

The £1,000,000 Bank Note

by Mark Twain

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Part 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^①. I was alone in the world and I was happy. On Saturday afternoons I didn't work. I sailed my little sailboat^② 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^③ 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 I 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^④. 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."

① promising: (此处指)有前途的。

② sailboat: (小)帆船。

③ brig: (双桅)帆船。

④ desperate: 绝望的。

A well-dressed servant^① opened the door. He took me to a beautiful room. Here, two old gentlemen were sitting and discussing something important. Their breakfast was still on the table. I was very hungry and I stared^② at their breakfast.

I want to tell the reader that the two gentlemen had made a bet^③ several days before. I knew nothing about the bet until later. Let me tell you what happened.

① servant: 仆人。

② stared: 盯着看。

③ bet: 打赌。

Part Two: An Unusual Bet

The two old gentlemen were brothers. For several days, they argued^① 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 pounds each for a public transaction^② 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^③."

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^④ 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^⑤ 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

① argued: 争论。

② transaction: 交易。

③ starve to death: 饿死。

④ stole: 偷窃。

⑤ by: 在……旁边。

honest and intelligent, but they were not poor enough^①. 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^② because I was the subject of a joke^③.

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^④. It was a banknote worth^⑤ five million dollars!

I was speechless^⑥. I stared at the banknote. The two gentlemen had made a big mistake.

They probably wanted to give me a one-pound 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^⑦ give him the

① poor enough: 够穷。

② hurt: 愤怒的。

③ subject of a joke: 嘲笑的对象。

④ fainted: 昏倒。

⑤ worth: 价值。

⑥ speechless: 说不出话来。

⑦ simply: 仅。

note and said, "Give me the change, please."

The owner apologized^① 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."

^① apologized: 道歉。

Part Three: The Letter

When I left the eating place, I hurried^① to the house of the two gentlemen. I wanted to correct the mistake they had made. I was very nervous.

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^②, I think."

"The Continent?"

"Yes, sir."

"When will they return?"

"In a month."

"A month! Oh, this is awful^③! How can I talk to them? It's extremely important."

"I can't help you. I don't know where they are, sir."

"Then I must see a member of the family."

"All the family are away. They're in Egypt and India, I think."

"Before leaving, the two gentlemen made an enormous mistake. They will certainly return home tonight. Tell them that I came here to correct the mistake. I will return tomorrow."

"I'll tell them if I see them. But I won't see them! Sir, you must not worry

① hurried: 快速地走。

② Continent: (此处指) 亚洲大陆。

③ awful: 糟糕。

because everything is all right. They will be here on time^①, and they will see you then. Good-bye."

I was confused. My head was in a fog^②. I did not understand what the servant told me. The letter I remembered the letter! This is what it said:

You are an intelligent and honest man. You are also poor and a stranger. In this envelope you will find some money. It is yours only for 30 days. At the end of 30 days, return to this house, I have a bet on you. If I win this bet, you can have any job with any salary that you want.

There were no signature^③, 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^④. 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^⑤ 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

① on time: 准时。

② in a fog: 困惑。

③ signature: 签名。

④ asylum: 精神病院。

⑤ bill: 钞票。

this exciting idea in mind, I began walking down the streets of London.

Part Four: At the Tailor's^①

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^②!

I passed in front of the same tailor's six times. At last I entered. I quietly asked if they had an old, unattractive^③ suit that no one wanted to buy. The man I spoke to nodded^④ 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^⑤ 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

① tailor's: 裁缝店。

② useless: 没用地。

③ unattractive: 难看地。

④ nodded: 点头。

⑤ change: 零钱。

owner of the shop came over and asked me, "What's the trouble^①?"

"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^② with the ugly suit.

"Tod," he shouted, "you are stupid! How can you sell this unattractive suit to a millionaire^③! 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^④."

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^⑤ 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^⑥! I'll wait forever, that's the word. Tod, send these things to the gentleman's address. Let the less important customers^⑦ wait! What's

① trouble: 问题。

② package: 包裹。

③ millionaire: 百万富翁。

④ elegant: 优雅地。

⑤ measure: 测量。

⑥ a while: 一会儿。

⑦ customers: 顾客。

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."

Part 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^① 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-pound 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-pound 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^②. He was very happy to meet me. He invited me to a dinner-party that evening.

① luxuries: 奢侈品。

② ambassador: 大使。

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-pound note and bet comes out^①."

I want the reader to know that I planned to pay back all the shop owners who sold me things on credit^②. "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.

