



‘Money Matters’ in the writings of O. Henry

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Abstract

O. Henry only “had twenty-three cents in his pockets” when he checked into the hospital before he died in 1910 (Stuart 11). Though he made a substantial amount of money from the sales of his stories during his lifetime, as David Stuart tells us in his fact-filled biography, “money meant nothing to him...” (11). Stuart emphasizes O. Henry’s philosophy on money by providing a chronology of his expenditures and constant requests for money, specifically from editors, in the form of advances for short stories (138, 145, 146, 195, 226, and 228). It bears noting that O. Henry was always specific in the amount of money he requested. George MacAdam explains that when he asked for money, “the exactness of the amount and of the time [he needed it] did not surprise the hearer [of the request]; specifying sums to the penny (usually 14) and the hour of need to the minute were two habits of O. Henry” (“O. Henry’s Only” 5).

Key Words: amount, bill, dollar, manner, money, philosophy, social, specific, sum

Introduction

I would like to highlight from the start that O. Henry was just as specific about his handling of money in his short stories as he was in real life; in fact, he wrote the word “money,” “dollar,” and/or a specific dollar amount in one hundred and fifteen of his one hundred and thirty-nine New York short stories, the bulk of which were written during the time he lived in the City, between 1902 and 1910. A closer look at ten of these stories reveals how money creates a spatial pattern that not only serves to connect certain words and/or themes, but also reveals important social commentaries, some of which are in the same vein as those expressed by Georg Simmel. The spatial pattern of money in O. Henry’s stories, or formula, is reflected in the actual language present in the stories themselves, often through the repetition of syntactic patterns, key terms, monetary details, alliteration, personification, and, of course, by the manner in which the theme of money is handled.

One of the signature spatial patterns in O. Henry’s stories can often be found in the opening line. I refer to a recurrent syntactic pattern that involves the positioning of the main subject of the story within the first sentence in order to call attention to that subject so that readers can track its evolution throughout the story. For instance, “The Tale of a Tainted Tenner,” “Gifts of the Magi,” and “One Thousand Dollars” all begin with either the word



“money” or a specific dollar amount in the opening line. As each story develops, the movement of the word money or a specific dollar amount mimics the movement of currency in the narration so as to reinforce the significance of money. The spatial placement of money, which is always prevalent, highlights the concept that, though in some ways money is static (a “tenner” will always be a ten-dollar bill, for example), the feelings associated with money can and—in many of these stories—often do change. Georg Simmel explains this when he states “money brings about a continually increasing number of effects while it remains itself immobile,” for example, “the powerful effects that money produces through the hope and fear, the desire and anxiety that are associated with it” (*Philosophy* 171). Therefore, it is not only money’s power to circulate in society that makes it significant, but also its power to “move,” or have an effect on the emotions of the people handling it.

In addition to placing the word “money” and words relating to money at the beginning of his stories, O. Henry plays with the double meaning of the word “worth.” Playing with the meanings of words creates a sort of antithesis in which a character’s humanistic worth is contrasted with his monetary worth. What I mean to say is that O. Henry seems to suggest that money has value or “worth,” but how much money a character has should not be the equivalent of his or her worth as a human being. To put it another way, just because a man possesses a million dollars doesn’t mean he is worth a lot of money. The juxtaposition of these two definitions helps to convey the idea that people should not be judged on the measure of their wealth, but rather by the character traits they possess. Stories such as “The Discounters of Money,” “One Thousand Dollars,” and “A Night in New Arabia” all deal with the issue of a man’s worth as a person versus how much money he is worth. In this case, the contrast between one’s human characteristics and his or her economic condition serve to highlight different notions of what it means to be “worth” something. Shifting the meaning of “worth” from how much money a character has to the worth of a human being helps create a spatial pattern that proposes the answer to what is really important in life, namely being a kind person. At the end of the day it is not how much money a man has that determines his worth—it is how he treats others. To put what Cecilia said at the end of the last chapter another way, kindness is worth more than any coin or dollar (Henry, “Third” 794).

