

Millions Study Guide

Millions by Frank Cottrell Boyce

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Plot Summary

“Millions” is a children’s novel by Frank Cottrell Boyce in which brothers Damian and Anthony Cunningham come into possession nearly two hundred thirty-thousand pounds sterling just before England’s transition to the euro on December 17, 2005.

When the novel begins, Damian, Anthony, and their father have moved into a brand new house in a new neighborhood following the death of their mother. Both brothers handle their mother’s death differently. Damian turns to faith, specifically to an interest in the host of saints that populate Heaven, and Anthony turns inward, pretending to outwardly be dealing with the death of his mother well. Inside, he is heartbroken.

Damian and Anthony begin school at Great Ditton Primary School, where Anthony explains to Damian that mentioning their dead mother will always get them things. It is part of Anthony’s way of coping with things. For example, at lunch, they are able to learn where a new acquaintance lives after mentioning that their mother is dead.

Damian helps to cope with the passing of his mother by building a hermitage out of cardboard boxes near the railroad tracks at the edge of the neighborhood, and seeking to live like a saint whenever he can. He is visited by visions of numerous saints, all of whom he asks if they know a Saint Maureen. None of them do. Damian decides to pray to God, mentioning that his mother is dead. As a train comes past, a bag of money lands at his feet.

Damian shows Anthony the money, which amounts to just under 230,000 pounds. Anthony rationalizes that God wanted them to have the money. With Euro Day fast approaching, Anthony knows they must spend the money quickly. Damian suggests doing things like helping animals and the poor, such as Saint Francis Assisi and Saint Nicholas did, but Anthony would rather purchase material things. They spend money on both. Word at school quickly spreads that Anthony and Damian are rich, and so they are best by friends seeking to sell things.

More attention is brought to the brothers when a mysterious man with a glass eye begins asking about the cash. Damian’s three-thousand dollar donation to a charity visiting school is also called into question by the woman collecting money, Dorothy. Anthony later learns the cash they found is part of a robbery scheme whereby bags of pounds earmarked for incineration were thrown from a train to be collected and exchanged for euros by criminals involved in the scheme.

Dorothy takes an interest in Damian and Anthony’s father as Euro Day approaches. The man with the glass eye also begins to appear more frequently, leading Damian and Anthony to tell their father the truth about the money. Their father decides they will keep the money since it is intended to be destroyed anyway, and because he is tired of having to work so hard and spending so little time with his sons. Dorothy agrees to help them with a plan to exchange as much of the money as possible in the final hours of the pound.



That night, Damian's house is surrounded by hundreds of people who have heard that the family has so much money, and that Damian and Anthony have been so free with it. Damian is both saddened and frustrated at how much people are obsessed with money –whether they truly need it or not –and so brings the money to the railroad to burn it. The police arrive in response to the masses of people, so the man with the glass eye is powerless to do anything.

After he burns the money, Damian receives a vision of his mother, Maureen. Maureen tells Damian to keep faith, including in other people. She tells Damian to watch out for his brother, and tells Damian that he is her miracle. Back home, Damian relates this to Anthony. He also relates to the police that he has burned all of the money. An announcement is made as such to the people outside, who begin to flood the railroad. The police then leave to keep the people off the tracks. Dorothy herself later leaves. With the money that Dorothy, Anthony, and their father have secretly held onto and later revealed, Damian decides the family should sponsor the digging of wells in northern Nigeria.



Chapters 1 – 4

Summary

Chapter 1 — Brothers Damian and Anthony Cunningham begin their first day as new students at Great Ditton Primary School, which strives to produce excellent students. Their father tells them to be excellent. Damian especially takes his father's advice to heart. When his teacher, Mr. Quinn, opens up to class discussion about people the students admire, Damian happily talks about numerous saints, including Saint Roch, Saint Catherine of Alexandria, and Saint Sexburga of Ely.

Anthony thinks Damian needs to do more to blend in, not stand out. Anthony does not mind, thinking that saints like Joseph of Copertino were laughed at and persecuted. Damian also notes that Saint Francis of Assisi, who stole cloth from his father to give to the poor, is the patron saint of the story.

At lunch, Anthony and Damian meet a classmate named Barry. Anthony tells Barry their mother is dead. Barry says he lives by the 24-hour store near the bridge. Anthony tells Damian that when he tells people their mother is dead, they are likely to give him things, such as information about where they live. The next day, Damian and his dad go to visit the Speke Snowdrome, after which Damian writes about the experience for class. He includes some information on Saint Lidwina, who was injured during an ice skating accident. Damian explains there is always a patron saint for everything.

Chapter 2 — Damian recounts how money was first invented in China in 1100 BC, and how on December 17, 2005, the euro will replace the old pound as Great Britain's currency. It has been Great Britain's currency for over five-hundred years. While Anthony thinks this is a tragedy, Damian doesn't mind, for he believes money is like everything else in life: it comes and goes.

Chapter 3 — The Cunninghams have moved into 7 Cromarty Crose in Portland Meadows neighborhood, a new house which cost their father 180,000 pounds. The move exposes Damian and Anthony to some of their mom's old possessions—dresses and makeup. Damian uses the boxes from the move to construct a hermitage by the railway holly bushes at the end of the family garden, so he can practice being a saint and live a simpler life. The idea comes from Saint Rose of Lima, who lived in her parents' garden. Damian hopes to have holy visions, but knows that ways of accomplishing this will be tough, such as fasting for seven years, which is impossible because his father makes him eat every day.

He does commit to other saint-like activities, such as sleeping on the floor, walking barefoot whenever he can, and wearing holly in substitution for chains which attracts the attention of Mr. Quinn. Mr. Quinn writes home about Damian, which causes Damian's father some concern. Damian's father tells Damian to be good, and Damian says he is trying.