① comes out: 显露。

② credit: 赊欠。

Part Six: The Dinner Party

There were fourteen people at the dinner party. The Duke^① and Duchess^② of Shoreditch, and their daughter, Lady Anne-Grace-Eleanor de Bohun, the Earl^③ and Countess^④ of Newgate, Viscount^⑤ 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-pound 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^⑥ for the Gould and Curry Mining Company. Now you're a millionaire, a celebrity^⑦ 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"

① duke: 公爵。

② duchess: 公爵夫人。

③ earl: 伯爵。

④ countess: 伯爵夫人。

⑤ viscount: 子爵。

⑥ papers: 文件。

⑦ celebrity: 名人。

"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^① 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^②. 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^③, 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

① steak: 牛排。

② shares: 股份。

③ precedence: 地位高低, 身份。

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

Instead, we had a dish of sardines^① and a strawberry^②. Now it was time for everyone to play a game called cribbage^③. 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-pound 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^④.

"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."

① sardines: 沙丁鱼。

② strawberry: 草莓。

③ cribbage: 一种纸牌戏。

④ debts: 欠款。

Part 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^① hotel. It's a palace! What expensive furniture! You have everything you want. You are rich, Henry. And I am poor."

His words scared^② 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."

① marvelous: 绝妙地。

② scared: 吓住。

Hastings got up from his chair, shook my hand^① 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^②, 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^③ the gold mine. In a week or two, you will sell the shares for three million dollars, by using my name. And we'll

① shook my hand: 与我握手。

② to make a long story short: 长话短说。

③ guarantee: 担保。

share^① 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!"

① share: 分享。

Part 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^①. 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

^① surprise: 意想不到地事情。

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-pound 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 pounds. 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^① of Deposit^② 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^③! 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^④ 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^⑤ and kissed him on the mouth.

① certificate: 证书。

② deposit: 存款。

③ astonishing: 惊人地。

④ forgive: 原谅。

⑤ lap: 膝。

Then the two old gentlemen shouted and laughed. I was amazed^①. 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^②, 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^③ what I said. There is a job that I want."

"Tell me!"

"I want the job of son-in-law^④."

"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^⑤ it. Then he gave us the cancelled banknote^⑥ as a wedding present. We put it in a picture frame^⑦ and hung it on the wall in our new home.

And so I always say, "Yes, it's a million-pound banknote, but it only

① amazed: 吃惊地。

② stepfather: 继父。

③ take back: 收回。

④ son-in-law: 女婿。

⑤ cashed: 兑换成现金。

⑥ the cancelled banknote: 作废的钞票。

⑦ picture frame: 相框。

bought one thing in its life: the most valuable^① thing in the world - Portia!"

^① valuable: 贵重地

Track 1: San Francisco In The 1850s

At the beginning of the 1800s, San Francisco, then called Yerba Buena, was a quiet Spanish village. There were a presidio^①, a Spanish church called Mission Dolores, and some simple homes. There were few ships in the big bay.

With the discovery of gold at Sutter's Fort in 1848, everything changed. San Francisco suddenly grew into a busy city. In only one year, its population went from 1,000 to 30,000. Settlers came from all over the world. They came to open shops, saloons, hotels, restaurants, banks and trading companies^②.

There was a population explosion in California. The new settlers needed all types of things from the industries on the East Coast. The sea route^③ from New York to San Francisco became an important one. The port of San Francisco was full of sailing ships.

In the 1850s, at the time of this story, San Francisco was the most important city on the Pacific Coast. The important gold mines in the Sierra Nevada Mountains had their offices in San Francisco. And that is where this story begins.

① presidio: (西班牙) 要塞

② trading company: 贸易公司

③ route: 路线

Track 2: Sailing Ships

The first ships with sails were the Egyptian ships of the year 3000 BC. Egyptian ships had one square^① sail and one mast^②. They sailed up and down the Nile River.

The Roman ships of the year 200 AD had one square sail, with a topsail^③ above it. In front of the ship there was a foresail^④. The Roman ships had only one mast.

The Vikings from the north also had ships with one square sail and one mast.

The Egyptians, the Romans and the Vikings all used oars^⑤ to guide their ships.

The first sailing ships with two or more masts came from China. Marco Polo, the Italian merchant and traveler, brought this new idea from China to Italy in 1295.

Between the years 1400 and 1600, sailing ships changed a lot.

By the end of the 1400s, ships with three masts were common in Europe.

After the 1750, European sailing ships had from two to six masts.

Different types of ships had different names: the caravel, the carrack, the galleon, the schooner, the brig, the brigantine. These ships sailed all over the world.