After differentiating between the different concepts of “worth,” we can begin to understand how the way money changes hands affects different social classes. For example, in order for characters of different social classes to exchange money on a more personal basis, sometimes one of them must move into the other’s social space, as in “Mammon and the Archer.” There are other instances when the mobility of money allows cash to flow freely from the hands of one character to those of another, sometimes without their meeting. Some bills also “move around” more than others. There are also some members of society who never see a certain bill due to their social status and perhaps, even, their gender. For example, the “fiver,” or five-dollar bill, was a shop-girl’s to save or spend, whereas a “tenner,” or ten-dollar bill, might have a different mobility, as evinced in “The Tale of a Tainted Tenner” when the “tenner” admits he has never heard of shop-girls (“Tale” 14).

Besides the mobility of money between classes, there is also the issue of the mobility of money and women in O. Henry’s New York stories. As we have seen in prior chapters, new spaces in the City afforded new careers for women, which gave them more mobility within the City. Women found themselves not only moving from home to work, but also to more public spaces where they could spend the money they made. The acquisition of money



and how women handled it is a reflection of the changing times at the turn of the twentieth century. As more and more women started earning salaries cash flowed freely through their hands and into those of others. The mobility of money in the lives of women is therefore directly tied to their physical mobility, and New Women needed to go out of the house to both make and spend money, sometimes in new spaces, something detailed in “The Enchanted Profile” and “The Girl and the Habit.”

Though these stories represent progressive thinking at the turn of the century, other stories like “The Girl and the Graft” reflect traditional views of women and the difficulties New Women may have had while navigating these new financial waters, like the wage gap between men and women (Peiss 52). The problem with the wage gap between the sexes is obvious: women work for less money than men, but they still have the same expenses, such as rent, food, and clothes. In order to survive, some women would skip a meal in order to have money for other necessities (52). In other words, navigating new financial waters did not always alleviate the issue of needing more money.

Oftentimes the main problem in O. Henry’s stories is a character’s lack of funds and the inability to keep said funds (Furman 421). The conflict of many of O. Henry’s stories revolves around money, and money is also a central theme that sometimes plays a key role in his love stories as, for example, in “A Service of Love” and “Gifts of the Magi.” Characters in these stories must decide how to obtain funds. In some cases, they must decide whether or not to make a monetary sacrifice for the one they love. In order to establish the conflict of money, these stories must first begin with an emphasis on money and its importance to the development and movement of the plot. The narration begins with money so that we as readers can see its significance diminish in favor of more important values, humanitarian values O. Henry advocates in his works.

1. Beginnings

As every writer knows, the first line of a story, to be memorable, must “hook” readers and make them want to continue reading. O. Henry was a master of the first line hook, as we will see in this section.

Beginnings are also important because they set the mood for the rest of the story and, many times, stress what is significant. As Edgar Allen Poe explains in his “Review of *Twice-Told Tales*,” short story writers must create “a certain unique or single *effect* to be wrought out...” (61). The focus of the story must be on achieving this effect, and “if his very initial sentence tend not to the outbringing [sic] of this effect, then he has failed in his first step” (61). The lack of money as a conflict is a means of getting this “effect,” an idea that can also be linked to Simmel’s previous quote about money producing “effects” on the emotions of people who handle money (*Philosophy* 171). Beginnings propel the plot forward by establishing what is important. They also set the tone of the story and establish expectations. Expectations are especially important in an O. Henry story because the surprise ending that he was so famous for would not be possible without them. The surprise ending hinges, in fact, on thwarting expectations. The stories discussed in this section all have one thing in common: they all start with money, and they all end with the idea that money is not the most important thing in life.

The first line of “The Tale of a Tainted Tenner” (1905) is a two-word sentence: “Money talks” (Henry, “Tale” 14). Though a cliché, this brief sentence is effective for two



reasons: it is catchy, and it is true. In fact, the cliché is as true today as it was during the twentieth century: when all else fails, money can motivate people to do things. Though this idea is important, and one that we see repeated in many of O. Henry's tales, it is undercut by the second, more important meaning of the sentence: money can talk!

