

**LEARN ENGLISH THROUGH STORY**

**THE MILLION POUND  
BANK NOTE**



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**ENGLISH SHORT STORIES FOR  
PRE-INTERMEDIATE LEVELS**

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## CHAPTER ONE

### From San Francisco to London

When I was 27 years old, I worked in an office in San Francisco. I did my job well and my future was promising. I was alone in the world and I was happy.

On Saturday afternoons I didn't work. I sailed my little sailboat on San Francisco Bay. One Saturday afternoon, I sailed out too far. The strong afternoon wind pushed my sailboat out of the bay, into the Pacific Ocean.

That night, when I had lost all hope, a small British brig saw me and took me on board. The brig was sailing to London. The voyage was long and stormy. I worked as a sailor to pay for my trip.

When I arrived in London, my clothes were old and dirty. I had only one dollar in my pocket. With this dollar, I ate and slept for the first twenty-four hours. During the next twenty-four hours, I didn't eat and didn't sleep.

At about ten o'clock the following morning, I went to Portland Place. I saw a child walking past, holding a big pear. The child ate one small piece and then threw the pear onto the street.

I stopped and looked at it.

I was very hungry and I really wanted that pear. But every time I tried to get it, someone passed by and looked at me. I quickly turned in the other direction and waited for the person to pass by. I tried again and again to get that pear, but the same thing happened. I was desperate. I decided to get the pear and not to worry about the people who saw me. At that moment, a gentleman opened a window behind me and said, "Come in here, please."

A well-dressed servant opened the door. He took me to a beautiful room.

Here, two old gentlemen were sitting and discussing something important.

Their breakfast was on the table. I was very hungry and I stared at their breakfast.

I want to tell the reader that the two gentlemen had made a bet several days before. I knew nothing about the bet until later. Let me tell you what happened

## CHAPTER TWO

### An Unusual Bet

The two old gentlemen were brothers. For several days, they argued about a very strange subject. They decided to end their argument with a bet, as the English usually do. The following was the subject of the bet.

The Bank of England issued two banknotes of a million dollars each for a public transaction with a foreign country. England used one banknote and the other remained in the bank.

At this point, Brother A said to Brother B, "If an honest and intelligent stranger arrives in London without a friend and without money, except for the \$1,000,000 banknote, he will starve to death."

Brother B answered, "No! I don't agree."

Brother A said, "If he goes to the bank or anywhere else to change this big note, the police will put him in prison. Everyone will think he stole it."

They continued arguing for days, until Brother B said, "I'll bet \$20,000 that the stranger will live for thirty days with the banknote and not go to prison."

Brother A accepted the bet. He went to the bank and bought the \$1,000,000 banknote. After, he returned home and prepared a letter. Then the two brothers sat by the window and waited for the right man for the bet.

They saw a lot of honest faces go by, but they were not intelligent enough. Several faces were intelligent, but they were not honest. A lot of faces were honest and intelligent, but they were not poor enough. Other faces were honest, intelligent and poor, but they were not strangers.

When they saw me from the window, they thought I was the right man. They asked me questions, and soon they knew my story. Finally, they told me I was the right man for the bet. I asked them to explain the bet. One of the gentlemen gave me an envelope. I wanted to open it, but he said, "No, don't open it now. Wait until you are in your hotel room. Then read it very carefully."

I was confused and I wanted to discuss the subject with them. But they didn't. I felt hurt because I was the subject of a joke.

When I left their house, I looked for the pear on the street. It was gone. I was quite angry with those two gentlemen.

Far from their house, I opened the envelope. I saw that there was money inside! I didn't stop to read their letter.

I ran to the nearest eating place. I ate and ate and ate. At last, I took out the envelope with the money, to pay for my meal. I looked at the banknote and almost fainted. It was a banknote worth five million dollars!

I was speechless. I stared at the banknote. The two gentlemen had made a big mistake.

They probably wanted to give me a one-dollar banknote.

I saw the owner of the eating place staring at the banknote, too. We were both surprised. I did not know what to do or say. So, I simply gave him the note and said, "Give me the change, please."

The owner apologized a thousand times.

"I'm very sorry, but I can't change this banknote, sir."

"I don't have any other money. Please change this note." The owner then said, "You can pay for this food whenever you want, sir. I understand that you are a very rich gentleman. You like playing jokes on people by dressing like a poor man. You can come here and eat all you want, whenever you want. You can pay me when you want."

## CHAPTER THREE

### The Letter

When I arrived, the same servant opened the door. I asked for the two gentlemen.

"They are gone," the servant said.

"Gone? Gone where?"

"Oh, on a journey."

"But, where did they go?"

"To the Continent, I think."

"The Continent?"

There were no signature, no address, no date on the letter.