Chapter 4 — On Monday morning, the doorbell rings after Damian and Anthony's father has gone to work. Damian and Anthony have been told not to answer the door when their father is not home. Knowing they will be late for school, they decide to head outside anyways, where they are met by a man who lives on the corner who introduces himself as Terry, who works in IT. Terry passes along an invitation for the boys and their father to come to a meet-the-neighbors gathering that night at seven. After school, the boys bake a cake for their father to bring over, which their father tells them was an excellent idea.

At the gathering, Damian and his family meet a number of people, including Eddie, the Portland Meadows Homewatch community police officer, who says that everyone gets robbed sooner or later. Afterward, Damian and his family get takeout, and Damian insists they eat at the table like a proper family. Their father comments on the fact that nothing is normal anymore. Sneaking down to the hermitage that night, Damian has a vision of Saint Clare of Assisi, who affirms Damian's hopes that there are millions of people up in Heaven. Damian hopes there may be a Saint Maureen up there. Damian is happy with his first vision.

Analysis

"Millions" is a children's novel by Frank Cottrell Boyce in which brothers Damian and Anthony Cunningham come into possession of nearly 230,000 pounds sterling just before England's transition to the euro on December 17, 2005.

When the novel begins, the theme of Faith is immediately noted in Damian's interest in saints and how he aspires to live like them. To this end, he seeks to live a simpler life, walks around barefoot, sleeps on the floor, and constructs a hermitage out of cardboard boxes. The saints become relatable role models for Damian in other ways as well. For example, his belief in saints causes other students to make fun of him, but Damian takes comfort in the fact that many saints themselves were mocked and laughed at by people in their times. Damian's faith sustains him through these difficulties, just as the saints endured horrible circumstances through their faith.

The knowledge that other students are making fun of Damian comes by way of his brother, Anthony, who worries about Damian's reputation. This comes out of a sense of familial loyalty and brotherly love, wherein the theme of Family becomes readily apparent to the reader. Having moved to a new house in a new neighborhood in a new town, Damian and Anthony have only one another as friends at first.

The move owes itself largely to a sense of family as well. Damian, Anthony, and their father have relocated in order to start over again after the death of Damian and Anthony's mother. It is clear just how deeply the loss of Damian and Anthony's mother has affected the family. For example, Damian is haunted by coming across the boxes of his mother's old possessions, a reminder that she is not with them anymore. When Saint Francis appears to Damian in the novel, Damian asks him if he knows of a Saint



Maureen. Damian's mother's name was "Maureen." Damian hopes that his mother is now a saint in Heaven.

Hints of the importance of money also begin to surface in the novel. Money slowly emerges as a theme, wherein Damian speaks to its history, beginning in China, and how the new house has cost 180,000 pounds. The new houses in the neighborhood also bring to light the theme of ethics—the question of whether something is morally right or wrong, and actions which are morally right or wrong—in the semblance of Eddie explaining that robberies are commonplace. Robberies themselves are unethical behavior.

Discussion Question 1

Why have Damian, Anthony, and their father moved into a new house? What do they hope this will accomplish?

Discussion Question 2

In what ways does Damian seek to emulate various saints? For what reasons does he do this?

Discussion Question 3

What is the relationship like between Damian, Anthony, and their father? Why might this be so?

Vocabulary

conspicuous, persecution, mortification, forbearance, brambles, substantial, configuration, scourging, agitated, statistically, metaphorically, edible, philosophical



Chapters 5 – 8

Summary

Chapter 5 — When his mother was sick and in the hospital, Damian first became interested in saints because the nurses and doctors were referred to as saints and angels. He was then able to learn more about them online at totallysaints.com. Learning about the saints then and now comforts Damian, for it reminds him that life doesn't always turn out as planned.

Chapter 6 — Damian's father brings Damian to the Huskisson House based on the contents of Mr. Quinn's letter. There, Damian receives a psychological evaluation about self-harming, based on the holly incident. This leads Damian to speak about saints. After the evaluation, Damian's father tells him that his obsession with saints is not excellent. Anthony later tells Damian that everyone thinks he is crazy.

That night, Damian seeks to go to his hermitage, but decides against it because it is too cold. However, he accidentally locks himself out of his house, and so has to go to the hermitage, anyway. Damian decides to pray to God, noting that his mother is dead. A train passes by, and a big bag comes flying off the train. Upon inspection, Damian finds the bag is full of money.

Chapter 7 — Damian recounts how Saint Nicholas of Myra (later known as Santa Claus) gave money to three poor girls for use as dowries so they could be married and preserve their honor by dropping it down their chimney. Damian runs back home, and knocks on the kitchen window to get his brother's attention. He explains he prayed to God about their mother being dead, after which time the bag of money appeared. Anthony insists they not tell their Dad about it, or he'll have to pay taxes on it. Anthony also says that if God wanted their father to have the money, He would have sent it to their father and not to them. Damian cannot argue with this logic.

Damian and Anthony count the money. It comes to 229,370 pounds (or 323,056 euros), all in ten-pound notes. They are amazed. After school, at the 24-hour store, Anthony buys bottles of Sunny Delight for Barry, Kaloo, and other friends, and then he and Damian borrow bikes from some other kids by renting them. At home, they order pizza, including one for their father, which confuses their father when he gets back from work. Anthony explains it was birthday money, and that pounds sterling have to be spent before Euro Day. Their father is impressed.

Chapter 8 — While Damian knows that money doesn't buy happiness or love, he is interested to see what it can buy. For example, it can buy 3,756 remote-controlled helicopters, or 5,736 cotton candy makers. They rent BMX bikes for the day from Kaloo McLoughlin and Tricia Springer. They pay their fellow students to wait on them at lunch. As word spreads that Damian and Anthony are handing out ten-pound notes left and right, the prices the others begin charging them for doing things increases. For example,



they are forced to buy an old Subbuteo football game, plus delivery, from Aamar for one hundred pounds. After school, Anthony books a taxi to bring them home after school.