As in "The Lady Higher Up," we will see how O. Henry uses the fantasy genre in "The Tale of a Tainted Tenner" to make a comment on social issues through indirect means. Also like "The Lady Higher Up," he uses personification in a skillful and playful manner, this time to make a comment on socioeconomics and the human condition. The main character of "The Tale of a Tainted Tenner" is a "tenner," or ten-dollar bill. O. Henry gives the "tenner" a voice, and the "tenner" in question suggests himself, right from the start, that different amounts of money have different ways of speaking. For example, he states, "you may think that the conversation of a little old ten-dollar bill in New York would be nothing more than a whisper" (14). At first glance, it appears that this "tenner" speaks quietly, as though what it has to say is not of much importance. Money may talk, but this bill is not flashy or loud. It is unlike "John D's checkbook [which will] roar at you through a megaphone as it passes by..." (14). John D refers of course to John D. Rockefeller, the epitome of wealth and power at the turn of the twentieth century, "a billionaire several times over" (Morris 333). If the modest "tenner" speaks quietly, perhaps it is because he does not have as much value as other larger bills. Rockefeller's checkbook, for example, has a loud voice because it contains a lot of money. As Thomas Wiseman reports of Rockefeller, "from every part of his ever-growing empire the reports spoke of 'wells roaring like Niagara Falls,' of fields producing ninety thousand barrels a day, of bursters [sic] and gushers [of oil]" (26). Everything about him, from the way he makes his money to the billions of dollars he has, is "large," and this gives him a voice so loud that it "roars." In other words, the way money "talks" mimics the speech of the people who have it. Though it is suggested that large bills have a lot to say, the tenner hastens to add, "don't forget that small change can say a word to the point now and then" (Henry, "Tale" 14). Sometimes even just a little bit of money matters.

Money matters are prominent in "Gifts of the Magi" (1905), one of O. Henry's most popular tales. It is a Christmas story, a story of love, sacrifice, irony, and it has a surprise ending. The social commentary in "Gifts of the Magi" can be derived from its syntactic construction. For example, the first sentence has only one subject: "one dollar and eighty-seven cents" ("Gifts" 1). A brief and short sentence to be sure, although "\$1.87" would have been a much shorter sentence. The effect, however, would not be the same. Spelling out this specific amount of money instead of writing numbers and a dollar sign slows down the movement of the sentence: the more words a sentence has, the more time a reader spends reading it. This construction forces the reader to look at each and every amount, spelled out, in word form, making the significance of this amount of money greater.

A case in point: "One dollar and eighty-seven cents" is a very specific amount of money. It is not a round number, a fact that makes it stand out (1). This oh so exact amount of cash is a significant detail that makes the story more meaningful because it provides specific information about the characters' lives, how little money they have, that makes them more believable to the readers. This monetary detail moves the story forward because it drives the plot by situating the conflict in specific terms. Details can also create suspense. Such a precise and minute sum of money can make the reader wonder why or how this amount is so relevant to the plot. In this case, readers learn this amount is so significant because the heroine, Della, needs money to buy a Christmas present for her husband.



The amount becomes even more significant as the paragraph develops. After first stating “one dollar and eighty-seven cents,” the narrator immediately continues with, “That was all.

And 60 cents of it was in pennies” (1). The movement of these sentences is from a specific amount of money (\$1.87) to an even more specific amount of money, the “60 cents” in *pennies* (1). Both the total amount of money and the even more specific amount are small, and readers are privy to just how paltry this amount is when the narrator states almost half the amount of money the protagonist has is in pennies. The penny is the smallest coin in the United States. It is also the poor man’s coin, a coin many people nowadays will not even bother to bend over and pick up off a dirty sidewalk. The penny is also predominantly constructed from copper, a metal worth less than silver or gold. Reducing the majority of Della’s funds to pennies emphasizes the fact that, not only is she short on funds, she is also in a lower social class, one who has to go through a lot of trouble to save pennies. Not only that, we are told “that was all,” meaning Della has no money beyond the \$1.87 (1).

We see the struggle Della has in saving this money in the fourth sentence of the story’s opening: “pennies saved one and two at a time by bulldozing the grocer and the vegetable man and the butcher until one’s cheeks burned with the silent imputation of parsimony that such close dealing implied” (1). At this point, it would be pertinent to revisit the last word of sentence three: “And 60 cents of it was in pennies” (1). The word “pennies” not only brings the third sentence to an end, it is also used as the opening for sentence four. This continuous movement of the word “pennies” from the end of one sentence to the beginning position of the next helps to reinforce the idea that this is a small quantity of cash not just because of the continuity created by the repetition of the words, but also because our focus as readers is on the first and the last word, just as Della’s focus is first on her meager funds, the last thing she wants on her mind (1).

