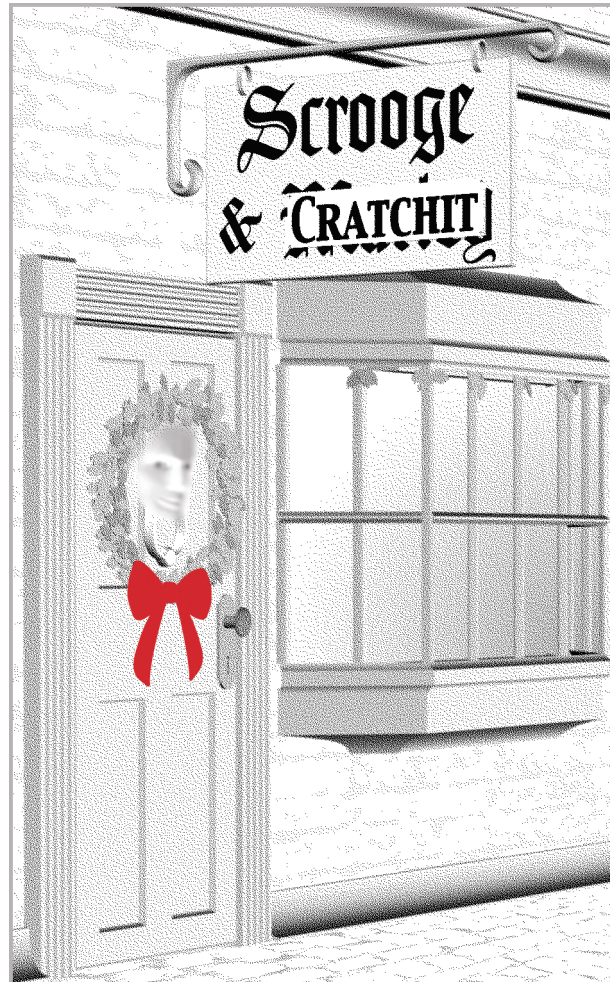


Scrooge & Cratchit

A Sequel to A Christmas Carol



by

Matt McHugh

It had been seven years since what all the lenders and borrowers of London, and even many outside the city and the practice of usury, had come to know as the transformation of Ebenezer Scrooge. With a fervency rivaling far more scurrilous gossip, the good citizens of England passed along the tale of the hard-hearted moneylender who awoke one Christmas morning bursting with generosity of a magnitude normally suppressed by an unspoken mutual consent among the prosperous gentleman of the civilised world. In fact, the tale of Scrooge was a commodity so much traded at the Yuletide gatherings of rich and poor alike that few of the tellers had ever met or even spied its subject, and as with all such things, each telling brought an embellishment that would be further embellished in the next generation.

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Yet with all this enlargement, the yarn of Scrooge's newfound largess often paled in comparison to the reality. As a favorite phrase in the story went, Scrooge was better than his word. Many well-off have been known to heed the call of charity in a great public burst of munificence, only to return to the expansion of their secret, fat ledgers by next sunrise. Still others, who have been frightened by some private intimation of their own deaths, seek to set right the unbalanced accounts of their souls with a spate of good deeds and a conspicuous merriment in their outward demeanor, both of which melt away, with perhaps a few squalls of renewal, like the snows of early Spring. However, this was not true of Scrooge. He had bestowed a ceaseless stream of gifts and kindnesses on all with whom he had dealings. He had sold off possessions and cashed in his staggering investments to raise funds for hospitals and kitchens and orphanages. He had visited the proprietors and patrons of asylums and debtor's prisons to plead for the improvement of conditions for the unfortunates in them. In his own business, he had extended, reduced, or utterly forgiven many of the private accounts due to him and his now-partner, once-clerk Bob Cratchit. This last habit of Scrooge had, in fact, reached such an extreme that the firm of Scrooge & Cratchit currently stood close to the abyss of bankruptcy, beset by a pack of ravenous creditors and, now in the waning of December, faced with the inescapable maw of foreclosure after the turn of the new year.

Such were the worries of Bob Cratchit as he labored to shift accounts and defer payments for loans the firm itself had to take out merely to continue operation. However, for the moment, he had a more immediate matter to which he had to attend.

As quietly as he could manage, he crept across the squeaky floorboards, took up a coal scuttle, and filled a small bucket from a full bin near the blazing heater. He then wound to the back of the office, nudged aside a half-closed door, and found his way in semi-darkness to a nearly cold iron furnace. In minute increments, he drew the door of the furnace open, pausing often as its hinges groaned. When he had it open just enough, he edged the coal shovel in and emptied it.

"What are you doing, Cratchit!" came the wisp of an old voice behind him. "Away with you!" it cried, "Wasting precious coal."

Cratchit turned quickly to see Scrooge half-propped up in a tiny bed, a moth-eaten blanket drawn up to his chest, an open ledger on his lap. "Please, Mr. Scrooge," he implored, "It's bone-chilling in here! Do let me feed the fire."

Scrooge labored to sit more upright. "Take that coal back into the counting room and stoke the oven there. That is the room where business is conducted and requires warmth. I need none as I rest idly here like a lord."

Cratchit surveyed the room, no more than a cramped, drafty cell, where Scrooge had taken up residence. It contained only a small bed, a chair, a table, a single candlestick, and a battered old trunk where Scrooge kept the few pathetic bed linens and threadbare articles of clothing he permitted himself. The only thing that prevented it from looking utterly like a pauper's den was a drape of velvet bed-curtains with bright silver rings—the one luxury Scrooge had curiously insisted on maintaining.

