. Also note that Mr. Gower was in fact an old man, but you wouldn’t refer to him as that today.

That’s Harry F. Potter, the richest and meanest man in the county.

A person who is “mean” is cruel or unkind. A “county” is a political division of a state, which is usually much bigger than a city.

Wish I had a million dollars! Hot dog!

“Hot dog” is an expression that is much loved in this film, but no longer used today. It means something like “Let’s hope for the best.”

Two cents worth of shoelaces.

The strings that hold shoes on your feet.

Made up your mind yet? :: I’ll take chocolate.

“To make up one’s mind” is to decide between two or more choices.

Say brainless, don’t you know where coconuts come from?

“Brainless” is a cute little insult, but probably never used today.

Only us explorers can get it; I’ve been nominated for membership in the National Geographic Society.

To be “nominated” for something is to be officially accepted or appointed. The National Geographic Society is still a well known organization devoted to the exploration of countries and cultures throughout the world.

Is this the ear you can’t hear on? George, I’ll love you to the day I die.

Today, you would ask if this is the ear you can’t hear *out of*, not *on*.

I’m going exploring some day, and I’ll have a couple of harems and maybe 3 or 4 wives.

A “harem” is a house in which women live, often in order to serve the sexual desires of a rich or powerful man. This is a funny thing for a 12 year old boy to be saying!

You're not paid to be a canary.

A type of bird known for talking and whistling.

[Written]-----Your son Robert died of influenza. Stop.

"Influenza" is a dangerous form of the flu. Note that in wire communications, the word stop was often used to end a sentence.

Take those capsules over to Mrs. Blaine.

A "capsule" is a small pill-sized container for medicine.

They have diphtheria, haven't they?

Another deadly disease which makes it difficult to breathe.

Baily Brothers Building and Loan Association.

This is the Baily family business, that loans working people money so that they can buy and build houses. Although much romanticized in the film as an alternative to the uncaring and powerful banks, it looks a little like a modern Savings and Loan, which today are very similar to banks.

Captain Cook, where are you heading?

"To head" someplace is simply to go in that direction (Captain Cook was a famous 18th century British explorer).

I got to see pop.

"Pop" is a common slang word for dad. Note that in rapid speech, the "have" is dropped from "have got to" (meaning "must").

Bank Examiner.

A bank examiner is an official of the government that makes sure that the bank's records are in order, and that they don't lend out more money than they can do so safely.

Just 30 short days, Mr. Potter. I'll dig up that \$5000 somehow.

"To dig up" money is to find it by looking for it in any possible place.

Have you put any pressure on these people of yours to pay their mortgages?

An important word in business, and for all people trying to buy a house! A "mortgage" is the loan one gets from a bank in order to buy the house, with the understanding that the bank can take it back if the buyer can not make his mortgage payments.

A lot of these people are out of work! :: Then foreclose!

When a bank "forecloses" on a house, it forces the owner to leave if he can no longer make their loan payments. A powerful and hated verb!

Are you running a business or a charity ward?

An organization to help poor people feed and shelter themselves.

What makes you so hard-skulled?

An old expression for a person who is stubborn or mean.

I suppose I should give it to miserable failures like you and that idiot brother of yours.

In this context, “miserable” means pathetic, or somebody who is pitiful, though it usually means somebody who is very unhappy. An “idiot” is a common insult meaning stupid, and is both a noun and adjective.

Where’s Mrs. Blaine’s box of capsules? What kind of tricks are you playing?

In this context, “tricks” refers to actions that involve lies, cheating or types of manipulation.

Why didn’t you deliver them right away?

The most common way of saying immediately.

You’re hurting my sore ear.

If a body part is “sore,” it hurts because it has been injured or overworked.

I won’t tell a soul or hope to die, I won’t!

A “soul” is the spiritual or non-physical part of a person, though here it just means a single individual. This is George’s way of promising Mr. Gower that he won’t tell anyone that he (Gower) accidentally gave his patients poison.

George grows into a young man and prepares to see the world.

An overnight bag, genuine English cowhide...fitted up with brushes, combs...

“Genuine English cowhide” is what we would probably call today real (English) leather. If a bag is “fitted up” with brushes, it includes them.

George Baily? You mean the kid who had his ear slapped by the druggist?

“To slap” someone is to hit them with an open hand (not a fist).

I see, a flying carpet.

A magical form of transportation, popular in Arabic culture and American TV cartoons!

I don’t suppose you’d like this old second hand job.

“Second hand” is another way of saying used, or pre-owned.

Now you’re talking! Gee whiz, I could use that as a raft in case the boat sunk.

The first sentence is still a used way of showing approval or agreement. “Gee Whiz” is a way of showing surprise, concern or other emotion. A “raft” is a tiny boat, often made of rubber.

That's my trick ear; It sounded like you said "**no charge.**"

In this case, George's "trick ear" is the one in which he can't hear.

"No charge," two truly glorious words, is a common way of saying free.

A little present from old man Gower; He picked it out himself.

"To pick out" a gift is to select it from many possibilities.

A cattle boat?! OK, I like cows.

"Cattle" is a way to refer to a group of cows.

George, don't take any plug nickels.

A dated expression warning people not to be cheated or tricked, especially when travelling. A "plug nickel" is a fake nickel (5 cents).

I'm a rich tourist today. How about driving me home in style?

To do something "in style" is to do it with elegance or grace.

Hop in, your highness.

"Hop in" is another way to tell someone to get in a car or vehicle.

"Your highness" is the ridiculous way that people are supposed to address kings and queens.

Hello, Violet. That's some dress you got on there.

Note that the use of "some" before a noun can imply that the noun is very attractive or worthy of notice ("That's quite a pretty dress").

Well, if they were all girls, there wouldn't be any...Oh, never mind.