Placement of the noun “pennies” in these sentences is also important because when a writer wants to emphasize a word that is important, he typically places it at either the end or the beginning of a sentence (Strunk and White 32, 33). The word “pennies” is emphasized not just once, but twice in the same paragraph, stressing the idea that money is a concern for Della during the Christmas season.

In addition to the placement of the noun “pennies,” there are no commas in the fourth sentence to slow down the action. Roy Peter Clark explains that an author’s handling of punctuation determines the movement of language, and the comma slows down the momentum of the sentence (46). In lieu of commas, the fourth sentence consists of a series of nouns connected with conjunctions: “and the grocer and the vegetable man and the butcher,” suggesting a continuous task that Della undertakes when she goes grocery shopping (Henry, “Gifts” 1). Saving money is not an easy task for her, and the difficulty of being able to save when one has so little to begin with is evinced not just in what we are told as readers, but also in the language used to relay this information.

The necessity of saving money is repeated again in sentences five and six: “three times Della counted it. One dollar and eighty-seven cents” (1). Della counts her money, recounts, and then counts it yet again to be sure that the amount she has is correct. In her case, repeating an action is an expression of concern. It is a concern with which many people who have been



in her situation can identify. For example, when counting money, one can almost imagine that the first counting leads to a sinking feeling that the amount is not enough. So one recounts. Still not enough. Then one recounts yet again as if to verify that a mistake was not made, as if in the hope that one might find a penny or two that are really dirty dimes in disguise. Perhaps this is what Della went through. In any event, she must be absolutely certain of how much money she has. This money is important because she spent time and energy to save it. She counts the money three times, and the narrator repeats the exact amount of money she has again, using the exact same wording and sentence structure as before. As stated in the introduction, this repetition is a formula, one O. Henry uses quite well in countless stories.

Finally, in the last sentence of the paragraph, we are told why this money is important: “And the next day would be Christmas” (1). This sentence makes everything clear: Della needs money to buy a present. On the one hand, \$1.87 could be viewed as a significant amount of money because, as pointed out earlier in “The Third Ingredient,” “you may have a room [in Hetty’s apartment complex] for two dollars a week...” (790). However, Della’s husband Jim, for whom she needs the money, is much more valuable to her than \$1.87. She needs a more significant amount of money in order to buy a present “worthy” of him (“Gifts” 1). Almost as important as the lack of funds available to Della at this point is that she is running out of time. She has one day to purchase a Christmas present for the man she loves, and only \$1.87 to spend. These facts add an urgency to Della’s situation, which increases her desperation to acquire more money to spend on Jim’s present. Besides mimicking the problems faced by the lower class, Della’s financial woes were also a reality for many New Women who also had to scrimp and save in order to buy a “luxury” item.

\$1.87 is a far cry from \$1,000, the amount of money to be spent in “One Thousand Dollars.” Like “The Tale of a Tainted Tenner” and “Gifts of the Magi,” the subject of the first sentence in “One Thousand Dollars” (1904) is money. The story’s first three words contain the exact amount of money in question: “One thousand dollars,” repeated Lawyer Tolman, solemnly and severely, “and here is the money” (“One” 4). Like in “Gifts of the Magi,” the amount of cash in this story is spelled out in order to focus on the importance of money in general. One thousand dollars, far beyond the value of a tenner and of \$1.87, is not only the title of the story, but is also the first amount of money mentioned. It stands alone as the subject of an incomplete sentence, the three words that introduce us to the story, followed by a secondary character and the rest of his dialogue. The “one thousand dollars” is the impetus for movement throughout, as the protagonist, Gillian, devotes a lot of time and energy in trying to figure out how to spend it. Unlike Della in “Gifts of the Magi,” who knows what she needs to do with her money, Gillian does not. Della’s emotional anxiety stems from her lack of money and time, whereas Gillian’s stems from his uncertainty on how to spend his money, feelings heightened by the structure of the language in the story.