The room at the rear of the offices of Scrooge & Cratchit, once used for storage of old records, had been Scrooge's home for several years now, ever since he had finalized arrangements to donate his house for use as a hospice for sick indigents. Cratchit was not particularly bothered by Scrooge's coming to live at the office (heaven knows he had all but done so in years past!), but it disturbed him that Scrooge had fashioned for himself such an austere and willfully uncomfortable apartment. Scrooge seemed to feel it was necessary punishment for past misdeeds (of which few had better firsthand knowledge than Cratchit), though there wasn't a soul who had known him during the last seven years who would not have avowed that any recompense he owed for his old embittered greediness had been paid in full many times over. Scrooge's determined self-inflicted suffering was particularly painful to Cratchit, who had watched him change from a bitter taskmaster to a friend and, most recently, a generous partner in business. Almost nightly during the winter months, he had stolen into Scrooge's room while he dozed and stocked the small heating stove with coal out of dread that he might find him some morning frozen in his sleep.

Cratchit was spared a fruitless argument by the sound of the doorbells jingling as someone entered the office from the street. He set down the coal bucket, clapped away remnants of black dust from his hands, and set out to greet the visitor.

“Good afternoon, sir,” he said to the plump, well-dressed stranger in the foyer.

“Good afternoon to you, and a merry Christmas. Do I address Mr. Scrooge or Mr. Cratchit?”

“I am Mr. Cratchit. How might I be of service?”

The stranger began enthusiastically, “I represent an organization dedicated to the relief of the sad conditions endured by the poor in our midst. Over the years, your partner Mr. Scrooge has made many substantial contributions to our cause in amounts I am humbled even to mention. In fact, we recently received his annual donation in the form of this promissory note,” he drew the cheque from his vest pocket and handed it to Cratchit. “However, the bank specified here has informed us that Mr. Scrooge’s account has funds inadequate to cover the figure given.”

Cratchit scanned the note and found himself rather horrified at the amount. With the firm’s current difficulties, to even contemplate such a gift was beyond all reason. He had not yet composed himself enough to speak when he heard Scrooge’s voice behind him.

“My dear fellow, how dreadfully stupid of me!” Scrooge shuffled up wearing a tattered bed-robe and thumping along with the old table leg he used as a makeshift cane. Cratchit silently cursed his own stupidity in forgetting to close Scrooge’s chamber door!

Scrooge continued, apparently quite oblivious to the visitor’s stunned expression. “Please forgive me for my lapse, and allow me to give you a new cheque drawn from a more suitable account.” He lifted a nearby desktop and began rooting for the proper forms. Cratchit stepped to his side quickly.

“Mr. Scrooge, I’m afraid that at the moment it might be prudent to delay fulfilling this gift.”

“Nonsense, Cratchit. What better time, with Christmas a mere two days away?”

“Yes, sir, but perhaps a few months hence we may be better prepared to...”

“Many can starve or freeze in a few months, Cratchit. No time like the present to...”

Cratchit took Scrooge’s hand to stop their rustling through papers and spoke low, though a bit more sharply than he intended to, “Sir, we don’t have the money!” Scrooge looked up, uncomprehending. Cratchit said again, more gently, “We don’t have the money.”

Scrooge’s expression gradually revealed his understanding. “I see,” he said with heaviness, then raising his voice with renewed joviality, “Good sir, my colleague here informs me that we are ill-provided to make good on our original promise, and I must defer to his wisdom and practicality in this case. However, I would not send you away empty-handed. I am sure we have some alternative means.” He began to fish in the pockets of his robe. “Let me see here... let me see. Ah, yes! Here, it is!”

Scrooge produced a watch chain, which he dangled before the visitor’s face. “The watch has been gone some time, but the chain is gold, surely of some value.” He lifted the other’s hand and pressed the chain to his palm. “And these!” he cried, as he gathered candlesticks from the nearby desks and piled them into the other’s arms. “I am certain we can make do with a little less light. And ink! Good quality ink is surprisingly expensive, and we have a quite a store, don’t we, Cratchit.” Scrooge turned and began pulling open cupboards, peering inside and muttering “Somewhere... somewhere here. We can spare a few bottles and conserve our supply by making our penstrokes less heavy, can’t we, Bob? Just a moment, good sir, I’ll find some for you!”

While Scrooge was thus occupied, the visitor caught Cratchit’s gaze with a look of sad dismay. He quickly passed to Cratchit his armful of candlesticks and tucked the chain into Cratchit’s vest pocket.

“I see that you have your own matters to attend to, my friend. Forgive me for troubling you.”

“I am sorry, sir,” Cratchit replied with some embarrassment. The other shrugged it away.

“No need. Mr. Scrooge’s generosity to us has been beyond all expectation, and now, at his age, he ought to be cared for and not bothered with such concerns. You will see that he is cared for, won’t you, Mr. Cratchit?”

“Oh, yes, of course,” he answered, somewhat stung by the implication. “I owe Mr. Scrooge a great deal.”

The visitor bowed and quickly backed out of the door, all the while keeping an eye on Scrooge as he rifled through cabinets. “Good day to you then, Mr. Cratchit. And a merry Christmas.”

The door was pulled shut before Cratchit could reply. As he turned, he found himself facing Scrooge, who was laden with half a dozen bottles of ink.

“Now where did that fellow go,” he said aloud but seemingly unaddressed to anyone. “He’s missed these extra items.” Scrooge passed the bottles to Cratchit, who struggled to hold them amongst the candles. “Well, no matter... no matter. I’ll have to just write him a cheque. Yes, a cheque....” He continued to mumble as he turned away and paced haltingly back to his cold bed.

“Merry Christmas, Mr. Cratchit!”

Cratchit looked up from his work, startled by the sudden, cheerful voice. It was Scrooge’s nephew, Fred, a roundly pleasant fellow whom Cratchit was always pleased to welcome, and who had put in an unflinching Yuletide visit for as long as he could recall. Cratchit returned the greeting as he stood and embraced him warmly.