A common way of saying you've just decided that you don't want to continue talking about what you were just saying.

Aren't you going to finish dressing for your graduation party? :: I don't care, it's George's tux.

In this case, the "graduation party" refers to a party to celebrate the completion of High School. A "tux" is a way of referring to tuxedos, the very formal and expensive jackets men often wear to weddings.

If you lay a hand on me, I'll hit you with this broom.

"To lay a hand on" someone is simply to touch them.

A "broom" is an everyday tool used for sweeping floors.

My last meal in the old Baily boarding house.

A "boarding house" is a community house where people pay rent for a room and basic meals.

You look tired. :: Oh, I just had another tussle with Potter.

A "tussle" is a fight, or in this case, a heated argument.

I thought that when I put him on the Board of Directors, he'd ease up a bit.
 The "Board of Directors" are the people who meet every few months to help guide a company's general direction and policies. "To ease up" is to relax or reduce pressure. "A bit" is a common way of saying a little.

What's eating that old money grubbing buzzard, anyway?
 In this context, if something is "eating" a person, it is bothering them. A person who is "money grubbing" is constantly thinking of ways to make as much money as possible. A "buzzard" is a big bird that eats the dead bodies of other animals (and an old-fashioned insult!).

No gin tonight son, not one drop.
 A type of very strong liquor.

I acted like that when I graduated from high school? :: Pretty much.
 A good alternative to "more or less."

We have that all figured out. Harry will take my job, work for four years, and then he'll go.
 "To figure out" a problem is to think about it, and then solve it.

You were born older, George.
 This is George's dad's way of saying that George is more emotionally mature than his brother Harry.

I want to build things, design buildings, plan modern cities.
 These are the kind of things that an architect would want to do, though George never says that he actually wants to be an architect.

You're still after that first million before you're 30? :: I'd settle for half that in cash.
 "To settle for" something is to accept it, even though you would prefer something better. In this context, "in cash" means money in the bank, as opposed to assets like stocks and real estate (houses).

I couldn't face being cooped up for the rest of my life in a shabby little office.
 To be "cooped up" is to be stuck in a small and uncomfortable place, just like chickens in a chicken coop. "Shabby" is an excellent adjective that means poor and old, or in need of replacement.

It's this business of nickels and dimes and spending all your life figuring out how to save three cents on pipe.
 Put here to remind you of US coins: Penny, nickel, dime, quarter.

We're doing something important; We're satisfying a fundamental urge.
 A "fundamental urge" is another way of saying a basic desire or goal.

It's deep in the race for a man to want his own roof and walls and fireplace.
 Peter's way of saying that every person wants to own their own house.

I've been hoarding pennies like a miser here.

"To hoard" something is to collect it, in fear that it may soon be hard to get. A "miser" is a very cheap person who saves every penny.

I just feel like if I didn't get away, I'd burst.

"To burst" is to explode or break open, in this case, emotionally.

This town is no place for any man, unless he's willing to crawl to Potter.

"To crawl" is to move on hands and knees, like a baby. This is Peter's way of saying that it's hard to be independent from Potter's power.

It's about time one of you lunkheads said it.

An old-fashioned, silly and never used insult word for a stupid person.

The Bailey brothers celebrate at Harry's High School graduation party, and George meets Marry for the first time.

I'm going to put him through college.

"To put a person through college" is to pay their expenses so they can study and eventually graduate, rather than work.

Well freshman, it looks like you're going to make it after all.

The "freshman" year of college is the first year, followed by sophomore, junior and senior years.

I got to make some dough, first.

An old-fashioned but occasionally still used slang word for money.

We need great ends like you, not broken down old guys like this one.

This is Sam's way of saying the school needs great athletes. An "end" is a player in football, and if someone is "broken down," they are too physically weak or out of shape to play sports.

Putting a pool under the floor was a great idea; Saved us a building.

In this case, a way of saying "we didn't have to build another building."

Hello Violet; What am I bid?

The words used in an auction, when the auctioneer wants to know what people are willing to pay for a product.

Come on, be a sport. Just dance with her one time, and you'll give her the thrill of her life.

If you tell someone to "be a sport," you're telling them to be nice and cooperate. A "thrill" is a sudden feeling of great excitement or pleasure.

Some guy trapped me, and if not for that, the race would've been a cinch.
A curious and still used word for an easy victory or accomplishment.

Hey, this is my dance! :: Oh, why don't you stop annoying people?!
"To annoy" someone is to bother or irritate them.

The Big Charleston Contest.
The Charleston was a very popular type of dancing in the 1920s.

Those not tapped by the judges will remain on the floor.
"To tap" someone is to touch them gently.

Did you know that the button behind you causes this floor to open up, and did you further know that George Baily is dancing right over that crack?
In this context, further is another way of saying "in addition."

I told Harry I though I'd be bored to death; You should have seen the commotion in that locker room.
"Commotion" is great and noisy excitement or confusion. The "locker room" is where players go to shower after a high school football game.

I guess I'm not quite the football type.
Note this grammatical construction, which refers to the type of person who plays football, or whatever the noun happens to be

Too young or too old? :: Just right, your age fits you.
If something "fits" a person, it is just right for them (Note that this can apply to a person's clothes, age or almost anything else).

You make a wish and break some glass.
You gotta be a pretty good shot, nowadays.
A person who can shoot a gun accurately, or in this case, throw rocks accurately and hit what they're aiming at.

I'm shaking the dust of this crummy little town off of my feet, and I'm going to see the world!
"Crummy" is a sad adjective meaning poor, dirty, or even miserable.

Then I'm going home, back to college to see what they know, and then I'm going to build things.
This is one of the funnier lines about the value of higher education.

I'll build airfields and skyscrapers that are 100 stories high.
The word for very tall office buildings.