How strange! I didn't know what to think. I went to a park, sat down and thought about what to do. After an hour, I reached the decision that follows.

The two old gentlemen are playing a game that I don't understand. They are betting on me. (But, at that time, I didn't know anything about the details of the bet.)

If I go to the Bank of England to return the banknote, the bank will ask me lots of questions. If I tell the truth, no one will believe me. They will put me in an asylum. If I tell a lie, the police will put me in prison. I can't even give it to anyone, because no honest person will want it.

I can do only one thing: I must keep the bill for a whole month. And, I must not lose it. If I help the old man to win his bet, he will give me the job I want.

The idea of an important job with a big salary made me happy. With this exciting idea in mind, I began walking down the streets of London.

## CHAPTER FOUR

### At the Tailor's

Every time I passed in front of a tailor's, I wanted to enter and buy some new clothes.

But, I had no money to pay for them. The \$1,000,000 banknote in my pocket was useless!

I passed in front of the same tailor's six times. At last I entered. I quietly asked if they had an old, unattractive suit that no one wanted to buy. The man I spoke to nodded his head, but he didn't speak. Then another man looked at me and nodded his head. I went to him and he said, "One moment, please."

After some time, he took me to a back room. He looked at several ugly suits that no one wanted. He chose the worst for me. I really wanted a suit, so I said nothing.

It was time to pay. "Can you wait a few days for the money? I haven't got any small change with me."

The man said, "Oh, you haven't? Well, I thought gentlemen like you carried large change."

"My friend," I replied, "you can't judge a stranger by the clothes he wears. I can pay for this suit. But, can you change a large banknote?"

"Oh, of course we can change a large banknote," he said coldly.

I gave him the banknote. He received it with a smile, a big smile that covered his face. When he read the banknote, his smile disappeared. The owner of the shop came over and asked me, "What's the trouble?"

"There isn't any trouble. I'm waiting for my change."

"Come, come. Give him his change, Tod. Quickly!"

Tod answered, "It's easy to say, but look at the banknote." The owner looked at the banknote. Then he looked at my package with the ugly suit.

"Tod," he shouted, "you are stupid! How can you sell this unattractive suit to a millionaire! Tod, you can't see the difference between a millionaire and a poor man."

"I apologize, sir," the owner continued. "Please take off those things you are wearing and throw them in the fire. Put on this fine shirt and this handsome suit. It's perfect for you - simple but elegant."

I told him I was very happy with the new suit.

"Oh, wait until you see what we can make for you in your size!

Tod, bring a pen and a book. Let me measure your leg, your arm..."

I didn't have a moment to speak.

The owner measured me. Then he ordered his tailors to make me morning suits, evening suits, shirts, coats and other things.

"But, my dear sir," I said, "I can order all these things only if you change my banknote. Or, if you can wait a while before I pay you."

"Wait a while. I'll wait forever, that's the word. Tod, send these things to the gentleman's address. Let the less important customers wait!

What's your address, sir?"

"I'm changing my home. I'll come back and give you my new address," I replied.

"Quite right, sir, quite right. Let me show you to the door, sir. Good day, sir, good day."



## CHAPTER FIVE

### The Poor Millionaire

The impossible happened. I bought everything I wanted without money. I showed my banknote and asked for change, but every time the same thing happened. No one was able to change it.

I bought all that I needed and all the luxuries that I wanted. I stayed at an expensive hotel in Hanover Square. I always had dinner at the hotel. But I preferred having breakfast at Harris's simple eating place. Harris's was the first place where I had a good meal with my million-dollar note. That's where it all started.

The news about me and my banknote was all over London.

Harris's eating place became famous because I had breakfast there. Harris was happy with all his new customers.

I lived like a rich, important man. I had money to spend. I lived in a dream. But often, I said to myself, "Remember, this dream will end when the two men return to London. Everything will change."

My story was in the newspapers. Everyone talked about the "strange millionaire with the million-dollar note in his pocket." Punch magazine drew a funny picture of me on the front page. People talked about everything I did and about everything I said. They followed me in the streets.

I kept my old clothes, and sometimes I wore them. It was fun when the shop owners thought I was poor. Then I showed them the banknote, and, oh, how their faces changed!

After ten days in London, I went to visit the American Ambassador. He was very happy to meet me. He invited me to a dinner-party that evening. He told me that he knew my father from Yale University. He invited me to visit his home whenever I wanted.

I was glad to have a new, important friend. I thought to myself, "I'll need an important friend, when the story of the million-dollar note and bet comes out."

I want the reader to know that I planned to pay back all the shop owners who sold me things on credit. "If I win the bet for the old gentleman," I thought, "I will have an important job. With an important job, I will have a big salary." I planned to pay back everyone with my first year's salary.



