1,000,000 bank note by mark twain essay sample

Finance, Banks



The book I have chosen to do is The 1, 000, 000 pound Bank-Note, it's a classic book written in 1893. The reason I read this book was because it was written by Mark Twain a world renown author and also I enjoyed a movie which was slightly based on this book (Trading Places, staring Eddie Murphy and Dan Acroyd)(1983). It is quite a popular story which has been reproduced in movie form many times. This book is slightly cofusing because at one stage it says the man has 5 one million pound note but at all other occasions he only has one. the main characters name is not given until near the end of the book.

Entry 1

This story is a recount it is being recounted by the main character of the story, who is currently nameless. In the first paragraph he explains that he is alone in the world and is bound to sucsess because of his wits and clean reputation.

He then goes on saying that every Saturday he would spend his time sailing in a small boat but one day he had traveled to far and got lost. Luckily a boat had picked him up and took him to London (from USA). When he arrived in England he had only one dollar which kept him alive for a day but the next 24 hours he ramained in the street. The when he was on the streets, a butler asksed him to come into a house, there he met two old rich brothers who gave him an envelope, the old men tell him to open it later. The main character explains that the men had a bet in which Brother A said if a honest poor man was issued with a 1,000,000 bank note, he could survive by using

that note in anyway for 30 days. Brother B disagreed and they had a 20, 000 bet on it.

Since this book was written in 1893 I am assuming that 1, 000, 000 is an extreamly large amount of money. This part of the book is when the story is set, and the reader is informed of the storyline while the main charicter is not. The book begins with a humours start which make you think what is going to happen next. You feel a little hatred towards the two brothers because they seem to be arogent and don't really care much for the man but see him as a simple tool of which they can get amusment from.

Entry 2

The second the man was out of site of the house, he opened the envolpe and found money with out a second thought, he rushed to the nearest cheap restaurant and eats as much as he could. Then when he went the the counter he realised that the note was for a million pounds this shocked the man and the man behind the counter. The main character had no choice but to say " can I have my change please". The owner could obviously not change the note so the owner said that he could pay him back later.

The main character explains that he may not be in town for much long the owner says that it is quite alright and he can eat their as long as he wishes and allow the tab to keep on running. The man is very shocked that he has a million pound note in his hand, but he is shown as being smart because he had no other option then to ask for his change and that is exactly what he did. There is also a little confusion here it states that there are 5 million

pound notes in the envolpe but at the start of the book it states that therewere only two ever made and that one of them was destroyed. The other confusing thing is that the main characters are not given names, like the two brothers are called Brother A and B. I think that dispite Mark Twain being concided a excellent author, this is not some of his best work, and must have been written without that much passion and I think that not much time was spent on the book.

The main character now thinks that the old brothers have made some sort of a mistake, and ment to give him a one pound bill instead of a million pound one. So he goes to the same house where the butler explains that the two men have gone away for a month and won't be back till then. The butler says that before leaving the two men said that the main character would come back, and they told him to tell him that everything is alright and they will be expecting you and the end of the time. The fact that the man came back to return the note shows his honesty, he was scared that the brothers would call the police and he would eventually be caught, but at no time did he think about running with the note. So the man went away from the house not sure what to think because at this time he was not aware of the bet. He then remebers the letter in the envolope and the letter says that he has a one month intrest free loan of the million pound note and if he wins the bet for the brother who is writing he can have anything the brother owns as long as the man thinks that he can take care of it. The main character is unsure at this point because he does not know what the bet is or how he is going to win it for the man who wrote the letter.

This is when the book starts to get intresting and the story starts to pan out. But so early into the book it is already predictable how it is going to end. It seems like it will be a happy ending where the man will continue to use the note as credit an survive that way, dispite that I read on so that you can see whether the prediction is correct or not.

Entry 3

The man decides that he should just let the fact go that he has no idea what those men want him to do. So he decides just to live his life the way he normally would and just return the note when the men come back. He realises that if he attemtps to cash the note then he will be thrown in jail, because the bank will ask where he got it from and they will not believe him. So he realises that he must keep the note safe and protect it until those men come back. So figures out the only way to get anything out of this situation is to win the bet for the old man who will give him a salary, but he has no idea how to win the bet for the man so all he can do is keep the note safe and just hope that he wins it for the brother which has promised him a salary. He then begins to feel confident that he can get the money and get his salary. This shows how optermistic he is and he believes that he can win the bet claim the money, but the man does not even think about how he is going to live for the next 30 days.

When he sees a taylor shop he decides to go inside and purchase a coat on loan, so that he can pay the owner back when he gets his salary. When he goes inside he isn't treated very well because of the ragged clothes he is wearing. He asks the man behind the counter for any misfits which he might

be able to get cheap. Every man directed him to another when finally after being ignored for a while someone directs him to a heap of clothes, were the man hands him a jacket which is quite tight but the main character does not want to complain so he takes the jacket and says to the man wether he can pay him back later, because he did not have any small change, and sarcastically the person says "Oh, you haven't? Well, of course, I didn't expect it. I'd only expect gentlemen like you to carry large change." So then the man said that he should not judge a stanger buy the clothes he wears.

