



Cashed In

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Level 4



Harriet slid off the end of the banister, on to the floor the same second thunder struck again.

Hugh's lips trembled as he held on to a fistful of his mother's dress in his tiny hands, cowering from the loud sounds above.

Alexandra pulled her son closer and nodded at the maid. The maid then signalled to the doorman to open the heavy oak doors.



While the doors were being pulled open, Harriet surveyed the foyer of the mansion, a little smile dancing on her lips, the entrance had been made up, the best tapestries taken out, displays dusted and polished. The entire family, father, Elliot, mother, Alexandra, and her brother, Hugh, were in their finery. The house was ready to welcome their friends, the Wilkins, after nearly three years.



The doors finally opened and the Wilkins entered. Harriet ran to her friends, Mary and Josie.

"I've missed you so much! Who could even believe that a trip around the world would take so long," cried Harriet.

Josie beamed, "I know! I enjoyed it immensely, although I was so very seasick."



Alexandra and Victoria came over to their children, soft smiles on their faces. Alexandra put her hand on her daughter's shoulder and in a near whisper, she said, "Come children, the cook has prepared an absolute feast for you!" Mary jumped excitedly at the thought of food and tripped over her dress in a haste to get to the dining hall.





"O-o-oh dear... What misfortune!"

Elliot looked at his wife from over the top of his newspaper. Alexandra was staring at the letter in her hands, pale and eyes wide, unfocused.

"What is it? I trying to read... honestly."

She looked at him motionlessly and finally spoke, "It's... th-the letter... its from Victoria. Elliot, Henry... has gone int-into d-d-d-debt, t-they're going to lose everything."



One side of the newspaper fell from his right hand, fluttering in the wind, Alexandra clutched her heart and sat down.

"Elliot... please. Lend them money... help the Wilkins, help your friend. Henry needs you."

He stared at her, "No."

Elliot just said, ever so simply. Alexandra opened and closed her mouth in shock, speechless. Elliot then mumbled that it was late and he was going to turn in.

Lying on the bed, he stared at the letter in his hands that he had taken from Alexandra. The date noted was 8th September, 1854. As he gazed at it without registering what he saw, he pondered on the decision he made.

Henry has been my closest friend, is it wrong of me to refuse to lend him money? No... It is my hard earned money, I shouldn't be expected to just give it away. Henry should have been more cautious... the thought of giving Henry Wilkin my money... my precious money...

With all this in his head, he soon fell asleep.



His two children looked at him, agony on their faces. "Father, give us food, please!" Harriet pleaded him, tears rolling down her colourless cheeks.

"I'm hun-gary..." Hugh mumbled, in his toddler voice.

Alexandra came to the door of the shack and looked at the children and Elliot.

"I couldn't find any food, the dustbins were scoured clean before I arrived," she gasped out.



The family looked bedraggled in torn clothes and their unwashed bodies. Harriet fainted from hunger and Hugh cried even more. Then... faces swirled together, voices mixed, Harriet crying for food, Hugh begging for a warm blanket, Alexandra asking for money...



Elliot awoke from his nightmare, sweating profusely, he looked at Alexandra, snoring beside him, his shoulders started to shake, he sobbed.



"We're here, sire," the coachman announced.

Elliot jumped down from the carriage and handed the change to the driver.

Flipping the collar of his coat up, against the wind of the harsh Cambridge weather, he walked with a steady gait towards the mansion. The movers had emptied out the house, but the Wilkins were still standing outside, ready to leave.

Henry saw him first, smiling ruefully, he said, "We're moving."

Elliot swallowed the lump in his throat and started, in a hoarse voice, "Henry, you're my dearest and closest friend, a few days ago, you went into debt, you lost everything, your money, your house... you needed help, but I never understood how drastic it was, I was never poor, I didn't know how it was, I was a coldhearted fool, forgive me, and I, I refused to help you out."

"*But*," he emphasised, "I have realised my mistake, I've repented, please accept my money and help. You shouldn't have to go live in a filthy old rundown shack!"

Henry's sarcastic smile turned into a frosty glare.

"I'm not moving to any *filthy old rundown shack*, I'm simply buying a bigger mansion. I'm rather tired of this place"

"But-"



"Elliot.

A relative of mine, great-aunt Merida passed away last night. Leaving me a huge fortune. I was able to pay back my debts, and get my money back... so I really have no use for your little-too-late-olive-branch. But I have to thank you, because otherwise... how would I have known how selfish and ignorant you are?"

With those final words Henry stepped away and got into a carriage with his wife and children, leaving Elliot utterly and completely alone in his heart. His spirit floating in a sea of guilt, loneliness, and misery.



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PRATHAM BOOKS

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Cashed In (English)

The story, set in the English city of Cambridge in 1854, is about two families. The Wilkins go into debt and lose everything, while their close friends, the Winsdors, refuse to lend them money. Elliot Winsdor, the head of the family who made the decision not to help the Wilkins out, gets a conveniently timed nightmare that teaches him kindness and understanding.

This is a Level 4 book for children who can read fluently and with confidence.



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