Analysis

The theme of Faith is prominent in this section of the novel as Damian's past is revealed. His interest in saints is not some bizarre obsession, but is instead rooted in tragedy. The time his mother spent in the hospital was a period of tremendous heartache for Damian. He remembers hearing the doctors and angels who tended to his mother and to other patients being referred to as saints and angels, which prompts his investigation and his faith. It is clear that Damian's faith is sustaining in ways only previously hinted at. He takes comfort in faith and in the saints he has studied, because they, too, have lived through difficult times.

While Damian is praying in the Hermitage, he receives what he believes is an answer to his prayer to God in the form of a gym bag full of money. Here, the theme of money and the theme of ethics both come to the fore. Determining what to do with the money, Anthony believes that God intended them to have the money, or He would have given the money to someone else. Anthony also tends toward spending the money on material possessions, while Damian seeks to want to do good things with the money. In other words, Damian seeks to do something ethical with the money.

Doing something ethical with the money also brings into play the theme of Poverty. Here, Damian reflects on how Saint Nicholas gave dowries for three poor daughters and how Saint Francis tended to the needs of the poor. Damian here considers the money a blessing in that he will be able to use it to help the poor, a very ethical decision.

In this section of the novel the theme of Money becomes an important topic of discussion. While Damian seeks to do something good with the money, he and Anthony are nevertheless interested in the sorts of things the money can purchase. For example, they find out that they can buy 3,756 remote-controlled helicopters, or 5,736 cotton candy makers with the money that has come into their possession. They also find they can do things now such as rent bikes from other kids, book taxis, and buy pizza at will.

Family also continues to be a strong theme in this section of the novel. It should be noted by the reader that the first person Damian tells about the money is his brother. The boys greatly love and value their father, and are even closer to him since the death of their mother. For example, their decision to buy a pizza specifically for their father may be a simple act to the casual reader, but on closer inspection, belies the love the boys have for their father.

It is also apparent early in the novel that Damian and Anthony are often left to their own devices as their father is working long hours. However, even in this situation, the love between the members of the family is clear in that the boys are still foremost in their father's mind. Damian's father takes time out of his work schedule in order to bring his son in for a psychiatric analysis. Though requested by the school, and though Damian's



father knows that his son is not mentally disturbed, he still nevertheless worries about his son throughout the course of the analysis, especially in light of the fact that his wife has recently died.

Discussion Question 1

Why does Damian originally take interest in saints? How does this affect his life?

Discussion Question 2

Why does Damian view the money as a blessing from God? What does he propose should be done with the money?

Discussion Question 3

What does Anthony believe should be done with the money that has been found? Why?

Vocabulary

caravan, meditate, financial, inflationary, fascias, jesting



Chapters 9 – 11

Summary

Chapter 9 — The next day at school, kids mob Damian and Anthony, trying to sell them things. Damian himself later buys statues and medallions of saints. Soon, Damian and Anthony run out of room to put all the stuff they have purchased under their bed. They play the Subbuteo, only to have their father walk in and question where it came from. Anthony says it was an art prize.

The lie worries Damian, who goes to his hermitage to pray. He is unhappy to find that Anthony has been storing new possessions in his hermitage. He decides to do something good with the money, so he buys birds from the pet store and lets them go free just as Saint Francis of Assisi once bought birds from the market to set them free. Saint Francis then appears to Damian, who asks Saint Francis if he knows of a Saint Maureen. Saint Francis does not, but approves of Damian's environmental act in freeing the birds. He explains he then went on to help poor people.

Chapter 10 — Each time a good deed is done, it brings people one step closer to Heaven. Damian realizes that, if he does enough good deeds, he could be a saint. Damian tells Anthony that money has brought them nothing. Anthony says it has brought them thirty new channels in cable. Damian argues that the money has been given to them for a higher purpose, and that they should give money to the poor. Anthony says this higher purpose should be investing in buying a house.

To learn about the real estate business, Anthony lies and says he is doing research for a school project when he speaks to a real estate agent. Anthony hones in on a stately house at 17 Badger's Rake, near the Shopping City, and tells the real estate agent that they are actually there for their father. Anthony offers 210,000 pounds, but the woman shakes her head and drives off. Damian believes it is divine intervention.

Afterward, Damian and Anthony head to Pizza Hut. Along the way, Damian picks up some young homeless people, and buys them all some pizza and salad. With Euro Day now 12 days away, Anthony realizes they are not spending money fast enough. Damian secretly donates 7,000 pounds to a house of full of Latter-Day Saints missionaries by pushing it through their mail slot. Damian then has a vision of Saint Nicholas, who says he does not know a Saint Maureen but also sadly says there will always be poor people in the world. At the playground the next day, Damian asks Barry if he is poor. Barry responds by beating Damian up.

A gruff-looking man with a glass eye later comes to see Damian at the hermitage, asking about money. Damian responds that he has lots, and then rushes off for dinner. Anthony dislikes that Damian told the man about the money, but goes with Damian to give the man a bottle full of change. They then go and watch as the Latter-Day Saints bring televisions, a Game Cube, and other exciting things to their house. Next they set



up a CCTV system in the neighborhood with Damian's father's assistance. It is how he comes to believe that he is now receiving thirty extra channels.

Chapter 11 — In art, Damian's class is tasked to illustrate what they would do with a million euros for Christmas. Tricia offers to draw Damian some horses for a high price, explaining that everyone has so much money now, prices for everything keep going up. Anthony decides he will ask Tricia to make the model he claims won him the Subbuteo.