The shop assistant then slightly lower his sarcastic level and said that he should jump to the conclusion that they could not cash his note and that they would be able to cash his note no matter how large it is. The the man handed over the note and the shop keeper was left gazing at it in shock. At that point the shop owner came over and asked what the problem was, the man said that he was waiting for his change and with that the shop owner said to the assistant to give him his change. The assistant then shows the owner the note and the owner simply looked at it and then says "Sell an eccentric millionaire such an unspeakable suit as that! Tod's a fool-a born fool." The shop owner then get the man to take off his jacket and his shirt and then gives him an elegent suit, which he says was made for a forign prince. He then begins to take measurements so that he could make a number of suits which would fit him perfectly.

The man then says that he cannot make these orders because he may not be able to pay him back for a very long time, the owner takes no real not of the comment and says that when ever he can pay is fine with him. Because he has no home the taylor shop has no where to send them so the man says that he is changing homes and will drop the new address in later. I think this is when the man starts to realise that he can continue to do this to every shop in town, but he has every intention to pay them back with the salary he thinks he is going to win. This shows his honesty because he does not want to rip the people off by purchasing a lot of products and never paying them back.

He then aquires a hotel room in Hanable Square and once again says that he will pay them back later when he has a smaller note. He continued to go to the same place were he got his first meal on the note. That eating house became quite popular because everyone had heard that a man who carried around million pound notes in his pocket ate at such a modest returant.

He then become quite famous because he is reported about in the newspapers and is even given a nick name "the vest pocket million pounder." At first he was at the bottom of the personal gossip column, but as his popularity increaced he contiued climb up the columns until he was second only to the King of England. He then is mentioned in "Punch" (an acclaimed newspaper) once he was mentioned in their he was concidered a made man and he was now a high figure in society. He was now recognised where ever he went. So he decided to start appering in his old cloathes so that he could buy things and see the shock on peoples faces when he pulled out the million pound note. But after a while a drawing of the cloathes appered in the newspapers so he could not appear in them without anyone recognising him. He is now becoming a celebrity, which makes me think that

is he does not win the bet what will he do, not only will he be is huge debt he will also be concided a con man because that's how the media will portray him.

Entry 4

He then is invited to a dinner party which was to be hosted by the American Minister to England. When they began to start talking they realised that the minister used to be friends with the his father. They then became good friends and the man assumed that when people find out that he is not really a millionare the Amreican Minister could some how help him. He is now accumilating friends in high places and is being treated like a real millionare.

He also explains that he had estimated what his salary might be and with this estimation, he attempted to keep within it so that he could pay back all of his loans. He thinks that his sallary would be about 600 to 1000 a year. So far he is only in one years debt and is now trying not to excide that point by to much more.

He then goes to the dinner party to which he was invited to. At the Dinner party there were many distingished guests their, including a a 22 year old girl by the name of Portia Langham, they both fell in love at first sight. Portia seems to be an important part of the book, the man is not really a millionare, so I think that even if they have "true love" I don't think Portia would have fallen in love with him if the man was not pretending to be a millionare.

At the Party he also meets up with an old friend off his, Lloyd Hastings who recognises him to be a clerke for Blake Hopkins in San Fransisco. Also at this

point the main character of the stories name is mentioned for the first time, Henry Adams. I find the fact that they only tell the readers his name now as quite frustrating, I think that not telling the readers the main characters name until now is not a good tactic because all it achieves is annoying the reader and not giving the reader a real understanding of the text up until the point were his name is given because it is hard to put a face to a nameless person.

Hastings is in shock over the fact that Henry could come from such a simple job in which he also worked over time for him, and now become a multi millionare in England. Hasting is also shocked that after rejecting a business praposal from him 2 months ago because it was to risky, Henry is now in the very place that Lloyd asked him to come and he is now a millionare. He then asks him how he got all of his money, but Henry says that he can only tell him at the end of the month, after alittle bit of an argument Lloyd agrees and goes away. I think that the fact that henry gave no reason to why he can only tell him at the end of the month is very unimaginative on the part of the author. I think that Henry should have thought up some sort of a story or at the least told him the truth. At this point of the book, the story is starting to get very boring, I think that Twain had a good idea with his story but, I am sure he has not put enough effort or time into it.

There was no actual dinner because no one could agree who should sit at the head of the table. But that was no problem because everyone knew that, that's what was going to happen so they all ate before they went to the party. So they desided to eat a small lunch while standing up, after which

they played cribbage. Henry and Portia kept loosing because they could not keep their minds on the game and continued to flirt with each other. I conflicting thing here is that Henry is not supose have any money besides the million pound note, and I have never heard of anyone gambling on loan, but maybe it happened in this case.