The new clipper sailing ship was very fast and light. It sailed at great speed. In 1854 the clipper ship, Flying Cloud, traveled from New York to San Francisco in only 89 days and 8 hours. This was half the time of other

① square: 方形的。

② mast: 桅杆。

③ topsail: 上桅帆。

④ foresail: 前桅帆。

⑤ oars: 桨。

ships.

During the California Gold Rush in the 1850s and 1860s, thousands of the people traveled in clippers from New York to San Francisco. From San Francisco, these people went to the California Gold Country to look for gold.

The English brig, that took the narrator^① of the story to London, had two masts and two large, square sails.

① narrator: 讲述者。

Track 3: Sailing on San Francisco Bay

Sailing on San Francisco Bay was popular in the 1800s and it still is today. There is always a lot of wind in San Francisco and this is perfect for sailing and windsurfing^①. The wind usually comes from the West and the North West^②. The west wind is a strong wind, but it is not cold.

When the wind is very strong, it can push small sailboats out of the bay and into the Pacific Ocean.

The waters of San Francisco Bay are cold all year. Their temperature in the summer is between 10° and 13°C. Sharks often swim in the bay.

There are a lot of exciting regattas^③ on the bay. When there is an important regatta, there are hundreds of sailboats with colorful sails.

In San Francisco, the sailing season begins the last Sunday of April, and finishes at the end of October.

Forty kilometers outside San Francisco Bay, in the Pacific Ocean, there are the Farallon Island. Here, there is a marine^④ sanctuary^⑤; a protected place where fish, whales, seals and rare birds live.

In winter and in spring, gray whales visit the Farallon Island. In autumn, the huge blue whale swims past these islands.

Outside San Francisco Bay, there is another marine sanctuary called Point Reyes Peninsula. Seals and rare birds live on this beautiful peninsula.

① windsurfing: 帆板运动。

② West and the North West: 正西和正西北方向。

③ regatta: 划船运动。

④ marine: 海的。

⑤ sanctuary: 鸟兽保护区。

Track 4: The English and Betting

Betting on things that will happen is common in Great Britain. The British love betting. They bet on horse races, dog races, football matches, cricket^① matches, hockey^② matches, polo^③ matches and other sports. They also play the lottery^④.

A lot of betting is very informal. It takes place at the pub. The sum of money that is bet can be small, or very large, depending on the bet.

The famous novel by Jules Verne, *Around the World in Eighty Days*, is the story of an English gentleman who made a big bet. He bet that he could go around the world in eighty days, and then returns to his club in London, at a specific time and day.

There are other forms of betting called gambling, where you play cards or other games for money.

In the United States, an entire city was built for people who like gambling. It's called Las Vegas. The city of Las Vegas, in the state of Nevada, has thousands of places where people can gamble small sums and big ones.

① cricket: 板球运动。

② hockey: 曲棍球。

③ polo: 马球。

④ lottery: 彩票。

Track 5: Londinium

The Romans founded London almost 2000 years ago on the River Thames. They named it Londinium, and it was part of the province called Britannia. The Romans always founded their colonies near a river. The Roman historian Tacitus wrote that Londinium was a busy center for trade^① and traders. The geographic^② position of Londinium, on the river and near the sea, was perfect for trade.

London was almost destroyed by the plague^③ in 1665 and by fire in 1666. In the 19th century, people began moving from the center to the outer parts^④.

Old Londinium is now the part of London called the City, a small area on the north bank of the River Thames. The City is the principal^⑤ banking and commercial center of Europe. There are more than 500 foreign banks and hundreds of financial companies in this area.

In the City there is still a part of an old Roman wall, and the remains^⑥ of medieval London. The City has its own cathedral, St Paul's, and this own arts center, the Barbican. There is also an excellent museum, the Museum of London. This museum presents London's history from Roman times.

① trade: 贸易。

② geographic: 地理的。

③ plague: 瘟疫。

④ outer parts: 外城。

⑤ principal: 主要的。

⑥ remains: 遗迹。

Track 6: How Did People Dress In The 1850s?

Clothes during this period were quite elegant^①. Men wore top hats, elaborate shirt, vests^②, jackets and coats. Some wore big cloaks^③.

Women wore elaborate dresses, with long skirts. They also wore fashionable^④ hats and bonnets^⑤, and mantles^⑥.

Women of the 1850's always wore gloves and carried a small umbrella, called parasol. This parasol protected them from the sun.