## CHAPTER SIX

### The Dinner Party

There were fourteen people at the dinner party. The Duke and Duchess of Shoreditch, and their daughter, Lady Anne-Grace-Eleanor de Bohun, the Earl and Countess of Newgate, Viscount Cheapside, Lord and Lady Blatherskite, the Ambassador and his wife and daughter, and some other people. There was also a beautiful, twenty-two-year old English girl, named Portia Langham. I fell in love with her in two minutes, and she with me!

After a while, the house servant presented another guest, Mr. Lloyd Hastings. When Mr. Hastings saw me, he said, "I think I know you."

"Yes, you probably do."

"Are you the - the - "

"Yes, I'm the strange millionaire with the million-dollar note in his pocket!"

"Well, well, this is a surprise. I never thought you were the same Henry Adams from San Francisco! Six months ago, you were working in the offices of Blake Hopkins in San Francisco. I remember clearly. You had a very small salary. And, at night, you helped me arrange the papers for the Gould and Curry Mining Company. Now you're a millionaire, a celebrity here in London. I can't believe it! How exciting!"

"I can't believe it, either, Lloyd."

"Just three months ago, we went to the Miner's Restaurant - "

"No, no, it was the What Cheer Restaurant."

"Right, it was the What Cheer. We went there at two o'clock in the morning. We had steak and coffee. That night we worked for six long hours on the Gould and Curry Mining Company papers. Do you remember, Henry, I asked you to come to London with me. I wanted you to help me sell the Gould and Curry gold mine shares. But you refused."

"Of course I remember. I didn't want to leave my job in San Francisco. And, I still think it's difficult to sell shares of a California gold mine here in London."

"You were right, Henry. You were so right. It is impossible to sell these shares here in London. My plan failed and I spent all my money. I don't want to talk about it."

"But you must talk about it. When we leave the dinner party, you must tell me what happened."

"Oh, can I? I really need to talk to a friend," Lloyd said, with water in his eyes.

"Yes, I want to hear the whole story, every word of it."

"Thank you, Henry. You're a true friend."

At this point, it was time for dinner. Thanks to the English system of precedence, there was no dinner.

The Duke of Shoreditch wanted to sit at the head of the table. The American Ambassador also wanted to sit at the head of the table. It was impossible for them to decide, so we had no dinner.

The English know about the system of precedence.

They have dinner before going out to dinner. But strangers know nothing about it. They remain hungry all evening.

Instead, we had a dish of sardines and a strawberry. Now it was time for everyone to play a game called cribbage. The English never play a game for fun. They play to win or to lose something.

Miss Langham and I played the game, but with little interest. I looked at her beautiful face and said, "Miss Langham, I love you!"

"Mr. Adams," she said softly and smiled, "I love you too!"

This was a wonderful evening. Miss Langham and I were very happy. We smiled, laughed and talked.

I was honest with her. I told her that I was poor and that I didn't have a cent in the world. I explained that the million-dollar note was not mine. She was very curious to know more. I told her the whole story from the start. She laughed and laughed. She thought the story was very funny. I didn't understand why it was funny. I also explained that I needed an important job with a big salary to pay all my debts.

"Portia, dear, can you come with me on the day I must meet those two gentlemen?"

"Well, yes, if I can help you," she replied.

"Of course you can help me. You are so lovely that when the two gentlemen see you, I can ask for any job and any salary. With you there, my sweet Portia, the two gentlemen won't refuse me anything."

## CHAPTER SEVEN

### A Million-Dollar Idea

At the end of the dinner party, I returned to the hotel with Hastings. He talked about his problems, but I didn't listen to him. I was thinking about Portia the whole time.

When we arrived at the hotel, Hastings said, "Let me just stand here and look at this marvelous hotel. It's a palace! What expensive furniture! You have everything you want. You are rich, Henry. And I am poor."

His words scared me. I, too, was poor. I didn't have a cent in the world, and I had debts to pay. I needed to win the gentleman's bet. This was my last hope. Hastings didn't know the truth.

"Henry, just a tiny part of your income can save me. I'm desperate!" Hastings cried.

"My dear Hastings, sit down here and drink this hot whiskey. Now tell me your whole story, every word of it."

"Do you want to hear my story again?"

"But, you never told me your story."

"Of course I told you my story, as we walked to the hotel. Don't you remember?"

"I didn't hear one word of it."

"Henry, are you ill? Is something wrong with you? What did you drink at the dinner party?"

"Oh, Hastings, I'm in love! I can only think about my sweet Portia. This is why I didn't hear your story before."

Hastings got up from his chair, shook my hand and laughed. "I'm very happy for you, Henry, very happy," he said smiling. "I'll tell you the whole story again." So he sat down and patiently started to tell me his story.