Damian later discovers his hermitage has been disassembled, the boxes neatly stacked, and his statue of Saint Francis shattered on the ground. Damian then meets Saint Charles Lwanga, of Uganda, along with twenty-two other Ugandan martyrs, who help Damian reassemble the hermitage. They speak about how wells benefit the poor, so Damian decides he wants to donate money to a charity that builds wells, Water Aid in Shrewsbury. Anthony wants to sleep on it.

Analysis

The idea that the money is a blessing starts to unravel in this section of the novel as both money and ethics play into one another thematically. Damian continues to insist that the money they have been given should be used for a good cause, for a higher purpose. Anthony believes this purpose should be the purchasing of a house.

Through this section of the novel, Damian comes to see how negatively the money affects Anthony, as Anthony lies again and again, from how he came into possession of the Subbuteo to the school project ruse at the real estate office. Damian also decides that the specific higher purpose that the money should serve should be to help the poor, specifically. His brush with environmentalism in freeing the birds has earned him a discussion with Saint Francis, who advocates for the helping of the poor.

It is a very positive and ethical commitment that Damian then makes. He helps the poor by feeding them and later donates money to the simple-living missionaries from the Church of Latter-Day Saints. Damian is thrilled to come across Water Aid, a Shrewsbury-based organization that helps the poor in third-world countries by building wells. Helping the poor is a worthwhile and ethical effort, but it is one which will never end. As Saint Nicholas sadly comments, there will always be poor people in the world.

Apart from the lies the money brings for Anthony, a gruff-looking stranger with a glass eye appears at Damian's hermitage one day, asking about the money. The man's presence is an ill-omen for future chapters, as the man with the glass eye does not quite seem poor, and does not quite seem kind, either. It is difficult for Damian to get a feel for the man, except that if the man is in need of money, Damian will find some for him.

The money also has negative effects on other people. The Mormons, previously committed to a simple lifestyle, go out and buy a wealth of material possessions for their house, including plasma-screen televisions. Paranoid about robberies in the neighborhood, they even install a CCTV system in order to provide themselves security for their new belongings. The money has had the opposite effect it was intended for: to



help the Church of Latter-Day Saints. Damian did not expect that the Mormons would put the money to use in purchasing superfluous possessions.

The man with the glass eye who previously served as an ill-omen to the boys now becomes a dangerous threat to Damian and his family. Damian eventually discovers that his hermitage has been disassembled, the cardboard boxes stacked neatly in a pile, presumably by the man with the glass eye as a warning that things will come undone for Damian, neatly. It is obvious the man with the glass eye is a hardened, smoothly-operating criminal who is able to do what needs to be done without care of concern.

The reader should also note the importance of the Saint Francis statue being smashed. The destructive act of a religiously sacred item is symbolic of both the increasing disillusionment Damian has with the money, and is also demonstrative of the dangerous nature of the man with the glass eye.

Discussion Question 1

What negative effects does the money have on Anthony? What does he begin to do which he did not do before? Why?

Discussion Question 2

Why does Damian decide to specifically help the poor? How does he do this? Why does he pursue these particular ways of helping the poor?

Discussion Question 3

Why does Damian come to believe that the money has been given to both he and Anthony for a higher purpose? What does Damian believe this purpose is? Why?

Vocabulary

absorbed, nautical, vernacular, canonization, fixated, nonexistent, suspicious, ecstatic, obscured, prestige



Chapters 12 – 16

Summary

Chapter 12 — Damian knows how important water is for people and dreams about all the ways it could improve the lives of the poor. When Damian wakes up he learns he has wet the bed. At school, an assembly is called where a woman comes to collect money in a talking bin for the poor before the euro transition: the Change for Change group. The students donate what little money they can, and Damian donates about 3,000 pounds.

At home, Anthony shows Damian a news story about a train robbery of pounds earmarked for destruction. A robber threw bags of money totaling six-million pounds from the train at appointed places, to be collected by other thieves. Anthony believes that he and Damian are in danger. This complicates the idea that the money they found was a gift from God because God is not a robber.

At school, the Change for Change woman comes in with Mr. James, the principal, to seek out the person who gave such a big donation. Tricia explains she donated ten pounds. Tricia is complimented for this, but it is not the donation they are looking for. Damian decides to go and see Mr. James in his office with the truth, only to be met by Anthony. Anthony tells Mr. James the money they donated they stole from the Mormons. Mr. James then calls their father. Their father is enraged, and Anthony blames it on their mom's death. The money will be returned to the Mormons, and Anthony and Damian are to apologize to them.

Outside the school, the Change for Change woman speaks with Damian's father, but the conversation is not heard as Damian and Anthony are in the car. The money is returned to the Mormons by the police, during which time the boys apologize. One of the Latter-Day Saints, Eli, tells the police they received a massive anonymous donation and have spent all of the money in the past few days. This makes the police suspicious, and makes Anthony think they are secretly the bank robbers. Anthony believes the CCTV system is to find out who around them has the money. After the donation incident, they probably know.

Damian and Anthony attempt to put the money in a bank to protect it, but cannot do so without an adult. On the way home from the bank, they buy some toys which they quickly become bored with, and throw away. At home, they are met by the Change for Change woman.

Chapter 13 — The Change for Change woman introduces herself as Dorothy. She explains that Damian's father has fixed her talking bin for her. She also helps to make dinner, lasagna from scratch. Damian talks about Saint Dorothy of Cappadocia, who died a martyr in 304. Their father questions Anthony about the bag, who says it is full of things for a Nativity play. Dorothy asks for a preview, but Anthony says he doesn't want



to ruin the surprise. Dorothy then invites herself to see the play when it opens. Then they watch “Who Wants to Be a Millionaire?” Damian’s father says he’d settle for half-a-million, pay off his debts, stop working extra hours, and spend more time with his boys. This makes Damian happy.