In the lead sentence alone, “one thousand dollars” determines the rhythmic movement of the syntax. The first sentence, also the first paragraph of the story, may be divided into four parts, each of similar length. Though not exact, the commas serve to divide the sections of the sentence. The first half of the sentence: “One thousand dollars” consists of three words (4). The second part, “repeated Lawyer Tolman” is also three words (4). Then there is the manner in which Tolman frames these words, the alliterative “solemnly and severely,” which is again three words (4). Finally, the end of the sentence, “and here is the money,” is not three words, but five (4). Even if the word count is not perfectly symmetrical with the earlier



sentence fragments, it is pretty close. Close to parallelism, this symmetry adds a smooth movement to the language that mimics the significance of the money by equating it with such terms as “solemnly and severely” (4). Constructing the language so as to make sections of these sentences parallel while keeping these words within such proximity insinuates that money is an important issue that must be taken seriously. In the beginning, money is a significant issue, but it is an issue that will change as the value of money and its worth changes.

2. Value and Worth

O. Henry doesn't just stress the significance of money in opening lines. Sometimes the significance of dollars and pennies is stressed elsewhere when the narrator and/or characters refer to a person as having monetary “worth,” or its interchangeable word “value.” Simmel warns about society's overreliance on money as a means to categorize value in “The Metropolis and Mental Life” when he explains, “money takes the place of all the manifolds of things and expresses all qualitative distinctions between them in the distinction of ‘how much’” (330). A society reliant too much on valuing things based on what they cost can begin to overlook other things that are important, like the individual (330). O. Henry addresses the importance of the individual and plays with the double meaning of what a character is worth in many of his tales. For example, instead of being “worth” a lot of money, a character can have “value,” or “worth,” based on his or her behavior. Good characters, for example, are worthy because they have good values and they do good deeds. The stories discussed in this section all deal with characters and their worth in both monetary terms and as individuals, as well as what these characters value in their lives. This is an important concept to O. Henry, and we will see how the effect of money on the characters in his stories reveals their worth as human beings.

One character who struggles with the issue of worth is Gillian, the protagonist of “One Thousand Dollars,” a story that addresses the issue of what money is worth to people. Gillian is given one thousand dollars following the death of his uncle. Upon spending the money, he must return to the lawyers' office and explain how he got rid of it (Henry, “One” 4). Uncertain how to spend it, he repeats the question of what to do with \$1,000 in some form or another six times to four different people (4). This repetition is just one example of spatial patterns that drive the plot. It is a pattern that creates emphasis and expectation, that is, repeating the question of what to do with the money emphasizes how important the answer must be. Gillian starts this pattern when he asks his friend at the club ““what can a man possibly do with a thousand dollars?”” (4). Though his friend rattles off a list of various ways to spend the money, Gillian stops him and clarifies his initial question to: ““I asked you to tell me what I could do with a thousand dollars”” (4). What anyone can do with the money and what Gillian can do with it appear to be two different things. Gillian wants things made simple. The fewer options he is given, the better.

His friend tells him he ““can go buy Miss Lotta Lauriere a diamond pendant with the money, and then take yourself off to Idaho and inflict your presence upon a ranch”” (4). Though Gillian does not take the advice to go to a ranch seriously, he does visit Lotta.

When Gillian visits Lotta, presumably his mistress, he asks ““what do you say to a little thing in the pendant line. I can stand three ciphers with a figure in front of ‘em”” (4). In all of his interactions with men, Gillian specifically tells them he has \$1,000 to spend. With



Lotta, however, he does not specifically state the amount of money he has; he just states that he has a couple of thousand dollars. Perhaps this omission of specific detail suggests that Gillian doesn't want to spend this money on Lotta. Maybe he doesn't trust her judgment. If he does not share the details of his finances with her, maybe it is because he is uncomfortable at the thought of her knowing how much money he has. Yet again, maybe this is a test to see if she wants him to spend that much money on her. Lotta supports Gillian's suggestion to buy her jewelry, and even goes so far as to give him a specific necklace to purchase at Tiffany's, one worth much more than one thousand dollars (4). Lotta values money because it can be used to buy her expensive jewelry; to her, money is a way to get a physical object that she wants, to satisfy a selfish need for material possessions. But Gillian does not buy her the pendant (4). Instead, he asks for more advice.