To make a long story short, the owners of the Gould and Curry Gold Mine sent Lloyd to England, to sell the shares of the mine for one million dollars. Any money he received over one million dollars was his to keep. Hastings's dream was to sell the

shares for more than one million dollars, and become rich. He had only one month to sell the shares. He had done everything to sell them, but nobody wanted to buy them.

Then he jumped up and cried, "Henry, you can help me! Will you do it?"

"Tell me how."

"Give me a million dollars and I'll sell you all the shares. You will be the new owner of the gold mine. Don't, don't refuse."

I did not know what to say. I wanted to tell Hastings the truth. But then, an intelligent idea came to me. I thought about it for a moment and then calmly said, "I will save you, Lloyd."

"Then I am already saved! How can I thank you- “?

"Let me finish, Lloyd. I will save you, but not in that way. I have a better way. I know everything about that mine. I know its great value. You will sell the shares by using my name. You can send anyone to me, since people in London know me. I will guarantee the gold mine. In a week or two, you will sell the shares for three million dollars, by using my name. And we'll share the money you earn. Half to you and half to me." Lloyd was very happy and excited. He danced around the room and laughed.

"I can use your name! Your name - think of it. The rich Londoners will run to buy these shares. I'm saved! And I'll never forget you, Henry!"

## CHAPTER EIGHT

### Back to Portland Place

The next day, all of London talked about the shares of the California gold mine. I stayed in my hotel and said to everyone who came to me, "Yes, I know Mr. Hastings. He's a very honest man. And I know the gold mine, because I lived in the California Gold Country. It is a mine of great value." People were now interested in buying the shares.

I spent every evening with Portia at the American Ambassador's house. I didn't tell her about the shares and the mine. It was a surprise. We talked about our love and our future together.

Finally, the end of the month arrived. Lots of rich Londoners bought the shares of the mine. I had a million dollars of my own in the London and County Bank. And Lloyd did too.

It was time to meet with the two old gentlemen. I dressed in my best clothes, and I went to get Portia.

Before going to Portland Place, Portia and I talked about the job and the salary.

"Portia, you are so beautiful! When the two gentlemen meet you, they will give me any job and any salary I ask for."

"Henry, please remember that if we ask for too much, we will get nothing. Then what will happen to us?"

"Don't be afraid, Portia."

When we arrived, the same servant opened the door. There were the two old gentlemen having tea. They were surprised to see Portia. I introduced her to them.

Then I said, "Gentlemen, I am ready to report to you."

"We are pleased to hear this," said one gentleman. "Now we can decide the bet that my brother Abel and I made. If you won for me, you can have any job in my power. Do you have the million-dollar note?"

"Here it is, sir," and I gave it to him.

"I won!" he shouted. "Now what do you say, Abel?"

"I say he survived, and I lost twenty thousand dollars. I can't believe it!"

"I have more to tell you," I said. "But, it's a long story. I'll tell you another time. For now, look at this."

"What! A Certificate of Deposit for \$200,000. Is it yours?"

"It's mine. I earned it by using the banknote you lent me for a month."

"This is astonishing! I can't believe it."

Portia looked at me with surprise and said, "Henry, is that really your money? You didn't tell me the truth."

"No, I didn't. But, I know you'll forgive me."

"Don't be so sure! You told me a lie, Henry."

"Dearest Portia, it was only for fun. Come, let's go now."

"But, wait, wait!" my gentleman said. "I want to give you the job and the salary you choose."

"Thank you, thank you with all my heart. But I don't want the job."

"Henry, you didn't thank the good gentleman in the right way. Can I do it for you?" Portia said.

"Of course you can, my dear."

Portia walked to my gentleman, sat on his lap and kissed him on the mouth.

Then the two old gentlemen shouted and laughed. I was amazed. What was happening?

"Papa," said Portia, "Henry doesn't want your job. I feel very hurt."

"Darling, is that your father?" I asked.

"Yes, he's my stepfather, a dear man. Now do you understand why I laughed when you told me your story?"

"My dearest sir," I said, "I want to take back what I said. There is a job that I want."

"Tell me!" "I want the job of son-in-law."

"Well, well, well. But you were never a son-in-law before. Do you know how to do this job?"

"Try me, please! Try me for thirty or forty years, and if- "

"Oh, all right. Take her!"

Were Portia and I happy? There aren't enough words in the dictionary to describe our happiness. When the Londoners heard the whole story of my adventures with the banknote, they talked of nothing else.

Portia's father took the banknote back to the Bank of England and cashed it. Then he gave us the cancelled banknote as a wedding present. We put it in a picture frame and hung it on the wall in our new home.

And so I always say, "Yes, it's a million-dollar banknote, but it only bought one thing in its life; the most valuable thing in the world - Portia!"

- THE END -

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