“How are you, Mr. Cratchit?” the nephew continued. “And Mrs. Cratchit and the host of Cratchit progeny?”

“We all are well. My elder daughters are all well married and my first son well enthused toward his current apprenticeship. The twins are touring the continent with relatives, so only my youngest boy remains at home with Mrs. Cratchit and myself.”

“Ah yes, your youngest. ‘Tiny Tim’ I believe?”

Cratchit laughed. “Oh, how he bristles at that name, which I still use to tease him sometimes! He has grown to quite a sturdy young man, hardly a hint of the frailty of his tender years. Just last night he informed me he hopes to take up rugby when he returns to school after the Christmas holiday. Can you imagine that! And his prospects for university are quite good with the reputation of the school he attends, thanks to Mr. Scrooge’s sponsoring legacy for his admission.”

“Marvelous!” cried Fred with genuine enthusiasm. “I wish you all continued happiness, Mr. Cratchit. Now, is my uncle about?”

“I am here, nephew,” Scrooge called from the doorway of his cell. He was now dressed slightly more presentably in an ill-fitting overcoat, but his robe could still be seen hanging below its hem.

Scrooge’s nephew seemed unfazed by this incongruity. “Uncle Ebenezer, I come once more as always to invite you to Christmas dinner.”

Scrooge smiled. “And as always, dear nephew, I must gratefully decline as I have other arrangements. I trust you have received the goose?”

“As always,” replied his nephew, “Each year’s finer than the last! But we would gladly forsake your gift for the rare pleasure of your company. Uncle, why do you refuse, year after year?”

“Your offer is most kind, but as I have said, I have other arrangements.”

“Name them!” Fred demanded suddenly. Scrooge seemed confused for a moment and swayed with hesitation.

“I have promised myself to Cratchit and his family,” he replied.

Cratchit again looked up startled from the work he had resumed. He found himself facing the suspicious gaze of Scrooge’s nephew, and beyond him, the wide, imploring eyes of Scrooge himself. He

slowly lowered his quill and cleared his throat before saying, “Yes, Mr. Scrooge has accepted my invitation for Christmas dinner.”

Fred looked skeptical for a moment, then turned back to Scrooge. “Uncle, promise me you will not spend Christmas alone, mooning here in this dreary place.”

Scrooge approached his nephew and placed his gnarled hands on his shoulders. “Dear nephew, I deeply appreciate your gracious offer. It is far more than I deserve, but I assure you I will be most contented if I hold to the plans I have.”

A few further pleasantries were exchanged and Fred soon departed with more well-wishes for all, but something about him seemed decidedly crestfallen.

When Cratchit answered the forceful rapping on the front door, he was greeted by two dour-looking men, one of whom handed him an envelope and said gruffly, “A summons for Scrooge and Cratchit!” Before any question could be put to them, the two messengers turned and paced away down the lane.

Inside, Cratchit read the document with dismay. He hurried back to Scrooge’s room and roused him.

“It says we are called tomorrow to a meeting of the executive board for the financiers’ association of greater London,” he said, summarizing the letter to Scrooge. “Where appropriate remedies for the delinquencies of Scrooge & Cratchit will be discussed.”

Scrooge knaded the edge of his old blanket as he rocked in his bed. “Financiers’ association executive board,” he muttered. “A tight-knit brotherhood. Oh, yes, it’s been some time, but I remember them well.”

“Mr. Scrooge, they are calling on us for payments of loans due, I’m sure.”

“Yes, yes, payments due,” Scrooge echoed. “Of course, we must pay. We must.”

Cratchit sighed. “Mr. Scrooge, we can not pay. Don’t you recall? Earlier this year we contracted a series of loans through past associates of yours among the association’s chief trustees. The loans were conditional on promise of payment in full by the end of the year.”

“Yes, yes, then we must pay.”

“We can not!” Cratchit became more agitated. “Mr. Scrooge, we were only able to secure these loans based on your personal guarantee of full payment, and we are unable to pay! I have gone through all our records quite thoroughly, and even though we still have some substantial business accounts due to us, we can not collect the funds on such time!”

Scrooge at last seemed to notice Cratchit’s irritation. “Mr. Cratchit, we have plenty of money. Our income is steady.”

“NO!” roared Cratchit, as he slammed shut the binder on his lap. He fought to keep control of himself again. “Our regular income has long relied on the routine payment of small common loans, but you—with the best of intentions, I’m sure—you have all but eliminated that.”

Scrooge stared at Cratchit, his eyes vast and unblinking. “But our reserves? My fortune?”

“Gone, Mr. Scrooge. All gone,” he replied softly, repenting his outburst. “Your wealth is gone, utterly depleted by your unreasonable charity.”

“It is not unreasonable, Bob,” Scrooge said at last. “I have much to atone for.”

Sympathy rose up in Cratchit and he bent on one knee at Scrooge’s bedside and touched the other’s cold, bony hand gently. “Mr. Scrooge, you have done all that could be asked of any mortal for the care of one’s fellow man. I know your soul stands in good stead with heaven’s forgiveness.”

“It is not my soul that worries me,” Scrooge answered, gazing at a low, flickering candle flame. “I know well that the Almighty’s capacity to forgive far exceeds man’s power to offend. It is not my soul that pains me, but my heart.”

Scrooge seemed to catch Cratchit’s puzzlement. “Yes, my heart. For, if by the grace of the Lord I may have salvation in the next world, that does not free me from memory and regret in this one. I know you think me old and foolish, Bob. Yes, I know it. But, the decline of my wits is not yet complete, and I still recall much that others have forgotten. Many now think me a man of limitless kindness, but I was once a creature of such cruelty. Such cruelty.