That night, Anthony reveals how the evening nearly ended in disaster. He explains to Damian that Tricia had come by with the sculpture he had payed her for, along with her parents, who asked for money to save their business. Anthony had to have them pretend to be carol singers so he could give them three-thousand pounds because Dorothy appeared a moment later. Their father then comes into the room to explain the Mormons have had their house broken into, though nothing was taken. Anthony later tells Damian that he believes Dorothy is responsible.

Chapter 14 — Anthony declares he and Damian will have to keep their money with them at all times. At school, Damian and Anthony are picked to be in the Nativity play. Damian is cast as Saint Joseph, and Anthony as Melchior, one of the three kings who brought a gift of gold to baby Jesus. Water Aid is planning to take donations after the play, so Damian secures a bunch of envelopes, putting 20 pounds into each one. He is visited by Saint Peter, who speaks about how doing the right thing at the right time can make a difference. He gives Damian a key to Damian’s old house, telling him to keep it safe.

Chapter 15 — Anthony is angry that Dorothy is attending the play with their father. Damian later encounters the man with the glass eye during the play, who is still looking for money. Damian gives Mr. Quinn his money bag, full of straw, to bring to the cloakroom. The money has been hidden in saddlebags on a donkey, and Damian leaves the play early. When Damian misses his cue, a man appears on stage in a kind of glow to fill in. Everyone believes it is Mr. Quinn filling in for Damian; but Damian knows it is Saint Joseph.

Damian heads to 37 Panama Street, his old house, where he hides the money in the attic. A single star shines down on the house. There, he is found by his father and Anthony. It is then that Damian and Anthony confess the truth about the money. Their father laughs it off and says that the money is only going to be burned, anyways.

Chapter 16 — At home, Dorothy is waiting with Eddie. Damian, Anthony, and their father learn that their house has been ransacked, as though the burglars were looking for something specific. When the police leave, Damian’s father reveals the money to Dorothy. He insists they exchange it for euros and spend it because he has worked so hard to provide a good life, only to have criminals ruin Christmas.

Terry swings by to see how everyone is doing, which makes Damian’s father nervous. Upstairs, Anthony tells Damian he thinks Dorothy is still behind everything. In the middle of the night, the man with the glass eye breaks into the house, telling Damian that after the money is exchanged, he will call Damian the following night to give up the money. A short time later, Dorothy herself takes the money and leaves the house.



Analysis

Damian's decision to help the poor is not merely one of short-term relief, but long-term gain as well. Damian comes to focus on well-building and providing water for the poor in third-world countries as an important altruistic investment. Damian even dreams about the positive ways that providing fresh water to people in impoverished places can bring about. While the people will have fresh, clean water immediately, over time they will have healthier, longer lives.

It is in this section of the novel that Dorothy suddenly, and almost mysteriously, appears. She is first encountered at school where she makes a presentation on behalf of the charity, Change for Change. Dorothy is alarmed by 3,000 pound donation, so she seeks out the principal in order to determine where it came from.

It is important to note that Dorothy appears to take a strong liking to Damian's father at once, but whatever the reason might be is not yet reveals. As it later turns out, Dorothy was looking to enjoy the money with Damian's father , though this does not pan out. Despite her questionable motives, it is clear that Dorothy is not dishonest.

It is amusing in this section of the novel the way that Anthony attempts to get to the bottom of the robberies in the neighborhood, and who is behind the train robbery. He suspects that the Mormons as well as Dorothy are alternatively part of the plot. It is revealed, however, that the man with the glass eye was originally intended to retrieve the gym bag full of money.

The man with the glass eye also brings out the theme of Ethics in relation to the theme of Money. Anthony discovers that the money that they have found is part of the train robbery. The money thrown from the train was intended to be collected and used unethically, but Damian's discovery of the money means that the money is instead going to be used for something ethical. This brings up the idea that something good comes out of something bad, such as the word done by Saint Francis.

The man with the glass eye continues to be a dangerous threat to Damian and his family. Aside from their house break-in, the man with the glass eye stalks Damian at school. He exhibits no fears of compunctions about stalking a child in a public place. The man with the glass eye later threatens Damien, demanding that the exchanged money be returned to him the following night. The man's behavior is highly unethical, and is motivated by greed.

Interestingly enough, Damian's father is not angered by Damian and Anthony having kept the money, but is rather amused. He himself decides to keep the money not as a matter of greed, but as a matter of being able to provide for his family and be able to spend more time with his sons. However, while Damian's father decides to keep the money for ethical reasons, this does not excuse him from unethically keeping the money, which was stolen. While Damian and Anthony might be excused given their age, their father is old enough to realize that keeping something that was stolen is in and of itself unethical.



Discussion Question 1

What do Dorothy's motives appear to be for attempting to warm up to Damian and Anthony's father? How do Damian and Anthony view her actions? Why?

Discussion Question 2

Do you believe Damian and Anthony's father is ethically justified in deciding to keep the money? Why or why not?

Discussion Question 3

If you were Damian and Anthony's mother or father, would you have kept the money or returned it to the police? Why?

Vocabulary

thronged, theological, generously, prosperous, tumults, clerihew, emulate, obstetrics, infallible, catharsis, anachronistic, ransacked,



Chapters 17 – 20

Summary

Chapter 17 — The next morning, Damian reveals to Anthony and his father that Dorothy has taken the money. His father attempts to track down Dorothy through her cell number, which is not in service, and through Water Aid, which has never heard of her. Dorothy returns later that day having purchased a new car meant to be sold for euros the next week. She has also exchanged some of the money. Everyone is surprised and thrilled to see her, and they make plans to finish exchanging the rest of the money. Anthony suggests exchanging some of the pounds for American dollars until the excitement over the euro calms down. Anthony and his father will hit some banks for exchanges, while Dorothy and Damian hit other banks.