① elaborate: 精心制作的。

② vest: 背心。

③ cloak: 斗篷。

④ fashionable: 时髦的。

⑤ bonnet: 无边女帽。

⑥ mantle: 短披风。

Track 7: Money and its origins

Long ago there was no money. Banknotes and coins didn't exist. People used all kinds of things as money: food, salt, shells^①, jewelry, precious metals, cloth, animals. They traded these things for something else. This kind of trading is called barter^②. Some primitive^③ people still use the barter system. One of the greatest barter in history is the following: In 1626, Peter Minuit, of the Dutch West India Company, bought Manhattan Island (New York) from the Indians. He paid for it with beads and trinkets^④ worth 24 dollars!

As time went on, people began to use coins made of gold, silver, copper^⑤ and other metals. Each country had its own coins of different sizes and shapes.

Until the 1920s banknotes were backed^⑥ by gold. This was called the "gold standard^⑦". It meant that when a person went to the bank and presented a banknote, the bank gave person the same amount in gold. This is why the words "promise to pay" appeared on banknotes.

Today, coins and banknotes are made in a place called a mint. Banknotes are made with very special paper. This makes it extremely difficult for counterfeiters, people who print their own money, to copy the banknotes. It is against^⑧ the law, in all countries, to counterfeit money^⑨.

① shells: 贝壳。

② barter: 以货换货。

③ primitive: 原始的。

④ beads and trinkets: 小饰品。

⑤ copper: 铜。

⑥ backed: (此处指) 被保障的。

⑦ standard: 标准。

⑧ against: 违反。

⑨ counterfeit money: 伪钞。

Each country has its own currency with its own name. When you go to a foreign country, you must change the currency of that country you are visiting.

Track 8: London Today

London today covers 100 square miles, with a population of about 7,000,000 people. It is one of Europe's most interesting capitals.

The nation's government is the Parliament, at Westminster. In the clock tower near the House of Commons, is London's famous time-keeper^①, Big Ben.

Magnificent^② Westminster Abbey is nearby. It was built in the 11th century by King Edward the Confessor^③. Many of England's kings and queens were crowned here.

Buckingham Palace is the Queen's impressive^④ London home. In front of the Palace, visitors can enjoy the ceremony of the Changing of the Guard. It takes place at 11:30 am daily in the summer, and on alternate days in the winter.

Trafalgar Square, with Nelson's Column, is a busy place. The National Gallery^⑤ is at Trafalgar Square. It has one of the best collections of European paintings from the 13th century to the 1900s. Going east along the River Thames, there is the famous Tower of London and the 19th century Tower Bridge. The White Tower is the oldest part of the Tower of London. It was built by William the Conqueror in 1078. The Crown Jewels are kept in the Jewel House.

There are several beautiful parks to visit in London: Hyde Park, Kensington Gardens, St James's Park, Battersea Park and Regent's Park with its zoo.

① time-keeper: (此处指) 钟。

② magnificent: 壮丽的。

③ confessor: 听忏悔的神父。

④ impressive: 给人深刻印象的。

⑤ gallery: 画廊, 美术馆。

The area from Kensington Gardens to Cromwell Road is "museumland". The Science Museum, Natural History Museum, Geological Museum, and Victoria and Albert Museum are in South Kensington. The British Museum, one of the greatest museums of the world, is in the district of Bloomsbury.

London is a wonderful place to shop. The variety^① of things to buy is huge. In the West End, London's most fashionable shopping streets are Oxford Street, Regent Street and Bond Street. There are a lot of fine shops and department stores in the area of Piccadilly Circus.

Kensington High Street and King's Road are good shopping areas for young fashions^②.

Knightsbridge is the home of Harrods, London's most famous department store.

Covent Garden is near Charing Cross. It was once a fruit and vegetable market. Now it is a covered shopping area, with elegant restaurants, bars, shops and street entertainers^③.

London has an excellent underground public transportation system, called the tube. It takes people to all parts of London rapidly.

① variety: 品种。

② fashion: 时尚。

③ entertainers: 演者。

Track 9: The Origins of Banking

Banking first appeared in Babylon in the year 1,000 BC in the form of safekeeping^① lending and transfers^②. Banking also developed in Greece in the year 700 BC, and in Egypt in the year 400BC.

Modern banking, as we know today, began with Italian merchants and London goldsmiths^③, who gave credit to depositors^④.

Between the 12th and the 15th centuries, Italy was Europe's most important financial and commercial Power. In the 12th century, the banks of Genoa accepted deposits and exchanged foreign coins for local currency. Later, the Florentines became the leading Italian bankers.

The Medici Family of Florence was the greatest of all 15th century Italian bankers. They had offices in France, England, the Netherlands and throughout Italy. As time went on, banks developed all over Europe and in the New World.

① safekeeping: 安全保护。

② transfers: 转移。

③ goldsmiths: 金匠。

④ depositors: 储户。