“I remember once walking home on a winter night. Near my door, lay a woman huddled in the snow, a child in her arms. She looked up at me, her eyes sunken... horrid. Imploring palm upturned. A few coins, sir? Some bread or milk if you can spare it, sir? As I passed, she took the hem of my coat in her fingers... and I... and I... I whirled about and raised my cane as if to strike her! She cowered beneath me as her boychild wailed. I lowered my cane, and went into my door, carrying with me such a feeling ... of... of—God help me!—of triumph!

“The next morning, I found my servants clustered by the window, muttering with dismay. When I looked out, I saw men lifting her body into the undertaker’s wagon.” Scrooge began to tremble uncontrollably, each word a raging battle to speak. “One picked up the child, and laid it on her chest.”

Something in him seemed to burst, and Scrooge made the most piteous and terrifying sound Cratchit had even heard, an animal keening that pierced his heart as it echoed from the bare walls.

“How can I ever atone for this!” he demanded of Cratchit. “A thousand lifetimes of suffering will not set such a thing right!”

Cratchit had no reply other than to clasp Scrooge’s shoulders, hunched with sobbing, and shed a few silent tears himself.

Presently, Scrooge’s misery began to quiet. “Do you remember Mr. Marley, Bob?” he asked.

“Of course,” replied Cratchit, somewhat perplexed. “I became a clerk here a few years before he passed.”

“He and I were partners in ruthlessness, each one silently encouraging the other’s pursuit of wealth. But Jacob exceeded even me in some areas, and had dealings that were, shall we say, on the fringe of ethical business propriety. He took pains to keep them secret, but I uncovered records he tried to hide. Instead of trying to convince him to avoid such arrangements, I chose to collaborate with him. I had a chance to save my partner and friend, and I failed him. Yet, he did not fail me.”

Scrooge sat up straighter in his bed. “Bob, haven’t you ever wondered what brought about the sudden change in my behaviour all those years ago?”

Cratchit labored to invent a polite denial, but the earnestness of Scrooge’s tone seemed to merit honesty. “I have, Mr. Scrooge. I have often wondered.”

Scrooge then unfolded a tale that left Cratchit amazed. A tale of Marley’s ghost and spirits and visions of past, present, and future; of boyhood loneliness and youthful friends gone and a broken betrothal; of things beyond repair and things that might yet be changed. Scrooge narrated all this with an excitement that suggested he had rehearsed the telling many times and could contain himself no longer. When he had finished, they both sat together in silence for some while.

“Might it all have been a dream?” Cratchit finally inquired.

“Perhaps,” replied Scrooge. “Perhaps some future study may uncover how a turbulent mind could create such phantasms, but many patriarchs of old are said to have heard angelic messengers in dreams. For now, this seems to me a truth as plausible as any.”

Cratchit considered this, then asked, “Mr. Scrooge, the woman you were to marry. What became of her?”

“I once received a rumour of her happy life,” he said thoughtfully, “But I have never had contact to confirm it. It would please me to speak to her once more, to learn she lived happily and to beg her forgiveness for the ignorance of my youth—but I can no longer hope for such fulfillment.”

Again, silence lingered between them, until Scrooge broke it this time.

“But to the matters at hand, Mr. Cratchit. What of this inquest tomorrow?”

Cratchit heaved a sigh, saddened to have to return to the painful present. “I’m afraid the situation is dire. If they demand payment now, as we originally agreed to, then we are lost. I have gone through our outstanding accounts in great detail, and as I said, some of them are of considerable value. But the loans we have made to business clientele have long-term repayment schedules, and interest rates rather favorable to the client. We can not demand them in short order to save ourselves.”

“And if we ourselves were able to secure such a loan of long term and favorable interest, would this not save our situation?”

“Indeed it would, Mr. Scrooge,” replied Cratchit. “I have even drafted contracts to that effect and pleaded with our creditors, but they have been unyielding.”

Scrooge considered this. “Well then, perhaps all is not lost. It has been a number of years since my last action, but I was once a highly esteemed member of the association’s board. Such a position is a lifetime appointment, you know, and not nullified by inactivity. I will try tomorrow to sway the group, if I can.”

Cratchit became unnerved. “Mr. Scrooge, you’re in no condition to tax yourself. Rest, and let me deal with this.”

“Nonsense. While I live I am the senior in this partnership, and I will have my say.” He pulled at his tattered nightshirt. “And don’t worry, Bob. I shan’t embarrass you.” Before Cratchit could reply, Scrooge said suddenly, “Where is Mrs. Dilber?”

“The charwoman? She is not due for another hour.”

“When she arrives, send her to me,” Scrooge ordered.

Cratchit fidgeted. “Mr. Scrooge, I am not sure she is entirely trustworthy. I have seen her eyeing items of value here, or watched her stroke your bed-curtains covetously.”

Scrooge laughed. “Indeed? My bed-curtains! Well, she is welcome to them when I am gone! She was once in the employ of my household, you know, and I must accept some blame for her being in itinerant situations. But I have also assisted her and a few of her peers in times of need, and as you may guess, the cleaning ladies and housekeepers of prosperous Londoners are practically a secret society unto themselves—with a penchant for clandestine borrowing that would amaze you. Her resourcefulness may yet suit me well. Yes, suit me well....”

Cratchit saw Scrooge waver, as if overtaken by weariness. “Mr. Scrooge, please rest now. Let me finish up what documents I can for tomorrow.”

“Yes, thank you, Cratchit,” he said as he slowly reclined. “Be sure to leave what contracts you devise on my table. I will want to see them later. Yes, yes, see them later....” Scrooge’s eyes started to close slowly.

“Of course, sir.” Cratchit stood up as Scrooge mumbled toward sleep. As he turned to go, he noticed the coal bucket he’d brought earlier. Quietly once more, he stocked Scrooge’s furnace and poked the embers until they blazed anew.