The last bank Damian suggests is located in Kendal's department store, where his mother used to work at the Clinique counter. Dorothy is very sensitive to Damian's heartache, and suggests spending money instead of exchanging it. They meet back up with Anthony and his father, who have purchased things like a plasma TV for the house. Damian is glad to see that his father is smiling, laughing, and enjoying himself for once. He and Dorothy work on using some of the unexchanged pounds for wallpaper in Anthony's bedroom. But Anthony is secretly worried that Dorothy will leave their father, just as their mother left.

Chapter 18 — That night, Damian is contacted by the man with the glass eye. But instead of him showing up, hundreds of people show up asking for money, for word has spread from one person to another. While his father tries to handle the situation, Damian takes what is left of the money and heads out back. The police arrive due to the number of people, and Damian's father denies having kept any money. The police request a search of the house, which is granted. Anthony lets the man with the glass eye in the back door. Upstairs, he comes face-to-face with the police.

Chapter 19 — Damian burns the money that he carries on the train tracks. He sees his mother in a vision, and she cautions Damian to use conditioner, and to look after Anthony, who despite appearances, is having a hard time dealing with her death. She tells Damian to have faith, including in people. She says everything will be alright. Damian wonders about his mother having performed a miracle, and she tells Damian her miracle is him. They hug and Damian's mother disappears as Anthony approaches. Damian relates all of this to his brother.

Back at the house, Anthony explains to his father and to the police that Damian has just burned the money. The police say that no harm has been done, since the money was intended to be burned anyway. An announcement is then made to the people outside that the money has been burned. The people then rush toward the railway with the police in tow trying to stop them. As Dorothy leaves, she reveals she had been holding onto a wad of cash which she leaves for Damian and his family. Damian's father and



Anthony then give up their holdout cash as well. Damian is the only one who has not kept any money.

Chapter 20 — Damian is given the honor of spending the rest of the cash the family has from their adventure. He decides to donate for the construction of 14 wells in northern Nigeria.

Analysis

Damian, Anthony, their father, and Dorothy commit to exchanging the rest of the pounds, bringing the theme of Money front and center as Euro Day approaches. Anthony suggests not only exchanging pounds for euros, but pounds for American dollars because the value of the dollar is well-known. Dorothy's purchase of a car is in order to buy something in pounds as a physical investment which can later be sold for euros.

The money exchange also brings Damian face to face with the past as he ends up in the department store where his mother used to work. He is haunted by uncovering a part of the past in which she is associated, but Dorothy is very kind and gentle when she becomes aware of this. It demonstrates how immensely important family truly is to Damian, and how much Dorothy herself respects family.

Indeed, when Damian later burns much of the money on the railroad track, his mother appears to him. The reader is able to see how much Damian misses his mother, and how much he still loves her. She tells him not to lose faith, including in other people, and to watch out for his family. Damian takes her instructions to heart. Here, the theme of faith is at its most strongest, as Damian has such tremendous faith, and love, in his mother.

It should be noted by the reader that Damian chooses to burn the money. Fire has often been considered symbolic of cleansing and purifying. The money has come to represent a curse and an evil for Damian. The burning of the money therefore is the removal and eradication from Damian's life of what is most immediately evil and a curse.

It is after removing this badness from his life that Damian encounters his mother—a source of goodness in his life. The reader should also note that the tracks themselves serve a symbolic purpose. Damian can either continue down the tracks toward disillusionment and losing faith in people, or he can head up the tracks in faith and optimism. Damian chooses faith and optimism.

As it ultimately turns out, Anthony, his father, and Dorothy have all held onto some of the money. Damian's father gives Damian the honor of choosing what to do with the money. Just as Saint Francis turned a robbery into something good, Damian, too, chooses to turn a robbery into something good. He decides that the leftover money should go to helping the poor in northern Nigeria through the construction of wells. It is an ethical way to handle what has otherwise been an unethical set of circumstances by way of the robbery.



Discussion Question 1

Why does Damian come to view the finding of the money as a curse? Why does he ultimately burn it?

Discussion Question 2

Why does Damian decide to fund the construction of water wells in Nigeria at the end of the novel rather than just burning the extra money? What would you have done with the extra money? Why?

Discussion Question 3

What message does Damian's mother give him? Why does Damian take this message to heart?

Vocabulary

dominions, celestial, zest, remuneration, trespassing



Characters

Damian Cunningham

Damian Cunningham is the narrator and principal protagonist of the novel “Millions” by Frank Cottrell Boyce. Damian is the younger brother of Anthony, and the son of Mr. Cunningham and his late wife, Maureen Cunningham. Damian is a bright, moral, and compassionate child who deeply misses his mother following her death. He and his family have moved into a new house in a new neighborhood to start over.

To help cope with his mother’s death, Damian has turned to faith in God and an immense interest in saints. He is able to find a patron saint for nearly every situation, except for things like lying. Damian decides he wants to live a more saintly life, so he constructs a hermitage from cardboard boxes near the railroad tracks, sleeps on the floor, walks barefoot, and puts pointy holly leaves under his shirt. He prays to God in his hermitage, after which time a bag of money is thrown from a passing train. Damian and Anthony both come to consider the money is a gift from God, and must be used rightly.

However, whereas Anthony wants to purchase material possessions, Damian is determined to help the poor the way that many saints did, such as Saint Francis of Assisi. He feeds the poor, frees captive birds, donates money to members of the Church of Latter-Day Saints, and donates money to Water Aid, a charity that builds wells for impoverished communities in third-world countries.

