As Christmas approaches, Ebenezer Scrooge keeps to himself. He refuses to help those who are poor. He refuses to "make merry" himself. He thinks it's all a "humbug" and has even turned-down an invitation to celebrate the holiday with his only nephew.

Alone, in the home once occupied by his now-dead partner Jacob Marley, Scrooge hears bells ringing. Then he hears another strange sound.

He has a visitor. It's the ghost of Jacob Marley who is noisily dragging chains.

"Much!" - Marley's voice, no doubt about it.

"Who are you?"

"Ask me who I was."

"Who were you then?" said Scrooge.

"In life I was your partner, Jacob Marley."

"Can you - can you sit down?" asked Scrooge, looking doubtfully at him.

"I can."

"Do it, then."

Scrooge asked the question, because he didn't know whether a ghost might find himself in a condition to take a chair. But the ghost sat down on the opposite side of the fireplace, as if he were quite used to it.
“You don’t believe in me,” observed the Ghost.

“I don’t,” said Scrooge.

“What evidence would you have of my reality beyond that of your senses?”

“I don’t know,” said Scrooge.

“Why do you doubt your senses?”

“But a little thing affects them. A slight disorder of the stomach makes them cheats. You may be a crumb of cheese, a fragment of an underdone potato. There’s more of gravy than of grave about you, whatever you are!”

Scrooge was not much in the habit of cracking jokes, nor did he feel, in his heart, by any means wagish then. The truth is, that he tried to be smart, as a means of keeping down his horror.

How much greater was his horror, when, the phantom taking off the bandage round its head, as if it were too warm to wear indoors, its lower jaw dropped down upon its breast!

Scrooge fell upon his knees, and clasped his hands before his face.

“Mercy!” he said. “Dreadful apparition, why do you trouble me?”

“Man of the worldly mind!” replied the Ghost, “do you believe in me or not?”

“I do,” said Scrooge. “I must. But why do spirits walk the earth, and why do they come to me?”

“It is required of every man,” the Ghost returned, “that the spirit within him should walk abroad among his fellow men, and travel far and wide; and if that spirit goes not forth in life, it is doomed to do so after death. It is doomed to wander through the world and witness what it cannot share, but might have shared on earth, and turned to happiness!”

“You are fettered,” said Scrooge, trembling. “Tell me why?”

“I wear the chain I forged in life,” replied the Ghost. “I made it link by link, and yard by yard; is its pattern strange to you?”

“But you were always a good man of business, Jacob,” faltered Scrooge, who now began to apply this to himself.

“Business!” cried the Ghost, wringing its hands again. “Mankind was my business. The common welfare was my business; charity, mercy, forbearance, and benevolence, were, all, my business. The dealings of my trade were but a drop of water in the comprehensive ocean of my business!

At this time of the rolling year I suffer most. Why did I walk through crowds of fellow-beings with my eyes turned down, and never raise them to that blessed Star which led the Wise Men to a poor abode! Were there no poor homes to which its light would have conducted me!”

Scrooge was very much dismayed to hear the spectre going on at this rate, and began to quake exceedingly.

“Hear me!” cried the Ghost. “My time is nearly gone. I am here to-night to warn you, that you have yet a chance and hope of escaping my fate. A chance and hope of my procuring, Ebenezer. You will be haunted by Three Spirits. Expect the first to-morrow, when the bell tolls One. Expect the second on the next night at the same hour. The third upon the next night when the last stroke of Twelve has ceased to vibrate. Look to see me no more; and look that, for your own sake, you remember what has passed between us!”

When it had said these words, the apparition walked backward from him; and at every step it took, the window raised itself a little, so that when the spectre reached it, it was wide open.

Scrooge followed to the window: desperate in his curiosity. He looked out.

The air was filled with phantoms, wandering hither and thither in restless haste, and moaning as they went. Every one of them wore chains like Marley’s Ghost.

Whether these creatures faded into mist, or mist enshrouded them, he could not tell. But they and their spirit voices faded together; and the night became as it had been when he walked home.

Scrooge closed the window, went straight to bed, and fell asleep.

It wouldn't be a sound sleep, however. Something would soon awaken Ebenezer.