Cratchit arrived home quite late that night, exhausted from the strain of work. His home was darkened, lit only by the smoldering glow of the kitchen hearth left burning to warm a small kettle of stew. He ate the stew and made his way up the stairs to his bedroom, pausing to peep into Tim’s room along the

way. Cratchit undressed and donned his night clothes. He sat on the edge of the bed where his wife slept peacefully. How much we have been through together! he thought, as he recalled their long history with cycles of want and comfort. He wondered how he could bear to tell her that the wheel of fortune had turned again and they might soon be as penniless as ever. This sad thought mixed with all the strange events of the day in his mind as he lay back and faded to sleep.

Cratchit found himself in the unmistakable landscape of a cemetery. As he walked among the monuments, he was joined by Jacob Marley. Marley was younger and more robust than ever Cratchit had known him in life, finely dressed, and had an expression of mild amusement on his face.

"It's not the end, you know," Marley said unbidden, indicating the graves with a sweeping gesture.

"I know," replied Cratchit.

"I doubt that very much," answered Marley. They walked together up a small hill. When they turned to look back, the graveyard sprawled below them with a view of London in the distance. The tombstones and obelisks merged with the chimneys and spires of the city, the delineation between them indiscernible.

"The whole world is a city of the dead," Marley began again. "The living are merely the first stage of its population, all but oblivious to the souls that walk by their sides trying to catch their attention, silently urging them to continue the tasks they left undone in life."

Cratchit and Marley now stood in a parlor, its walls adorned with funeral wreaths. A figure lay in an opened casket before them, and a stream of mourners passed it slowly. Each mourner reached into coffers at the foot of the casket and drew out a handful of coins. This continued until one came right up to Cratchit and said, "It's empty." The cortege disbanded without a word.

In the empty parlor, the two advanced toward the casket. Scrooge lay inside, a pale and gaunt specter. He was dressed in his decrepit nightgown with a kerchief looped under his chin and knotted at the top of his head.

"They even took the pennies," Marley remarked. Cratchit then noticed that Scrooge's eyes were wide open. As he looked closer, the eyes began to scan from side to side, as if searching for something in the room.

"He can't rest yet," commented Marley, then added, "Look, he wants you."

Cratchit looked and saw Scrooge's eyes fixed on him. His lips began to tremble but were held shut by the kerchief binding his jaw. Cratchit knelt beside the casket and undid the knot. Scrooge's mouth fell open and let out an unintelligible rasp. He leaned forward and put his ear close to Scrooge's lips. Warm air seemed to rise from Scrooge's mouth, a tiny exhalation that grew until it was a torrent of wind that surrounded and penetrated Cratchit's body. Somewhere in the rush of sound roaring in his ears were the drawn-out echoes of the words,

"REMEMBER ME!"

Cratchit woke with a start, his heart racing in his chest, gasping for breath, as the dusky light of predawn tinted the sky framed in his window.

Upon entering the office, even before removing his coat and gloves, Cratchit went straight to Scrooge's cell. He peered nervously around the door and was much relieved to find Scrooge snoring with a dry wheeze.

Later that morning, as Cratchit was bent over his desk, absorbed in work, he heard Scrooge come thumping along the floor with his table-leg cane.

"What day is it, Cratchit?" he demanded suddenly.

"Today?" answered Cratchit. "Why, it's the morn of Christmas Eve, Mr. Scrooge."

“Is it? Good... good. Please accept my wishes for a merry Christmas, then, Bob!”

“Yes, of course. And a merry Christmas to you as well.”

“Perhaps we should close early today, on account of Christmas.”

Cratchit set down his quill. “We can not, Mr. Scrooge. We have an urgent meeting this afternoon, you may recall.”

“Of course... of course....” Scrooge replied. “And I have made appropriate provisions for this meeting.”

“Oh? Were you able to read through my proposed contracts?”

“Yes, Yes, indeed. The writing was too small for me to decipher, but I saw many paragraphs and numbers in columns. Excellent work, I have no doubt.”

Cratchit felt foolish for having dared to hope that Scrooge would be of any assistance in the day’s unpleasant matters. “Thank you, sir,” he simply replied. “Now perhaps you should rest?”

Scrooge seemed surprised. “Rest? Oh no, my dear boy. I shall have eternity to rest, but the good Lord will not grant it to me until I have done all that I can do in the present. And I still have things to do. Things to do.”

“Very good, sir. I will come to you when I need your help, thank you.”

“Of course! Always glad to be of help.” Scrooge then turned away and wandered back toward his door. As he went, he called out. “Mr. Cratchit, do be certain to summon me if I have any callers today!”

“Yes, sir. I most assuredly will.” Cratchit felt quite secure in the promise, since he expected no callers. However, in the early afternoon—far ahead of her accustomed time—Mrs. Dilber, the office charwoman and Scrooge’s former house servant, came through the door.

“Begging your pardon, Mr. Cratchit sir, but is Mr. Scrooge about?”

Cratchit sat dumbfounded for a moment before retrieving Scrooge from his apartment.

“Mr. Scrooge, I have all them here, just like I said I would, waiting outside.”

Scrooge seemed ebullient. “Excellent, my good woman! Please show them in!”

Mrs. Dilber opened the door and motioned. A small parade of men entered, each bearing a sack or a box or a valet case. Several plump servant woman came in behind them covering their mouths and cackling at some secret mirth. Scrooge stumped to his room, waving for them to follow. The men entered straightaway, leaving the ladies outside to revel in bouts of giddiness. Through it all, Cratchit stood by, mouth hanging open, quill still in his hand.

After a short while, Scrooge’s door was flung open. Cratchit once more froze in astonishment as Scrooge emerged, dressed in magnificent black jacket and trousers. His shirt shimmered of pearly silk, and his ascot was a gash of deep scarlet fixed with a diamond pin. He stepped forward slowly, making his way with a tall, silver-tipped cane. The assembled group all tittered and exclaimed with appreciation, “Ooh, so dashing, he is!” “A right proper gentleman!” “Fit for the House of Lords!”