What did you wish? Do you want the moon? Just say the word, and I'll throw a lasso around it and pull it down.
A "lasso" is a rope tied in a large circle at the end that can be used for pulling cows (or in theory, the moon).

Then you could swallow it and it would all dissolve, and the moonbeams would shoot out your fingers and toes.

This is George's way of being poetic. "To dissolve" is to melt into liquid, or break up completely. A "moonbeam" is a ray of moonlight.

Why don't you kiss her instead of talking her to death?

"To talk a person to death" is to talk so much that they get bored.

Youth is wasted on the wrong people.

A classic line, and probably one that many old people agree with!

Oh, I give up. Where are you?

"To give up" is a key phrasal verb meaning to surrender or stop trying.

Gazunteit!

A German word that means "bless you," used by some in English after a person sneezes.

I'll call the police. :: They're way downtown, and they'd be on my side, too.

"To be on someone's side" is to support them against someone else.

I'll make a deal with you, Mary.

"To make a deal" is a common way of saying to come to an agreement.

George's trip to Europe is cancelled as a crisis strikes the family, and he soon learns that it's up to him to save the Building and Loan.

George, come on home, your father's had a stroke.

A "stroke" is sudden and severe illness in the brain which can prevent the person from controlling his muscles.

That's all we'll need you for. I know you're anxious to make a train.

"Anxious" is an important word meaning nervous or worried.

I want the Board to know that George gave up his trip to Europe to help straighten things out these past few months.

The "Board" is a short way for referring to a company's Board of Directors. In this case, "to straighten out" a situation is to fix it.

The real purpose of this meeting is to appoint a successor to our dear friend, Peter Baily.

A "successor" is a person who replaces another who has left or died.

I make a motion to dissolve this institution and give its assets and liabilities to the receiver.

This is Potter's way of officially proposing that the Building and Loan be permanently closed down. A "motion" is an official proposal. "Assets" are the things of value (stocks, cash, land, etc) that a company owns, while "liabilities" are the debts that they owe. A "receiver" is a legal term for a person chosen by a judge to distribute the property of a business that is going to be closed down.

I'm sure the whole board wants to express it's deep sorrow at the passing of Peter Baily.

"Sorrow" is an interesting word meaning great emotional pain.

"To pass away" is to die, and thus a person's passing is their death.

That's fine coming from you, considering you probably drove him to his grave.

"To drive a person to their grave" is to make them so crazy or miserable that the person actually dies.

He was a man of high ideals..... but ideals without common sense can ruin this town.

"High ideals" are high morals or values, often in which the concerns of poor and powerless people are thought to be important.

Take this loan to Ernie Bishop, the fellow who sits around all day on his brain, in his taxi...

Note that you can start a sentence with "Take" as a way to mean "For example, look at....."

I handled that, and I can personally vouch for his character.

"To vouch for a person's character" is to claim that you know the person well, and can promise they are honest and have good morals.

If you shoot pool with some employee here, you can come and borrow money here.

In this case, "pool" is the table game known as billiards, in which players use sticks to push marble balls into side pockets of the table.

What does this get us? A discontented lazy rabble instead of a thrifty working class.

The words of a true capitalist ass! "Discontented" is an old word for unhappy, and a "rabble" is a rarely used word for a loud or angry group or mob. A "thrifty" person is one who spends money carefully.

All because a few starry-eyed dreamers like Peter Baily stir them up and fill their heads with a lot of impossible ideas.

A "starry-eyed dreamer" is an idealistic person who thinks the world can be a better place. "To stir up" a person is to excite or agitate them.

He did help a few people get out of your slums...and get a decent home.

A “slum” is a poor neighborhood with dirty and unrepaired houses.

People were human being to him, but to you,
a warped, frustrated old man, they’re cattle.

A person who is “warped” has perverted or sick values, such as an obsession with making money, no matter how much others suffer.

In my book, he died a richer man than you’ll ever be.

An interesting expression that means “In my opinion...”

You’re talking about something you can’t
get your fingers on, and that’s galling to you.

If something is “galling,” it is extremely frustrating or annoying.

This town needs this measly institution, if only to have some
place where people can go without crawling to Potter.

“Measly” is a good little word meaning small or unimportant.

Sentimental hogwash! I want my motion acted on!

Something that is “sentimental” appeals to the emotions like sympathy.

“Hogwash” is an old word for lies and nonsense, but is rarely used today because most people would say bullshit instead.

We’re being voted out of business after 25 years. Easy come, easy go.

An expression which says that with life in general, things that seem to appear and even stay for a long time can also easily disappear.

George, they voted Potter down! They want to keep it going!

“To vote down” a person or motion is to vote against it.

They’ve got one condition; They’ve appointed George as executive secretary.

In this case, a “condition” can be a requirement. An “executive secretary” is a top officer of a business or company.

Let’s get this straight! I’m going to school.

“This needs to be perfectly clear.....”

Uncle Billy, he’s your man! :: They’ll vote with Potter, otherwise.

“Otherwise” is a good word meaning “if the opposite happens.”

He gave his school money to his brother and sent him to college.

Harry became a football star and made 2nd team all American.

An athlete who is “all American” is usually one of the best players in the sport (in this case, in college football).

“Wanted: Man with Engineering Experience...”

“Wanted” is the way classified advertisements looking for workers used to start, though this is much rarer today.

Anchor chains, plane motors and train whistles.

“Anchors” are the large metal pieces that keep ships from floating away in a harbor. “Whistles” are devices that make a high sound when passing through them, and train whistles let people know that a train is coming a minute or so before it actually arrives.

***Harry returns from college as a married man,
and soon George and Mary also decide to marry.***

I wired you that I had a surprise; Meet the wife! :: What do you know! A wife!
“To wire” a person by telegram was much more common 50 years ago.
In this context, “what do you know” is one to say “what a surprise!”