Damian, however, becomes disillusioned with having so much money, for he sees how obsessed many people are with it, and how it is valued more than things like love or family. When he burns most of the rest of the money, he has a vision of his mother who tells him that he is her miracle, and that he should not lose faith in people. Damian is comforted by his mother’s words. He decides to donate the leftover money to build wells in Nigeria.

Anthony Cunningham

Anthony Cunningham is Damian’s older brother and the son of Mr. Cunningham and his late wife, Maureen Cunningham. He is deeply saddened by the death of his mother, though he hides these feelings from everyone else, and even Damian does not realize that his brother is having such a hard time until the vision of their mother appears and tells him this is so. Anthony quickly learns that people treat him kindly and give him things when he mentions that his mother has died, and instructs Damian in this end. When Damian discovers the bag of money, Anthony argues that it is clear that God wanted them to have the money, or else God would have given the money to someone else.

Anthony determines that the money should be spent mainly on material possessions and later decides that it should be invested in something tangible like real estate,



though this does not work out because Anthony is nowhere near old enough to buy a house. It is later Anthony who tells the police and his father that Damian has burned all of the money on the railroad tracks, preventing Damian or his father from getting into legal trouble with the police.

Mr. Cunningham

Mr. Cunningham is the father of Damian and Anthony, and the widowed husband of Maureen. His first name is not revealed in the novel. He is deeply saddened by the loss of Maureen and loves his sons dearly, so he moves them to a new house in a new neighborhood for a new start. He struggles to make ends meet, often picking up extra hours at work while still doing everything he can to be there for his children. When he discovers that his sons have come into possession of money earmarked for destruction, he decides they will keep it and exchange it for euros before Euro Day, because he is tired of working so hard for so little, and because he wants to spend more time with his sons. Ultimately, he comes to decide that it is more moral that Damian has burned most of the money, and allows Damian to do what he chooses with the leftover money.

Maureen Cunningham

Maureen Cunningham is the deceased mother of Damian and Anthony and the deceased wife of their father. Throughout the novel, Damian consistently wonders if his mother is in Heaven, and if his mother is a saint. She appears to Damian in a dream-like vision later in the novel after Damian has burned the money and tells him that he is her miracle. She also tells Damian not to lose faith, including in other people. Before she returns to Heaven, she hugs Damian.

"Glass Eye" Man

"Glass Eye" is the nickname given to a criminal with a glass eye who was originally intended to collect the bag of money that ends up in Damian's possession. Glass Eye is gruff in appearance, and is quiet and dangerous in his demeanor. His attempts to collect the money from Damian are foiled by the presence of a large crowd, and the police.

Tricia

Tricia is a girl from school who rents her bicycle to Damian and Anthony and spreads the word that the brothers have plenty of money. Because Tricia is known as a good artist, Anthony pays Tricia to create a sculpture for him which he can pretend he made to win an art contest to win the Subbuteo.



Tricia's father

Tricia's father, upon learning about the amount of money that Damian and Anthony have, comes to see them for 3,000 pounds in order to save his business. Anthony gives Tricia's father the requested amount.

Dorothy

Dorothy is a woman who enters and leaves the novel mysteriously. She appears as an auxiliary worker for a charity to which Damian donates at school, and later meets Damian's father following questions raised about the amount of the donation. When she learns about the money that Damian and Anthony have recently obtained, she becomes a part of the plan to exchange and spend the money. When the money is burned and the last day of the pound ends, Dorothy says good bye to the family, telling them it was fun while it lasted. She leaves behind a wad of cash she still had in her pocket as she leaves.

Mr. James

Mr. James is the principal of Great Ditton Primary School. He is a kind and fair man, who brings Mr. Cunningham to school after news of the three-thousand pound donation is brought to light. Mr. James is alarmed at the size of the donation, and it is in his office that Anthony explains the money was stolen from the Mormons.

Mr. Quinn

Mr. Quinn is Damian's teacher. He is a thoughtful and kind man, but worries considerably for Damian's mental health due to his emulation of saints and wearing holly leaves under his clothing. He writes to Damian's father about Damian's seemingly-bizarre actions, leading to a psychiatric analysis for Damian.



Symbols and Symbolism

Pounds sterling

Pounds sterling are the kind of currency being utilized in Great Britain until Euro Day, December 17, when the currency being used switches over to the euro. A gang of criminals, including Glass Eye, rob a train of pounds earmarked for incineration. They throw bags of pounds to the ground, where one is found by Damian. Counting out the money with his brother, Anthony, Damian learns they now have 229,370 pounds. The brothers commit to spending the money before Euro Day, but are hard-pressed to spend all of it. Damian uses money to do things like feed the hungry, while Anthony focuses on material possessions. Damian eventually becomes disillusioned with the money as he learns how preoccupied so many people are with it.

Euros

Euros are the kind of currency which are slated to replace the pound sterling as the official money of Great Britain on Euro Day, December 17. All pounds sterling are to be exchanged for euros, or incinerated prior to Euro Day in order to avoid inflation on the euro. Later in the novel, Damian, Anthony, their father, and Dorothy travel to banks throughout the area in order to exchange their pounds for euros and American dollars.

American dollars

American dollars are the currency of the United States of America and are the world's reserve currency. They often have a high value, and so later in the novel, when Damian, Anthony, and their father decide to exchange the pounds for euros, Anthony suggests also exchanging some pounds for American dollars. It is a suggestion praised and taken by his father.

Gym bags

Pounds sterling were stuffed into gym bags by the robber on the train. The gym bags were then thrown off the tracks at various places to be picked up by other criminal associates. One such bag was picked up by Damian, who believes the gym bag full of money is the answer to a prayer.

Small bags

Small bags are used by Damian and Anthony to hide half of the money later on in the novel. This occurs after the man with the glass eye begins to appear, seeking the



money itself. Damian and Anthony use the small bags to carry the money around with them and to keep it safe.