Scrooge stood before Cratchit and said, “Well, what do you think? Appropriate armour for jousting with bankers and lawyers, eh Bob?” He held up his cane and flaunted the ornate silver lion’s head roaring on top of it. He grinned with childlike delight.

“Raaaarr!” He cried, shaking the cane. “Raaaarr!”

The company burst into raucous laughter. One woman called out, “That’s the master’s favorite, Mr. Scrooge. A real family heirloom it is, too!”

“A work of art, madam,” said Scrooge. “I will be sure to deliver it back as pristine as the day it was made.”

He turned to Cratchit. "Well, then, Mr. Cratchit. No time to stand there slack-jawed. We have an appointment to keep! Is the carriage ready, good sir?" he said to a bystander.

"It is, Mr. Scrooge," replied the man.

"Then we must be off!" Scrooge spread his arms wide, and coat, hat, and gloves were quickly placed upon him by many hands. "Come, Bob! Grab your papers and follow me!"

Scrooge strode through the door as magisterially as his frail frame would permit. The servants streamed out behind him joyously.

Standing in the newly emptied office, with the door hanging wide open to the street, it took Cratchit a minute to recover himself. Moving in a near frenzy of panic, he stuffed his contracts into a binder, seized a few ledgers, and bounded after Scrooge with his coat tucked under his arm.

"Masters Ebenezer Scrooge and Robert Cratchit, owners and proprietors of the firm of Scrooge & Cratchit, do you know why you have been summoned here today?"

Cratchit sat next to Scrooge at the end of a long table. All along the table were stern-looking, gray-haired men staring down at them, their status as respected gentlemen of high standing well-advertised by the air of contemptuousness they bore.

"I know, sir," Cratchit began meekly, "that members of this board may have concerns regarding remuneration for certain monies bestowed to our firm."

"We indeed do have concerns!" replied the speaker. "For we have it from reliable sources that you have little hope of repaying your debts in accordance with the original terms of our agreements."

"Sir, it is true that at this year's close our funds will be quite low."

A general rumble of indignation went round the table.

"However," said Cratchit, raising his voice above the din, "Our business does hold a number of important accounts that, over the coming years, would enable us to pay in fair installments. If you will permit me, I have set down proposals that will—"

Now an uproar of anger rose.

"You have attempted to foist your clever 'proposals' on many of us already, Mr. Cratchit!" bellowed another speaker, "May I remind this august group that these two came to us, quite presumptuously playing on the esteem once afforded Mr. Scrooge, begging for money simply to continue their meager operation! Now, when they can not fulfill the terms we were gracious enough to extended to them, they come with 'proposals' for new terms? I, for one, say this is an outrage!"

"And I!" echoed a new voice.

"Here here!"

"An absolute outrage indeed!"

The first speaker started again, "Mr. Cratchit, if your firm truly has the assets you claim, then the solution is obvious. You must surrender these accounts to this body in lieu of the payment you default upon."

"But sir," answer Cratchit, "That would destroy our business utterly."

"That is no concern of ours," yet another man said. "And if you were truly so concerned about your business, you should have managed it better to begin with!"

The second speaker: "Quite right. Frankly, Scrooge & Cratchit has become an embarrassment to us all. Mr. Scrooge has clearly shown the decline of his faculties in his deplorable attempts to cozen favor with base commoners, and you, Mr. Cratchit, are nothing but a record-keeper undeservedly elevated by Mr.

Scrooge's folly. Gentlemen, I submit that the credibility of all of our businesses has suffered because of the gross incompetence of Scrooge & Cratchit. We are all better served by their cessation, are we not?"

"Here here!"

"Quite!"

"Indeed!"

"Most certainly!"

"Beyond all doubt!"

"Away with them!"

"We have been too patient!"

"Gentleman... MAY... I ... SPEAK!"

The table fell to a silence as Scrooge's thin voice peeled out. All eyes focussed on him, as he sat small and frail in his borrowed finery. Slowly he rose, struggling a bit with his cane, and took a step along the side of the table. Slowly he paced, thumping his cane with each step. Cratchit thought he saw one of the seated board members focus for a moment a look of bewildered recognition on the silver lion's head. Scrooge continued in a circuit around the table.

"Gentleman, for many years, I served as a most loyal member of this board. Along with my late partner, Jacob Marley, I contributed in my minor way to this body's many noble and visionary efforts to build a new prosperity for London—alas, though, not as visionary, but just a simple keeper of records. This is what my firm has always been primarily. A keeper of records."

Slowly, Scrooge paced and thumped and all followed him with rapt attention now.

"And in the years that I was a humble record-keeper for the great works of this collective, I came to know many of you as great men of vision, ever-resourceful in the ways you sought to improve our fine city, with your noble public personas and private handshakes. Why, I recall how many of you have collaborated with architects and builders and magistrates and judges and even newly elected speakers of Parliament for the sake of the common good. It is because of your visionary efforts that so many roads and bridges and ports and factories and dumping grounds have come into being, despite the many objections small-minded government officials or outdated old noblemen might have raised had you not so skillfully averted their prying attentions. My late partner Jacob Marley and I considered ourselves privileged to be documenters of such achievements so that someday the visionaries among you might receive the proper credit due to them. Surely, gentlemen, that history of service counts for something as you consider Mr. Cratchit's proposals?"

Cratchit watched as those around the table looked to one another. Before any could speak, Scrooge continued.

"Perhaps, my friends, it might be more expedient if I dismiss my partner, Mr. Cratchit, for the moment and we discuss the matter in a private assembly of this board—of which I am still technically a voting member. What do we all say to that, hmm?"