What’s a pretty girl like you marrying this two headed brother of mine?
Note the similarity with the standard line that a guy will ask a girl in a bar: “What’s a nice girl like you doing in a place like this?”

It’s purely mercenary; My father offered him a job.
If something is “mercenary,” it is done to get money or other reward.

You’ve been holding the bag for 4 years; I won’t let you down.
“To let somebody down” is to disappoint them. Very common.

My father wants Harry to start in the research business; He’s a genius at research.
Today, people research or study special fields (such as the oil business), but they don’t generally say that they are in the research business.

How do you like her? :: She’s swell!
A fun but very old-fashioned word for great, wonderful, etc.

She’ll keep Harry on his toes. :: She’ll keep him out of Bedford Falls, anyway.
“To keep someone on their toes” is to keep them busy or alert to possible problems.

Sam’s crazy about Mary.
When a boy is “crazy about” a girl, he likes or loves her very much.

She lights up like a firefly whenever you’re around.
George’s mom’s way of telling him that Mary likes him a lot.

All is fair in love and war.
A famous expression which means that any seduction or other action designed to get a person to like you is considered acceptable.

Yes, I can see right through you to your back collar button; Trying to get rid of me?

In this context, “to see through” somebody is to see what they really feel, and not just what they may be saying. “To get rid of” someone is to make them go away, in this case because George’s mom wants George to go out and find a good wife.

I think I’ll go out and find a girl and do a little passionate necking.
“Passionate” is a powerful adjective that means filled with strong emotion. “To neck” is a very old-fashioned way of referring to kissing, petting and perhaps other sexual activities, though now it is more likely to be called making out or fooling around.

I think I got a date, but stick around fellas, just in case.
“To stick around” means to stay where you are, and “fellas” is an old word for guys (and a variation of the British word, fellow).

Hey, what gives?
A very dated way of saying “What’s happening?”

Are you game, Violet? Let’s make a night of it!
Let’s go out in the fields, and take off our shoes...
If someone is “game” to do something, this means they’re willing to do it.
“To make a night of” something is to pass the whole night doing it.

Everyone will be talking and they’ll be a terrific scandal.
A less popular but still useful alternative to fantastic or great.

What are you doing? Picketing?
“To picket” is to walk back and forth while carrying a sign, either to protest something or show you are part of a worker strike.

I guess I was homesick. :: For Bedford Falls?!
The feeling of wanting to be back at home when you’re away from it.

Would you rather leave? :: No, I don’t want to be rude.
A good alternative to impolite or ill-mannered.

Of course I like her; She’s a peach!
A very dated way of saying she’s great. Today, boys would be more likely to say that she’s a catch.

It’s great to hear your voice again; That’s awfully sweet of you.
A surprisingly common adverb which means very.

Hey, a fine pal you are! What are you trying to do, steal my girl?
A “pal” is an old but still used word for friend or buddy.

Remember, you told me about making plastics out of soybeans?
 Note the use of both plastics and soybeans, two products that are still seen as huge business opportunities.

Well, dad snapped up the idea and he is going to build a factory out of Rochester.

“To snap up” an idea is to quickly take it in order to use it before others do (Rochester is a big city in Northern New York State).

You remember that old tool and machinery works?

Tell your father that he could get that for a song.

A “tool and machinery works” is a type of factory that made industrial tools. To get something “for a song” is to buy it very cheap.

Mary, you’re in on this too.

To be “in on” something is to be involved in it.

I want you to put every cent you got into our stock, do you hear?

Another line from this film that sounds like what millions of people sound like today (especially in Silicon Valley).

This is the biggest thing since radio, and I’m letting you in on the ground floor.

“The ground floor” is an important term in investing, referring to the possibility of buying stock in a company when it is still cheap and unknown. A good way to get rich.

Tell him I’m giving you the chance of a lifetime.

A common expression for a truly great or unique opportunity.

Annie, were just two old maids now. ∴ **Speak for yourself**, Miss B.

If someone says something about you while using the pronoun “we,” and you disagree with what is said, these are the words to use!

Bert the cop sent this over.

A “cop” is a very common slang word for a policeman.

Count on it, Mary! I feel like a bootlegger’s wife.

“To count on something” is to be able to depend on it happening.

A “bootlegger” was a person who produced and sold beer and other alcoholic drinks when it was illegal to do so, in the 1920s.

***Harry and Mary must cancel their
 honeymoon, as a banking crisis hits Bedford Falls.***

I've never really seen one, but that has all the earmarks of being a run.

An "earmark" is any identifying feature or characteristic. Here, a "run" is short for a bank run, which is the situation where people panic and demand their money from their bank before there is no money left.

This is a pickle, George.

A funny word to use for a very difficult situation or problem.

All I know is that the bank called our loan.

When a bank "calls a loan," it demands to get paid back immediately what it has lent out.

George, there is a rumor around town that you've closed your doors.

A "rumor" is gossip or talk on the street, which is often untrue.

Police! What for?! ; Well, mobs get pretty ugly sometimes.

A "mob" is a loud and often angry or violent group of people, who are often determined to destroy property.

I'm going all out to help you in this crisis.

"To go all out" for someone is to do all you can to help them.

I have just guaranteed the banks sufficient funds... :: He just took over the banks!

"Sufficient funds" simply means enough money. "To take over" a bank or other business is to buy or take control of it.

Tell them to bring their shares over here and I will pay them 50 cents on the dollar.

"Shares" are another word for a stock or bond, and if you are willing to accept only "50 cents on the dollar," it is probably because you are worried you'll never get the true value back.

You never miss a trick, do you, Potter?

George's way of telling Potter that he is tired of Potter always taking advantage of people's fear and desperation.