Henry told Ms Langham that he loved her and she simply blushed, He then explain to Portia that he was not a millionare and in fact he had no maoney at all bar the million pound note. He then told her the whole story, and for some reason she was in histericks with laughter. Portia then said that if the salary was lower then he estimated he may be in trouble, so he asks her if she would come with him when he goes to the old men so that she could help persaude the two men to give him a little more money, she agreed to go with him. This book is getting very boring at this point and it does not follow any real structure it is all over the place. Twain's idea is a great one but he has gone about it all wrong, I think that's why there has been so mnay movies made about this book because there is so much room for improvement.

Entry 5

He then takes Hastings back to his apartment so that they can catch up with each other, Hastings admires Henry's apartment. At this point Henry starts to become a little more realistic, he realises that his salary which he is trying to win might not ever be his and he will be in great debt for the rest of his life and will not be able to marry Portia, because he has nothing to offer her. Henry then asks Hastings to tell him the story about what happened to him

in England and why his business did not work. Hastings was in shock and said that he had already told him the story on the 3 mile walk to his house, and then Henry realises that he did and appologies and says that reason that he did not hear a word he said was because he was worrying about his own situation.

Another mistake, in the book it says that Henry tells Hastings that the reason why he wasn't listening is because he could go bankrupt because the note is not his, but only a few paragraphs later Hastings asks him to tell him how he became so rich. I am suspecting that Twain is putting all these careless mistakes in on purpose for some bizare reason or he was under the influence of something while writing this book, both ways not a good idea. Hastings then re-tells his story of how he came to England to try to sell the option to the Gould and Curry Extension he had already spent a million dollars on the stock. He had worked hard and had spent nearly all the money, and his option would run out at the end of the month. But no one wanted to trust a un-experianced American so no one bought any of the stocks. At this point the is becoming slightly more exciting, the big picture is still predictable but he has added new things which engage the readers concentration again.

Hastings then had a plan on how he could sell his options with the help of Henry. He asked henry to buy him out but because Henry had no money Henry could not so he said instead of that he would help him sell his options. He proposes that he may use his name to help sell the option for \$3 million and they will later split the profits. Hasting was extreamly happy with the plan because he knew if he had Henry's name with the options people would fight to get a piece of the action. Within 24 hours all of London was excited over the investment and all that Henry had to do was to assure anyone who asked him whether it was a good investment or not. Now the book is become exciting and is defnitly worth reading on.

In the mean while Henry spent all of his time with Portia at the Ministers house, he did not tell her about the Gould and Curry Extention because he wanted to keep it a surprise. What I don't realise is that how Portia doesn't know about Henry's new investment because suposedly London was in a buzz.

Entry 6

Once the month was up Henry and Hastings both had a million US dollars to the account. Portia and Henry then went to the two old mens house to return the note. Henry told Portia that he would ask for 3, 000 a year Portia was concerned that the men may say no and they will have nothing at all to live on. But Henry was confident and kept Portia's hopes high all the way to the mens house. He is going to ask for spo much because he is now rich him self and he is just playing with Portia emotions.

When they got to the house, the two men were surprised to see Portia with him, but he explained that she was his wife to be. They then sat down and Henry said that he was ready to report what had happened over the last month. The oldman which had the bet on Henry said if you have won the bet for me you can have any situation in my gift. Henry handed back the note and the brother said "I've won, Able." Once again this is the first time that

one of the brothers name is given before now he has been known as Brother A or B but the other brothers name is not given. Then Henry shows a certificate of deposite for 200, 000 and explains that he has earned that money with the loan that was given to him. Another contrdiction here previously it said that he had 1 million but here it says that he has only 200, 000. I took into concideration that it could be after he paid of his debts but he said that he only went one year into debt into his salary, and his salary was never said to excide 3, 000 so this is confusing, but then again this whole book has been confusing.

They are about to leave when the old man says that he wants to give him the situation, but Henry says that he does not want one because they have done more then enough for him already. Portia got angry and said that he should not be ungreatful, and then she goes over to the old man who won the bet and kissed him on the lips. Then the two men began to laugh and Henry did not have the slightest idea what was going on. Portia then says to the man whose lap she is in "Papa, he has said you haven't a situation in your gift that he'd take; and I feel just as hurt as." Then in shock Henry asks if that man is really her father, she says that he is her step father and that's why she was laughing when he told her the story because she knew that it was her father and her Uncle Able who had done this bet. This seems to be alitlle unbelievable an di think that this is quite an unimpresive ending and could have been better.

Henry then asks if he can have one situation which the man can give him and that is, his Son-in-Law, the man agrees. The man then cashed the note and was given it back once it was cancled then he gave the note in a frame to Henry and Portia, for there wedding present. Henry ware greatful for the note because he realised that he would probably be dead without it and he would have never of met Portia.

This was an intresting book but it could have been written better, and with less mistakes. In my opinion this book was not worth the paper on which it was written, the idea may have been ingenius but the way in which it was portrayed was simply boreing, slow and outlandish.