Before long, Cratchit found himself being courteously escorted to the door and asked if he would be so kind as to leave his papers behind. As the boardroom's door was closed, he glanced back to see Scrooge nodding to him from the new seat he had taken on the opposite end of the table, and raised his lion-head cane ever so slightly.

Cratchit was once more seated at his desk, only now not working. Distracted beyond all concentration, he sat and pulled the feather spines from his quill with meticulous destructiveness. A felled forest of stripped quills lay in a heap before him.

As suddenly as they had left, scarcely an hour ago, Scrooge and his entourage entered the office and marched to the back room. Again the door was shut and bumping and shuffling heard from within. Soon,

the men emerged, each carrying the parcels they had arrived with, as neatly wrapped and strapped as when they had first come. The final fellow in the line detoured from the group's path and came up to Cratchit's desk.

"He said to say he's wanting see you now, sir," he said.

Cratchit quickly rose and went to Scrooge's room. He found him once more in his bed, wearing his accustomed rags, and looking quite exhausted.

"What happened?" Cratchit could not help but blurt out.

Scrooge breathed heavily and propped himself up. "The board had a most productive meeting, I daresay. At your earlier convenience, you should peruse the new contract there." Scrooge indicated a bundle on his table. "It outlines an agreement by which our assorted debts are consolidated into a single sum, payable over a lengthened term at a rather favorable interest rate—a plan taken from your own very shrewdly composed proposals, might I add, Mr. Cratchit. I hope you shall find it suitable to assure the firm's continued viability."

Scrooge could not help but let slip a smile. Cratchit, still struggling with disbelief, could not return it.

"But how?" he began haltingly. "How on earth did you get them to agree?"

"Oh, I would not trouble you with the details, Mr. Cratchit. Suffice it to say that there are many on the board who still remember my old reputation of ruthlessness in business and consider my friendship a wise investment." He held his bony fingers like a maw of teeth and made a nearly-silent "Raaaarr!"

At last Cratchit could not suppress a grin. "Mr. Scrooge, you are a most impressive man."

"Not all, my boy. Just a man long-experienced in the ways of modern business." He started to lay back in his bed, then stopped. "Oh, there is one more thing. If you would, please get the sealed letter at the top of the package there."

Cratchit retrieved a folded letter bearing a large wax imprint. He made to pass it to Scrooge.

"Do read it to yourself, Bob. It is for you."

He broke the seal and opened the letter. He sat blinking in the still cold of Scrooge's room and read the document... twice... three times... a fourth ... yet he still could not bring himself to comprehend it.

"What does this mean, Mr. Scrooge," he asked at last.

"I'm sure it is quite clear," Scrooge replied. "It says that upon my passing you are to take my place as a member of the executive board. Such inner circle positions are quite rare, difficult to purchase and impossible to earn by merit alone. It is standard practice that they are bequeathed among partners, thus preserving long-standing business arrangements and avoiding the uninitiated who might feel compelled to voice concern about the group's extensive, if subtle, range of influence. Of course, such a position is not without cost, and a fair sum of money had to be promised to ensure your smooth installment. You will see that amount detailed at the bottom. With a plan for long-term repayment. At a rather favorable interest rate."

As Cratchit held the letter in his trembling hands, Scrooge said, "Congratulations, Bob."

"Mr. Scrooge, this is a most incredible blessing!"

"Indeed? Well, perhaps so. But take care, for it can become a curse if you are not ever-vigilant," commented Scrooge, then he added, "Remember me."

Cratchit met the gaze of his master, partner, and friend. A look of great peace came over Scrooge's face and he lay back in his bed, his energy spent at last.

"Merry Christmas, Bob Cratchit," he said.

"Merry Christmas, Mr. Scrooge."

Scrooge closed his eyes and soon began to snore. Cratchit stood quietly, gathered the package from the table, and closed Scrooge's door as he left.

On Christmas morning, Cratchit awoke gradually in the dreamy bliss of knowing there would be no work today, but that there would be work on the next day and all foreseeable days following. As he rose and dressed, he looked out his window at the clear morning and listened to distant church bells call to one another from the scattered steeples of London. He could smell the feast his wife had risen early to begin preparing, and envisioned the cozy pleasures of a fine dinner.

Suddenly, his mind filled with an image of Mr. Scrooge with a bowl of cold gruel sitting alone in the abandoned office. Though Scrooge had maintained year after year that he preferred to spend Christmas day this way, Cratchit, who understood his reasoning at last, found he could not bear to think of Scrooge wallowing in such sad loneliness.

"I will insist that he come and dine with us," Cratchit said to himself. "I'll say Tim demands to see his long-absent Uncle Ebenezer. He can not refuse then."

Cratchit informed his wife of his plan. "It's about time you decided to rescue that poor old man from freezing alone on the birth of our Savior!" she snapped, as she wound Cratchit's scarf around him and tucked up his collar. He left home and quickly made his way through the empty streets, hunching his shoulders against the bitter winds. When he reached the office, he unlocked and opened the front door, setting the door-bells to merry jingling.

"Mr. Scrooge!" he called out. He jangled the bells again. "Mr. Scrooge!" Cratchit made his way to Scrooge's door and rapped gently before nudging it open. "Mr. Scrooge, it's Bob."

The door slowly swung wide, letting a swath of light fill the room. In that light, Cratchit could see the fog of his breath hanging in the frigid, unmoving air.

"Mr. Scrooge!" he cried, and dropped to his knees at the bedside. Scrooge's face was like impassive marble. The white of his eyes showed through half-lidded slits, and his mouth hung open as if canting a silent hymn. Trembling as he reached, Cratchit touched the sunken drape of Scrooge's cheek and felt his skin dry and icily cold. He looked about suddenly at the stove which he had forgotten to fill with coal the night before. Not a hint of warmth glowed from the ashen slats of its ember tray.

Despite difficulties, Cratchit managed to contact the appropriate parties during the course of the day. The undertaker and the constable had each come by to peer in and offer their expert assessments:

"He's dead, good sir."