You're thinking of this place all wrong, as if I had the money back in a safe. Your money is in Joe's house, and the Kennedy house...

A reference to "safe-deposit boxes," where customers keep their own valuable items, literally within the bank. This is George's way of telling people that the money of the Build and Loan is safe, but not immediately available.

What are you going to do? Foreclose on them?

"To foreclose" is to take legal possession of a house if the owners can not make their loan payments.

I got 242 dollars! 242 dollars isn't going to break anybody.

Here, "to break" someone is to cause them to lose all their money.

If Potter gets a hold of the Building and Loan, they'll never be another decent house built in this town.

"Decent" is a useful adjective meaning good, respectable, etc.

He's after us...because were cutting in on his business. That's why!

In the Capitalist market, "to cut in on" another company's business is to take business away from them by competing strongly.

He wants to keep you living in his slums and paying the kind of rent he decides.

George's passionate explanation for why it is important that the Building and Loan survive, in order to offer an alternative to Potter.

Have you forgotten what he charged you for that broken down shack?

Anything that is "broken down" is in very bad condition. In this case, a "shack" is most likely a tiny and dirty one room apartment.

He's picking up some bargain!

A "bargain" is a very good buy or value.

We can get through this all right.

"To get through" a crisis is to survive it.

Here's \$2,000! This will tide us over until the bank reopens.

"To tide over" a person until a later time is to help them survive.

\$20! Now you're talking! Thanks, Ed.

A great and still used expression which means "Now you are saying things that I like!"

I can get along with \$20 all right.

In this case, "to get along" means to survive OK.

5-4-3-2-1 Bingo!

A silly and dated word that a person will scream when time runs out.

We're gonna make it! They'll never close us up today!

If banks could stay open without running out of money, then the government would not close them down.

We still have 2 bucks left!

A very common slang word for dollars.

We're a couple of financial wizards! Those Rockefellers!

"Wizards" are very smart people. The Rockefellers were America's richest family up until the 1960s.

*George and Mary grow their family as the war comes home
while Potter thinks of a way to finally beat the Baileys.*

Holy mackerel, I'm married! Where's Mary?

A very old-fashioned way of expressing great surprise or excitement.

Liver pills? Who wants to see liver pills on their honeymoon?

"Liver pills" were popular medicines in the 1930s. A "honeymoon" is the vacation that a newly married couple take after their wedding.

He's the groom, idiot! This is their honeymoon.

The "groom" is the man who is getting married in a wedding (while the bride is the woman he's marrying).

Bread, that this house may never know hunger.

A poetic way of celebrating the building of a new house.

And wine, that joy and prosperity may reign forever.

"Prosperity" is an important word in economics meaning good fortune and material success. "To reign" is to rule over, like a king.

Mr. Potter, it's no skin off my nose, because I'm just your rent collector, but you just can't laugh off this Bailey Park anymore.

"It's no skin off my nose" is an old expression that means "It doesn't hurt me personally." And to "laugh off" something is to not take it seriously, which Potter was doing with the new homes at Bailey Park.

Look at it today! Dozens of the prettiest little homes you ever saw, 90% of them owned by suckers who used to pay rent to you.

A "sucker" is a widely used word for a fool or stupid person.

The local yokels are making with those David and Goliath wisecracks.

A "yokel" is a naïve or uneducated person, probably from the country, but this word is never used anymore. "David and Goliath" are the two famous characters in the Bible that symbolize how a much weaker person can defeat a much stronger one. A "wisecrack" is a joking reply.

The Baileys were chumps; Every one of those homes is worth twice as much as it cost the Building and Loan to build it.

Another word for a fool, although this is much less common.

The Baily family has been a boil on my neck long enough.

A "boil" is an infected bubble under the skin, but this expression, meaning a problem, or more colloquially, a pain in the ass, isn't used.

Still got the nose to the old grindstone?

A “grindstone” is a rock which is used to sharpen knives. This is a way of asking somebody if they’re still working very hard.

I offered to let George in on the ground floor in plastics and he turned me down cold! :: **Don’t rub it in!**

“To turn an offer down cold” is to completely reject it. “Don’t rub it in” is a good expression that is used when a person is feeling bad, perhaps because of a stupid decision they made, and they don’t want you to make them feel even worse.

I am an old man and most people hate me, but I don’t like them, so that makes it all even.

“To make it even” means to balance things in general, or perhaps to get revenge for what someone has done to you. This is Potter’s generally sick view of life.

You know that I run practically everything in this town, except the Baily Building and Loan.

Note that “to run” can mean to own or control.

You have beaten me...and that takes some doing.

“That requires a lot of effort.”

During the Depression, you and I were the only ones who kept our heads.

“The Depression” is the great economic crisis of the 1930s. “To keep one’s head” is to stay calm and not panic, especially during a crisis.

Most people say you stole all the rest. :: The envious ones, the suckers.

A person who is “envious” of someone else wants what they have.

I have stated my side very frankly.

“To state” something is to say or declare it. To do it “frankly” is to do it with complete honesty (Frankly is often used to start a new sentence).

You make 45, and after paying your bills, you’re able to save 10, if you skimp.

“To skimp” is to save as much money as possible. Note the number of dollars that people were making back in 1940!

George Baily is....an intelligent, smart and ambitious young man.

“Ambitious” is a useful adjective to describe a person who tries hard to achieve many things, including making lots of money.

He’s a young man who has to watch his friends go places...because he’s trapped into fritting his life away playing nursemaid to a lot of garlic eaters.

This is Potter’s way of trying to make George feel horrible about his life.

“To frit your life away” is to waste it, though this is rarely used.

A “nursemaid” is an old word for a babysitter or nanny, and I suppose for Potter, common “yokels” ate a lot of garlic!