Gillian then asks his cab driver "what would you do with a thousand dollars if you had it?" (4). The cab driver has a quick and ready answer. He has a dream to "open a saloon," and regales Gillian with the specifics of how he would spend the money to get his saloon (4). The cab driver's solution is a practical one, a business decision that could reap rewards later in life.

Gillian is not interested in this solution, however, and gets out of the cab to ask a blind man what he would do with the money (4). He soon learns that the blind man is not really blind; he has over a thousand dollars in the bank (4). Yet another practical thing to do with the money would be to save it, put it in the bank for a rainy day.

As we consider the list of people involved in Gillian's quest for what to do with this money, which includes a friend at the club of equal social stature, an actress (Lotta), a cab driver who needs a sponsor for his dreams, and a "blind" man, I am struck by their differences. That Gillian goes to so much trouble to ask so many people, each within a different socioeconomic status what to do with the money suggests that though he clearly has no idea what to do with it, he is genuinely trying to figure out the right solution. The acquisition of this money has forced a new responsibility on him, something for which he is not prepared, yet nevertheless recognizes as important. Gillian values this money and his persistent questions concerning what to do with it make this evident, as in the case of Della and the counting of her pennies.

Repetitive actions are important because they can exhibit concern. The repetition of the questions about what to do with the one thousand dollars, and even the repetition of the amount itself, helps to propel the plot because this becomes not just a story about one thousand dollars, but a story about what to *do* with one thousand dollars, a story about what one thousand dollars is worth not in monetary terms, but in terms of what is the best way to handle the cash. It becomes an issue of what is *right*—not necessarily what is right for Gillian, but the right thing in general. This thought process takes matters to a different level, a humanitarian one that is an attempt to call our attention to social issues of the importance of money and how we choose to spend it. Gillian finds he cannot use the money to buy something that benefits him in any way. He does not want to waste it on something trivial. The expenditure of this money must have meaning outside of him. It must be an act that is selfless, an act that will benefit someone for whom he cares.

Eventually, Gillian gives his inheritance to someone he values more than the money—



Miss Hayden. His gift is anonymous, however. Gillian explains that upon his uncle's death "Miss Hayden, a ward of my uncle, who lived in his house" only received "a seal ring and \$10..." (4). While explaining this, he "frowned at his cigarette and kicked the upholstered leather of a divan uneasily" (4). Gillian's body language suggests he's not satisfied about her "inheritance," as evinced by actions such as "frowned" and "kicked...uneasily" (4). After going back to the lawyer's office to confirm that she didn't receive anything else in the inheritance, he goes to Miss Hayden and gives her the one thousand dollars, telling her that his uncle left her the money (4). Gillian then tells Miss Hayden that he loves her, but the sentiment is not reciprocated (4). His actions as her anonymous benefactor exhibit what Gillian really values. For Gillian, Miss Hayden is "worth" more than the one thousand dollars. Money in this case is now a metaphor for worth, and how a character spends his or her money is an expression of what (or whom) they find to be worthy.

Gillian gives the money to Miss Hayden because she is worth it. But he gives her the money without her knowing that it was his to give. It is a trick, but a trick for the greater good. She needs this money to survive, and he wants to help her. The fact that the gift is anonymous adds gravitas to the story. Gillian does not want recognition for his act. Perhaps Gillian suspects Miss Hayden would not accept the money if he were to give it to her himself. Maybe a gift in that manner would seem to have strings attached to it. The act of giving, especially giving something worth a lot of money to someone a character values is a humanistic act. Gillian does not expect anything in return, not even thanks for his deed. His transaction was not completed in hope of receiving one thing in return for another, but done out of genuine regard for another person. It was a sacrifice he was willing to make, not just a good deed, but pure in its selfless intent.

When he writes down how he spent his one thousand dollars, Gillian explains it was "paid by the black sheep, Robert Gillian, \$1,000 on the account of eternal happiness, owed by Heaven to the best and dearest woman on earth" (4). He must turn this account into the lawyers. Though he doesn't say it directly, Gillian gives Miss Hayden the money because he loves her.

He thinks she deserved more from his uncle, and he intends to give it to her. The expression of these sentiments is couched in playful language. Words referring to money, monetary details, turn up everywhere in Gillian's sentence. First, in the case of the word "paid," a word that connotes something was owed (4). Typically when we refer to something being "paid," we mean that thing was purchased with money. Miss Hayden was "owed by Heaven," meaning she had earned this 'currency,' probably by being a good person (4). She is worth this money, and far more than that to Gillian, who loves her. There is also the use of the word "account" (4).