"As a door-nail, guv'ner."

At the town hall, a lone scrivener, undoubtedly the victim of some municipal punishment, was roused and recorded the date and time of Scrooge's demise, with the disgruntled observation:

"Couldn't wait for one more bloody day, could he?"

Scrooge's will was located in an old locked chest, untouched for decades. The provisions for his wealth were such as Scrooge would have made in the prime of his avarice. Full proprietorship of the firm and its assets would pass to the surviving partner. Cratchit pictured with some amusement how a Scrooge or Marley of twenty-odd years prior would have been appalled to see the clerk become the heir! The notary, however, did not pause to appreciate such subtleties, as he stamped and recorded his witness and dashed home in hope of getting to his pudding before it went cold.

By then, the afternoon had worn on toward evening, and Cratchit hurried to the local church with a mission of urgency. The pastor declared that he would be pleased to be of any service to the memory of a man of Scrooge's generosity, which must certainly live on in his partner who—might he presume?—would be handling his estate. When Cratchit explained the state of Scrooge's affairs, the vicar became less enthused and referred Cratchit to his deacon. When confronted with Cratchit's intent of burying Scrooge

this very day, the deacon, a nervous young man brand new to his orders and with a frequent habit of glancing skyward as if in constant watch for a thunderbolt, said he feared it might be an unwise imposition on God's boundless good will to have a funeral on the day of the birth of His son.

"I am certain Mr. Scrooge would have wished this," replied Cratchit.

After consulting Scripture, and becoming rather puzzled that it mentioned nothing on the subject, the deacon concluded it was safest to wait until after the midnight bell had tolled to actually inter the departed. Cratchit consider this for a bit then agreed that, unorthodox though it might have been, the plan was oddly appropriate.

So, as the eve of Christmas day crept toward its end, Cratchit sat alone in a funeral chapel listening to the chimes of Westminster count the quarter-hours. At last the time was near enough and he signaled to the undertaker, who had long since ceased to conceal his yawns. The pallbearers—the very same men who had been Scrooge's surprise valets the day before had been willingly recruited for this service as well—lifted the meager casket Cratchit had managed to secure and bore it to the public cemetery with a slowness demanded more by necessity than solemnity. The deacon, begging Cratchit's pardon as it was his first funeral, consumed several more minutes searching for a particular psalm he'd once heard that seemed spot on for the occasion. At last, the *ge-dong!* of the day's final hour sounded, and Ebenezer Scrooge was lowered into a pauper's grave. The small group of mourners stood in the cold lamplight with heads bowed in silence. One began to sing quietly, and one by one, all joined:

*God rest ye merry gentlemen
Let nothing you dismay
Remember Christ our Savior
Was born on Christmas Day
To save us all from sin and death
When we had gone astray
O tidings of comfort and joy
O tidings of comfort and joy*

The new year brought a flurry of activity for the firm of Scrooge & Cratchit, so much so Cratchit had found it more productive to stop correcting anyone who called him "Mr. Scrooge." A number of prospective clients seeking to finance large-scale civic projects were referred by members of the financiers' association board, who had received Cratchit into their company with a clumsy friendliness that seemed born of a desire to keep him appeased. Cratchit did his best to cultivate that desire with the judicious use of comments about his firm's respected reputation as a keeper of records.

One day, Cratchit set out on an excursion he'd planned for some weeks, an errand that tugged on his mind for attention like a child at his sleeve. It had begun as an often-trying quest of correspondence with churches and registrars from several surrounding counties, but in the end he found what he sought. After a half-day's rail trip, Cratchit arrived at a modest home in the country. He rapped on the door.

"Good afternoon, madam," he said to the woman who answered. "I am an associate of a man whom, I believe, was once—many years ago—engaged to be married to your mother."

In the discussion that followed, the woman was confirmed to be the daughter of Scrooge's lost betrothed. She had heard of the episode where, in youth, her mother was promised to a much-loved young man whose affection had waned under his growing obsession with the pursuit of wealth. It was often a cautionary tale, traded by her mother amongst gossip at assorted weddings and christenings throughout the years; yet, it was also sometimes a sad fable recited by an evening's fire when her hands had grown too stiff to distract her mind with sewing. Cratchit passed a pleasant hour listening to the daughter's tales of her late mother's wants and habits and sadnesses and joys. In turn, he gave her a summary of the life of Scrooge; unvarnished but lacking the depth of detail he now knew, his story seemed to affect the woman profoundly. After all that could be said had been, Cratchit and the daughter parted, each glad of the enrichment to their memories the other had given.

Cold rain, driven by steady wind, came down in a pelting pour as Cratchit made his way from the rail station toward his home. As he stalked through the streets, his coat and umbrella scant protection against the hostile elements, he spied a carriage for hire. Eager to save himself the remaining miles' walk, he dug into his pockets and was pleasantly surprised to manage to assemble the sum required. He was just about to signal the driver, when something at the edge of his vision caught his attention. Cratchit turned to see an old man, bent and in ragged clothes, half-sheltered in a doorway, hunched against the cold dampness. Cratchit looked back toward the dry comfort of the carriage and softly rattled the money in his hand for a few lingering moments. At last, he turned away.

“Excuse me, good sir,” he said softly as he touched the old man’s shoulder. “You seem to need these more than I.” He placed his coins into the other’s palm.

“God bless you, sir!” cried the man with astonished gratitude.

Cratchit stood amid the bustling streets of London and watched as the afternoon crowds thronged past, driven by the unforgiving commerce of the day. So many souls, he thought to himself. So much potential for good or evil in each one. What tips the scales one way or the other is the influence of those we are fated to meet in life, the examples divine Wisdom has seen fit to place before us.

“God bless us,” he said in reply. “God bless us, every one.”

END