Do I paint a correct picture, or do I exaggerate?

“To exaggerate” is an important verb meaning to make something seem more extreme (worse, bigger, poorer, etc) than it is in reality.

I want you to manage my properties. I'll start you out at \$20,000 a year.

Note the numbers! This is ten times more than George was making!

George Baily, whose ship has come in,
provided he has enough brains to climb aboard.

If a person's “ship has come in,” this means that they have been given a great opportunity. Note that you can “climb aboard” a ship or bus.

Oh confound it, man! Are you afraid of success?!

An old-fashioned way of showing emotion such as anger, like screaming “damn it” today. Interesting, but no longer used.

The answer is no, dog gone it!

A very old-fashioned and more conservative way of saying damn it!

You sit around here and you spin your webs and you think the world revolves around you and your money.

“To spin a web” is what a spider does, but it also can mean to make secretive and perhaps immoral plans. “To revolve” is to circle around, like the planets revolve around the sun.

In the vast configuration of things, I'd say your nothing but a scurvy little spider. And that goes for you, too!

A truly classic line! “The vast configuration of things” is a way of saying “the universe as a whole,” and the adjective “scurvy” means cruel or worthless, though this is very rarely used today (However, the *noun* scurvy is a well known disease caused by lack of vitamin C).

Why in the world did you marry a guy like me? ::

To keep from being an old maid?

Note that “in the world” added immediately after a wh question adds emotion such as surprise. Women who don't marry by a certain age are afraid that they may become unattractive “old maids.”

Mary, you're on the nest?! George Baily lassos stork!

Two ridiculously old-fashioned expressions. When a woman was “on the nest,” she was pregnant. “To lasso” a bird is to capture it with a rope, and a “stork” is in fact a bird that children still think brings babies to a house.

She had a boy, then a girl, and day after day, she spent the days remaking the old Granville house into a home.

Note that a house is an actual building, while a home is more than just a physical structure since it also connotes the family that lives there.

Potter was bearing down hard...

Another way of saying to put on a lot of pressure.

Sam Wainwright made a fortune in plastic hoods for planes.

The front covering of a car or plane that often protects the engine.

Potter became head of the draft board.....1A.

The “draft board” is the governmental body that decides who has to serve in the military. “1A” is a rating that was given to those people who had no medical or emotional problems, and thus had to serve.

Gower and Uncle Billy sold war bonds.

A type of loan that citizens made to the government, in order to help pay for the war.

Harry Baily topped them all; A navy flier, he shot down 15 planes, two of them as they were about to crash into a transport full of soldiers.

“To top them all” is to do something more impressive than all the others.

The navy is that part of the military that fights on the sea.

George? 4-F on account of his ear.

“4-F” was the rating given to people who had some physical problem which prevented them from serving in the military (Of course, many people wanted to be 4-F, especially during the Vietnam War!).

“On account of” is another way of saying because of.

George fought the battle of Bedford Falls; Air raid warden, paper drives, scrap drives, rubble drives.

The “air raid warden” was responsible for testing the town’s alarm systems to make sure they would work if there were an attack from the air (In reality, this was never a real possibility, at least on East Coast of the US). “Paper drives” and all the others were community efforts to collect various products (such as paper) for the war effort. “Scrap” is used parts or pieces, often made of metal. “Rubble” is the debris or destruction left after a building is destroyed

On VE day, he wept and prayed, and on VJ day, he wept and prayed again.

VE and VJ day were the days at the end of the war that celebrated victory in Europe, and then later, victory in Japan. “To weep” is to cry.

Look at the headline! :: I know, and it’s marvelous.

“Marvelous” is an alternative to wonderful or fantastic.

Harry reversed the charges!

In this context, “to reverse the charges” is to make a long distance phone call and have the person who answers pay for it.

Harry, you old son of a gun, congratulations!

A still used way to show affection or happiness for someone.

You should see what they're cooking up in town for you.

"To cook up" something means to plan.

My brother just got the Congressional Medal of Honor.

The highest honor a US citizen can receive, often given for courage.

Between you and me, Mr. Carter, we're **broke**.

"Between you and me" is a way of telling a person that you don't really want others to know what you're about to say. If someone is "broke," they have no more money. Common, and sad.

Step right in here and we'll fix you up.

This is George's way of saying "we'll take care of you."

***Uncle Billy has a tragic encounter with Potter,
and George soon fears that his life is destroyed.***

You just can't keep those Bailys down, can you Mr. Potter?

"To keep somebody down" is to prevent them from succeeding or doing well.

How does slacker George feel about that?

A "slacker" is a still widely used slang word for a lazy person.

Aren't you going to make a deposit? It's usually customary to bring the money with you.

In a banking context, "a deposit" is the act of placing money in your bank account. If something is "customary," it is a long-term practice.

I should have my head examined; \$8,000 has got to be somewhere.

The words of a person who is afraid that they are going crazy.

It takes a lot of character to leave your home town and start all over again.

In this context, "character" means both courage and determination.

You're broke, aren't you? What do you want to do, hawk your furs and hats?

"To hawk" possessions is to sell them cheaply in the streets. "Furs" are the coat of soft hair that covers most animals, although in this case it refers to the coats and other clothes that are made with fur.

The bank examiner wants the accounts payable.

An accounting term that refers to the records of what a bank owes and is owed.

I don't want any "maybes." We have got to find that money!
 Note that any word can be made into a noun, including "maybe!"

I've gone over the whole house, even in rooms locked since I lost Laura.
 In this case, "to go over" a place is to search it very carefully.

Where's that money, you silly stupid old fool!?
 One of the most dramatic and cruelest sentences that George says in this movie!

It means bankruptcy and scandal and prison!
 "Bankruptcy" is the legal term for when a person declares they do not have enough money to pay all that they owe.