The word "account" also brings money to mind because it often refers to a bank account. This sentence, coupled with the questions about the one thousand dollars serves to remind readers that this is a story about finances. Monetary details are consistently used to reinforce this throughout, and readers are constantly reminded of issues of value and worth as they pertain to money, man, and woman. It calls to question what it really means to give to someone. To give is not to expect something in return. A gift should not come with conditions, nor should one expect a gift (or anything else for that matter, including a thank you) in return for giving something to another. True giving is a selfless act born from kindness to help someone in



need.

At the end of the story, Gillian once again returns to the lawyers to give his account of how his \$1,000 was spent. After placing the envelope containing the explanation of his expenditures on the table, he is told of a codicil to his uncle's will that stipulates if he spent the money in a way that was "prudent, wise, or unselfish, it is in our power to hand you over bonds to the value of \$50,000..." (4). Gillian had to prove himself worthy of his uncle's fortune in order to receive it. His worth is not contingent on the amount of money he has, but rather on what he chose to *do* with this money. One value determines another in this case. The lawyers also stipulate that if Gillian had spent his \$1,000 unwisely, the \$50,000 would have gone to Miss Hayden (4). Upon learning this, Gillian promptly takes back his envelope and rips it up (4). He lies to the lawyers that he "lost the thousand dollars on the races" to deliberately help Miss Hayden (4). No one but himself knows what Gillian really did with the money, and he makes sure Miss Hayden gets the full inheritance—his is a purely altruistic deed, as was granting the \$1,000 to Miss Hayden earlier in the story.

Gillian's actions express the idea that, though he is not "worth" much money, he is a worthy person because he does a good deed in order to help someone he loves. Gillian is getting nothing out of this exchange except for the satisfaction of providing for the woman he loves.

Because of him, she will never have to worry about money. Readers are told that Miss Hayden doesn't love him, and that she will never consider him as a suitor (4). Although he knows this, Gillian still gives her the money. Perhaps giving away his inheritance to someone he values more than money even increases Gillian's value as a person. O. Henry preformed selfless acts himself quite frequently, and he did not like to be thanked for the money he gave away (Williams 214-215). To O. Henry, it was the act of giving and helping to others that mattered, not the acknowledgement for what he gave.

Issues of worth are handled a little differently in "The Discounters of Money" (1908).

First, there is the title itself, a suggestion to "discount," or disregard money (Henry, "Discounters" 540). Then there is the heroine, Alice von der Ruysling, who tells Howard Pilkins, a wealthy suitor, that she will return an old present he gave her and continue to refuse his marriage proposals until "either you or I have learned something new about the purchasing power of money" (542). Pilkins, "who implicitly believed that money could buy anything that the world had to offer," will be given a rose when Alice's lesson is learned (542).

When he meets a destitute couple in the park, Pilkins boasts he is "worth several million dollars. I happen to have in my pockets about \$800 or \$900 in cash" (543). Pilkins offers to get them hotel rooms, but the gentleman politely declines (543). Not to be refused, he offers to put the woman up in Alice's house. They accept his offer, and Pilkins tells Alice the couple "made Wall Street and the Bank of England look like penny arcades" (544). It is not until he is able to help a poor couple in the park through means other than money that Pilkins understands the value of helping other people without having to rely on his money to do it. At the end of the story he seems despondent that Alice returns his gift, but at the bottom of the box containing it is the rose, a sign that he learned his lesson and Alice will marry him (544). Sometimes the easiest way to solve a problem is with money, but in this case dignity



won't allow it. It's the money that must be disregarded, or discounted. Pilkins is worthy of Alice and her affections when he "discounts" his money. The act of not acting, of "discounting," is still an action, in this case, because Pilkins is moving or behaving in a way that is counter to his usual norm.

