

The Two-Pence

By Elise Lengkeek

On a bleak day in mid-autumn, 1851, a man walked down the street whistling as the sun sank below the houses of Cheapside, London. His name was John Higgins. As a baby he had been left at an orphanage and did not know who his parents were. Now he was a married man of 38 with five children. His appearance revealed that he was of the lower class, with his tousled brown hair and smudged face and clothes patched and dirty. His job consisted of helping a man named Charlie Mason make new shoes and repair old ones. As his work had been done for the day and receiving his pay for that week John Higgins made his way slowly to the bank. Upon arriving he glanced up at the tall building of the bank with its brick walls and glass paned windows and he thought of the insignificant and measly two-pence in his pocket. He thought of all the work that had been put into saving that little amount of money.

As he walked toward the entrance of the bank he noticed some small children and an old lady cupping their hands and calling out, "please, sir," or, "please, ma'am," as the busy traffic of London bustled by. As he watched for some time he noticed what happened to the homeless of London; no one gave them anything. The old woman looked tired and discouraged as she wrapped a black shawl around her ugly and dirty brown dress. Her hands were cracked and dry and her face worn and tired, but what John noticed most the look of fear in her eyes, the look that winter was coming and no one could prevent it. As John started for the bank door, the lady tapped his arm. As John turned and looked at the lady she turned pale, "Please, sir," she said, "Can I have a penny?" John generously reached into his money bag and pulled out the two-pence. "Here you are," he said. The lady looked stunned that he actually gave her something, "Oh, thank you, sir," she gasped.

As John walked home he was somewhat shocked that he had just handed the week's savings to some beggar, but when he thought that now she would have a good supper, he felt better.

The next week he was surprised to see that the old lady was there again, and again he gave her the two-pence that he had earned that week. Soon he stopped trying to put his money in the bank and came just to give it to the old woman. Her name was Betsy Conwell and she was a widow, she told him that she had been poor all her life and now she had gotten so poor she was forced to beg.

One week as John was walking home from his work a man came up to him, it was Mr. Evans from the bank. "Hello Higgins," he said, "I have something to talk to you about." "What is it?" John asked. "It's about your bank account, our bank has redone its rules and you must have over fifty pounds to maintain your account and you have only fifteen pounds. If you cannot get over fifty pounds in half a year we will take away your account at our bank," said Mr. Evans gruffly. John was horrified, for as till now this was the only bank that had not made that rule. "Only six months," John gasped, astonished. "Yes," the man replied, "Good day," and with that he marched off. John was distressed, he thought of what all his friends and the people he worked with would say if his bank account were taken away. How was he to earn that much money in so little time, he would have to stop giving his money to the old lady at the bank.

At the end of that week, John made his way to the bank. As he saw the old lady's face come into view he looked the other way and walked swiftly to the door. As he pushed the door open it seemed heavy and foreboding as if it were trying to prevent him from going in. He went into the bank with a heavy heart. "Hello Higgins, you've come," said a sly voice. It was Mr. Evans.

On the way to his house John's head was spinning with thoughts, the old lady's distressed face as he passed her gruffly, the foreboding door of the bank and the sly and tricky voice of Mr. Evans.

Week after week he had to endure the torture of seeing her discouraged and unhappy face. He had to see her grow thinner and weaker and more distressed. He longed to talk to her and tell her why, but he was embarrassed about it.

At the end of three months filled with torture, disappointment and hard work he was able to get five pounds. As he went to deposit his weekly two-pence he noticed the lady was not there. He wondered where she could have gone. He felt somewhat relieved about it, at least he would not have to avoid her pitiful face this time. After depositing his money he walked home.

A few weeks later John Higgins received a shocking letter in the mail. He tore open the wax seal and read the sloppy print with horror. It had been written a month ago.

Dear John,

I have longed to reveal myself to you but have decided it would be best if you found it out after I died. I am your mother. After your father died I did not have enough money to support you and that is why I left you at the orphanage.

I understand why you do not care about me, I should not have left you there. The two-pence you gave me, was the only thing I ever earned and it kept me alive. But now I have a bad cough, no money and will soon breathe my last. I wish you well,

Your Loving Mother,
Betsy Conwell Higgins

John sat down and two tears trickled down his cheeks. “It’s too late,” he cried, “It’s too late. If only I had known it was her, I could have told her how much trouble I was in and how much I did love her. I should not have given in to the pressure of Mr. Evans and my friends, but it’s too late. She’s dead.” Later that day her death was confirmed.