Isn't it wonderful about Harry? **I bet** I had 50 calls today about the banquet and the parade.
 "I bet" is a very common way of saying "I'm sure that..."
 A "banquet" is a formal dinner party, usually in honor of a person.

Mom said we can stay up to midnight and sing Christmas carols.
 Holiday songs that people sing in church and on city streets.

Did you have a hectic day? :: Another big red letter day for the Baileys.
 "Hectic" is a useful adjective meaning extremely busy or stressful.
 If a business has a "red letter day," it makes a lot of money.

Is she running a temperature? :: Just a teensy one: 99.6 degrees.
 "Teensy" is a child's word for small or tiny.

It's this old house; We'll all have pneumonia!
 A serious disease of the lungs that makes it difficult to breath.

Why do we have to live here and stay around this measly, crummy old town?
 "Measly" means small and unimportant, and "crummy" is poor and dirty, or perhaps worn out.

Mrs. Welch, what kind of teacher are you, sending Zuzu home half naked?
 One way of saying under dressed, or dressed too lightly for the weather.

Will you get out and let me handle this?
 "To handle" a situation is a common way of saying to take care of it.

Janie, haven't you learned that silly tune yet?
 A "tune" is another word for a song or arrangement of musical notes.

George, why must you torture the children?
 Note that "torture" can be both physical and emotional.

My company is short in their accounts and the bank examiner got there today.
If a business is “short in their accounts,” they do not have enough money to pay what they owe.

There’s a man from the D.A.’s office looking for you too.
The D.A. is the District Attorney, or the local government prosecutor who is the person who officially charges people with a crime.

I’ll pay any bonus on the loan, any interest.
In this context, a “bonus” is probably an extra amount of money beyond whatever the interest on the loan is.

Could it be there’s a discrepancy in the books?
A “discrepancy” is a lack of agreement or official difference, perhaps caused by a mistake in adding up the numbers.

No sir, I’ve just misplaced \$8,000.
“To misplace” is a gentle way of saying to lose.

What have you been doing George? Playing the market with the company’s money?
“To play the market” is to invest in the stock market.

It’s all over town that you’ve been giving money to Violet Bick.
If news is “all over town,” this means that everybody is talking about it.

Do you got any stocks, bonds, real estate? Collateral of any kind?
“Real estate” refers to houses, buildings and land. “Collateral” is any asset of value, from stocks to cars, that can serve as security for a person or bank to loan money.

A \$15,000 life insurance policy. :: How much is your equity in it?
“Equity” is the value of a house or other asset, after all the debts that are owed on it is paid off.

Look at you, you used to be so cocky.
A strong adjective meaning too confident or sure of oneself.

What are you but a warped, frustrated young man? A miserable little clerk, crawling here on his hands and knees begging for help.
A person who is “warped” is perverted or morally sick.
A “clerk” is an office worker, often who is not paid very well.

You’re worth more dead than alive! Why don’t you go to the riffraff you love so much and ask them for the money?
One of Potter’s favorite words: The common working people of a community, who often do not have much education.

They'd run you out of town on a rail!

Potter's way of saying they would chase George on to a train and force him to leave New Bedford.

I'm going to swear out a warrant for your arrest....

"To swear out" is an old-fashioned way of saying to issue, or perhaps officially write up. A "warrant for a person's arrest" is an official document, usually ordered by a judge, that gives the police the right to arrest someone because they are suspected of having committed a crime.

....for misappropriation of funds, manipulation and malfeasance.

"Misappropriation of funds" is the misuse or even theft of an organization's money (In this case, the Building and Loan). "Malfeasance" is a legal word that refers to the violation of official obligations, often related to business and money.

Dear father in heaven....I'm at the end of my rope.

The first part of the sentence is how a Christian would begin a prayer. If you are "at the end of your rope," you are generally trapped in a very bad situation with no good alternatives to escape from it.

You had to bawl her out! :: Oh well, that's what I get for praying.

"To bawl out" a person is to scream at them loudly.

Clarence comes down to save George from himself.

I didn't have time to get some stylish underwear.

A good adjective meaning fashionable or perhaps currently popular.

I passed away in it.

"To pass away" is a widely used way of saying to die.

You didn't go through with it, did you?

"To go through" with something is to actually do it, as opposed to just thinking about it (The "it" in question is usually dangerous or scary).

I knew if I were drowning, you'd try to save me.

"To drown" is a dramatic verb which means to die in the water from being unable to breathe.

No George, I'm the answer to your prayers.

If something is "the answer to your prayers," it is exactly what you had been wanting or wishing for. A common expression.

What are you, a mind-reader?

A person who can tell what another person is thinking, even if they are not saying anything.

AS2- Angel Second Class.

Clarence's official rank in heaven, which sounds just like the military.

I'm your guardian angel.

An angel that is supposed to look after and protect you.

What happened to your wings? :: I haven't got them yet, and that's why I am an Angel Second Class.

Most people think of angels with wings, but in fact, religious stories suggests that angels do not get them immediately, but must earn them by doing good works.

Money comes in pretty handy down here.

If something "comes in pretty handy," this means that it will be very useful or practical.

Look little fellow, go off and haunt somebody else.

A "fellow" is a British word for a man or guy. "To haunt" someone is to scare them by visiting them in the form of a ghost.

I suppose I would have been better off if I had never been born.

A good use of the past conditional tense, and a key line for George.

You don't have to make all that fuss about it.

"To make a fuss" about something is to make a lot of noise or commotion because of it.

You haven't a care in the world; No worries, no obligations.

Clarence's way of telling George he no longer has any problems.

What I need is a couple of good, stiff drinks.

Hard liquor, such as vodka or bourbon.

We'll stroll up to my car.

To "stroll up" to something is to walk slowly toward it.