In many respects, money is counted, and counted frequently in "A Night in New Arabia" (1908). Monetary details are everywhere. Not only is the word "money" mentioned twelve times in this story, there are also a total of ninety different terms referring to finances, out of which sixty-one refer to different monetary amounts. Such high word frequencies suggest that money is an important factor in the movement of plot in this story. Money is mentioned in general with such lines as "that was better, he thought, than a check" ("Night" 308). It is mentioned in specific monetary amounts, like when the narrator states "Jacob built a three- million dollar palace..." (303). Such amounts are significant in establishing worth because, as Thorstein Veblen states in *The Theory of the Leisure Class*, "without reflection or analysis, we feel that what is inexpensive is unworthy" (119). When we are told something costs a lot of money, without even thinking about it, we assume that it is worth having.

In addition to items, people are sometimes "worth" a lot of money. For example, there is constant mention of how much characters are worth in "A Night in New Arabia." The character Jacob "at forty-five was worth \$20,000,000" (Henry, "Night" 303). Readers are told he is worth this obscene amount of money during the frame story entitled "The Story of the Caliph who Alleviated his Conscience" (302). Jacob feels ill at ease with having a fortune, so he tries to, as he says, "blow the taint off some of this money..." by donating it to charities (304). Such means of getting rid of the money do not satisfy him, however. Later in the story he figures out why. Many years ago "he bought...land from [a] miner for \$125 and sold it a month afterward for \$10,000" (308). Jacob figures "he could make restitution of this sum of money to the heirs or assigns of the unlucky miner..." (308). His guilt comes from the fact that he sold land that was worth far more than what he paid the miner for it. This disparity of worth is a conflict for Jacob. In his mind, it creates a monetary imbalance that must be corrected.

Jacob is able to "alleviate his conscience" when he finds the miner's heir and gives the \$10,000 to him, the exact amount of money that he made off the land (308). The heir turns out to be Thomas, a grocer's boy who has been courting his daughter Celia (308). Unbeknownst to both men, Celia has been masquerading as a maid in order to get the grocer's attention. Celia confesses her true identity to Thomas, stating "the newspapers say I'll be worth forty million dollars some day" (309). This second statement of how much a person is worth is different from Jacob's for several reasons. First of all, Celia is not worth that amount of money until her father dies and she inherits his fortune. Earlier on, we are told that her father was worth half that amount, implying that he is not only a millionaire, but also a successful and shrewd businessman who continues to make more and more money. Celia's father is the one who makes the money, and her worth is contingent on what he earns. This does not matter to her, however. She is willing to marry Thomas without the money, and explains to him that "my father would never let me marry a grocer's clerk. But I'll marry you to-night, Tommy, if you say so" (309).

Clearly, Thomas is worth more to Celia than money, which is why she is willing to give up her father's inheritance to be with him, a reflection of the New Woman who is willing to



leave a comfortable lifestyle in order to be happy.

Such sentiments are also expressed by another New Woman text, Laurence Housman's "The Rooted Lover" (1894). Progressive for its time, Housman's inverted fairy tale is the story of a princess who must give up her comfortable and rich lifestyle in order to be with her beloved (170-177). This idea of choosing love over money is one we see repeated over and over in O. Henry's stories, a concept that may seem trite, but I argue that it is linked to the New Woman movement because it is one that gives women a *choice*. Options were tantamount to the New Woman movement, and choices concerning marriage, employment, and what women do in their spare time were also reflected in many short stories at the turn of the century. Housman's use of the fantasy genre only serves to heighten his own social commentary on gender equity, proof that it was a technique used by other New Woman writers during this time.

Unlike Housman's princess, Celia doesn't need to worry about giving anything up. It turns out that her father likes Thomas and approves of the match. We learn this at the end of the story when Jacob says that Jaky, Celia and Thomas's child, will "be worth a hundred millions by the time he's twenty-one if I can pile it up for him" (Henry, "Night" 310). The millions of dollars that these characters are worth keeps increasing throughout the story. First it was \$20,000,000, then \$40,000,000, and last of all, more than double that amount. It is presumed that Jaky will be worth so much money because his grandfather values him. Celia and Thomas, on the other hand, can be said to value Grandfather Jacob because they name their child after him ("Jaky" for Jacob).

Conclusion

The value of these characters in monetary terms versus their worth as human beings suggests that, while individuals might be worth a certain amount in monetary terms, a character's true value is revealed by his or her actions. In other words, it is not the money in one's pockets that increases one's value as a person. It is how people treat others, their actions towards their fellow man, which determines their worth.

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