I ran into it and it cut a big gash in the side of the tree.

A dramatic word for a deep cut, whether in people or trees.

Porterville? Either I'm off my nut or he is.

An old-fashioned way to say crazy or insane,

I was thinking of a flaming rum punch.

A party drink that does not have much strong liquor.

Mulled wine, heavy on the cinnamon and light on the cloves.

Another drink that is not the “hard liquor” served in the bar (Though its worth noting that in this context, “heavy on” means a lot of, and “light on” means a little of. Both cinnamon and cloves are types of spices).

We don’t need any characters around to give the joint atmosphere.

In this case, a “character” means an odd or strange person.

A “joint” is a slang word for a place such as a bar or club.

Here, “atmosphere” means a fun or interesting environment.

Every time you hear a bell ring it means some angel just got his wings.

One of the rules of heaven, as explained by Clarence.

That does it! Out you two pixies go!

The first sentence is a common way of expressing extreme anger or frustration. A “pixy” is a mythical and tiny human, like a fairy.

Where do you come off calling me Nick?

A grammatically subtle expression. When someone asks you

“Where do you come off” doing something, they are asking you how you have the nerve or arrogance to do it.

Didn’t I tell you to never come panhandling around here?

“To panhandle” is to beg for money or food on city streets.

That rumhead spent 20 years in jail for poisoning a kid;

If you know him, you must be a jailbird yourself.

Two very dated terms: A “rumhead” was probably a slang word for an alcoholic, and a “jailbird” was a convict or someone who had spent time in either prison or jail.

What are you, a hypnotist?

A person who can place another person into a sleep-like or subconscious state, in order to control their mind or bodies.

You have no papers, driver’s license, insurance policy, 4-F card, Zuzu’s petals.

The various documents of modern life that help give a person an identity (except Zuzu’s petals, which are simply the leaves of a flower).

Home, what home? :: Now shut up, cut it out!

A wonderful and common expression which simply means “stop it!,” often used when you want a person to stop lying, manipulating or doing something silly.

You’re crazy, I think you’re screwy.

An old-fashioned but charming word which means crazy.

Ernie, take me home, I've gone off my nut.

Another dated expression meaning to go crazy (Although it is still common to say that a person *is nuts*, meaning that they are crazy).

Where do you live? :: Don't you start pulling that stuff!

"To pull" something in this context means to lie or manipulate.

In this case, George can't believe that Ernie doesn't know who he is.

Ernie, straighten me out here. I've got some bad liquor here, or something.

"To straighten out" someone is to help them think clearly.

Listen buddy, I live in a shack in Potter field and my wife ran away and took the kid.

A 'shack' is a tiny one room house, probably in poor condition and with no plumbing or other modern conveniences.

Ok, just step on it. Get me home.

A still used way of saying drive faster ("It" is the gas pedal of the car).

We better keep an eye on this guy. He's bats.

"To keep an eye" on someone is to watch over them, in this case to make sure they don't do any harm to someone else. "Bats" is another never used word to describe a crazy person.

Both of you stood out on the porch and sung to us, don't you remember?

An outside addition to a house, with a floor and roof, but no walls.

If you're looking for a room, there's no vacancy.

In a hotel, a "vacancy" is an empty room that's available to rent.

Please help me until I get over it.

"To get over" something is to recover from it, or to feel better after being hurt by it.

Uncle Billy? He's been in the insane asylum ever since he lost his business.

An "insane asylum" is a hospital or boarding house for people who are believed to be medically insane or crazy.

You've got me in some kind of spell. I'll get out of it.

A "spell" is a type of hypnotic state or strange psychological condition that is caused by a magical power.

Harry wasn't there to save them because you weren't there to save Harry.

Clarence's explanation of how a single life could effect so many others, both directly and indirectly.

See George, you really had a wonderful life; Don't you see what a mistake it would be to throw it away?

Note that you can throw away the trash, or an entire life.

Get a straight jacket!

A jacket which holds the arms down,
to prevent people from becoming violent.

*George returns home as a very changed and
grateful man, and Clarence finally gets his wings.....*

Do you know me? :: Know you, you're **kidding**.

"To kid" (or kid around) is to joke, or not be serious. Very common.

I saw that car piled into that tree down there.

To "pile into" something is to hit it directly, often at high speed.

I bet it's a warrant for my arrest! Isn't it wonderful? I'm going to jail!

A funny group of sentences, showing how much
a person's perspective on life can change.

Look at this wonderful old drafty house!

If a house is "drafty," it is designed in such a way
that cold winds and breezes often blow through it.

Mary told some people you were in trouble,
and they **scattered** all over town collecting money.

Here, "to scatter" is the act of many people going in different directions.

I busted the jukebox, too.

"To bust" something is to break it. A "jukebox" is that great machine filled
with records that people can listen to if they put in a quarter.

I've been saving this money for a divorce if I ever get a husband.

---Just a funny thing to say!

It's from London.... "My office instructed to advance you up
to \$25,000. Stop. Hee-haw and Merry Christmas, Sam Wainwright."

"To advance" a person money is to immediately loan them it.

[Writing]: ----->No man is a failure who has friends.

One of the most famous lines in the history of the movies.

That a boy, Clarence!

A sweet way of congratulating someone who has just accomplished a
good thing. Note that "That a boy" ----- > "Thatta boy" in rapid speech.

It's A Wonderful Life

Some Potential Questions for ESL Class Discussion

1. Does this movie have a basic message? What is it?
2. What are some of the economic and business issues addressed in this movie that are still around today?
3. Were you surprised when George became so angry after Uncle Billy lost the \$8,000?
4. Do you think the world of business still has people that are like both George and Potter?
5. If you had been in George's position, would you have considered working for Potter?
6. Has this movie dated well? What did you like or dislike about it?