Cardboard boxes

Cardboard boxes are used by Damian, Anthony, and their father in their move into the new house. The cardboard boxes are then taken by Damian to construct a hermitage by the railroad tracks, in order that he may live a more saintly life. Damian eventually discovers that his hermitage has been disassembled, the cardboard boxes stacked neatly in a pile, presumably by the man with the glass eye as a warning that things will come undone for Damian, neatly and without warning.

Previa

A Previa is the kind of car that Dorothy purchases the morning before Euro Day. She does this in order to invest the money in something solid that can later be sold for euros, and in order to have a physical asset that itself cannot be destroyed or lost like pounds can.

Saint Francis statue

Among the things that Damian purchases for himself is a statue of Saint Francis of Assisi. Damian is especially fond of Saint Francis for Saint Francis's tending to animals and the poor, a kind of charity which Damian himself emulates throughout the novel. Damian keeps the statue of Saint Francis in his hermitage and discovers it shattered one day, presumably by the man with the glass eye. The destructive act of so wonderful a sacred item is symbolic of both the disillusionment of Damian with the money, and is demonstrative of the dangerous nature of the man with the glass eye. If he cannot respect a religious statue, there is no way he will respect Damian in any way.

Fire

Fire is used in order to incinerate pounds sterling prior to Euro Day. It is also used by Damian on the railroad tracks to burn most of the money that he and his family have after coming into possession of a gym bag full of pounds. Fire here is seen as a symbol of cleansing, for it destroys that which has been corrupted. It is no accident that Damian's mother appears to him in a saint-like vision following the burning of the money, a blessing of goodness come from the elimination of badness.

Glass eye

A glass eye is used by the gruff-looking man originally intended to pick up the bag of pounds that Damian has come into possession of. The glass eye is how Damian is able

to identify this intimidating man whenever he shows up. The glass eye itself is worn in response to a missing eye, presumably lost in a life of crime. This underscores the danger of the man and hints at a rough past.



Settings

Cromarty Crose

Cromarty Crose is a new street and Portland Meadows development near the railroad tracks in the town of Widnes, England. It is the principal setting for the novel, and is where Damian, Anthony, and their father have moved following the death of Maureen. Cromarty Crose appears to be a middle-class neighborhood, and borders a nearby railroad. The neighborhood is home to Eddie, a community police officer, Terry, who works in IT, and a houseful of Mormons who are living simply and carrying on missionary work. The people in the neighborhood are very friendly with each other, and it is Terry who organizes a meet-the-neighbors gathering.

The hermitage

The hermitage is a small structure constructed by Damian out of cardboard boxes from his family's move near the railroad tracks. The hermitage is inspired by Saint Rose of Lima, who lived in her parents' garden. The hermitage is constructed in order for Damian to live a more saintly life whenever he can. It becomes a place for prayer, meditation, and visits from saints, including Saint Francis. Damian eventually discovers that his hermitage has been disassembled, the cardboard boxes stacked neatly in a pile presumably by the man with the glass eye as a warning that things will come undone for Damian, neatly and without warning.

Great Ditton Primary School

Great Ditton Primary School is the school that Damian and Anthony attend after having moved to Cromarty Crose in Widnes. It is where Mr. James serves as principal, and Mr. Quinn as Damian's class's teacher. The school strives to turn out students of excellence, and takes a special interest in the lives and wellbeing of their students. For example, the school hosts a charity for well-digging, and Mr. Quinn personally becomes concerned when Damian turns up at school with holly leaves under his shirt. The school is also later host to the Nativity play in which Damian and Anthony star.

Railroad tracks

The railroad tracks border the edge of the Cromarty Crose neighborhood in the Portland Meadows development of Widnes, England. Trains pass along the tracks each day. One such train carries millions of pounds sterling marked for incineration prior to Euro Day. It is along the railroad tracks that Damian builds his cardboard hermitage, and where Damian comes across the gym bag full of money thrown from the pounds train. The railroad tracks are where Damian later burns most of the money, having become disillusioned with it. The tracks are also where Damian has a vision of his mother, and



here serves to be a symbolic place. Damian can either continue down the tracks toward disillusionment and losing faith in people, or he can head up the tracks in faith and optimism. Damian chooses faith and optimism.

The old house

The old house at 37 Panama Street is where Damian, Anthony, and their father used to live prior to traveling to Cromary Crose. The old house is where Damian heads with his half of the money from the Nativity play at school in order to hide from the man with the glass eye. It is there that Damian's father and Anthony track down Damian, and where Damian and Anthony reveal the truth about how they have come into possession of the money.



Themes and Motifs

Family

Family is an important theme in the novel “Millions” by Frank Cottrell Boyce. Family, thematically, involves the mutual love, loyalty, compassion, and emotional, physical, and even spiritual support between individuals who may or may not be blood-related, but who still act in accord with the traditional family unit. In the novel, family appears as both an incredibly important and positive thing, and it influences the novel in many important ways.

When the novel begins, Damian, Anthony, and their father move into a new house in a new neighborhood, hoping for a new start. They are all reeling from the death of Damian and Anthony’s mother, Maureen, whom they all deeply loved. Her death is dealt with in different ways by her boys. Damian focuses on faith and an interest in the saints, while Anthony plays up his mother’s death to get things from people, pretending to be outwardly all right with how things have turned out.

The loyalty and friendship between the brothers is tremendous. Having no friends in their new school, Damian and Anthony spend most of their time with one another. When Damian is mocked at school for his interest in saints, it is Anthony who worries for Damian’s image. When the money is originally found, Damian first turns to his family—to Anthony—to reveal what he has discovered. The brothers, for the time being, keep the money a secret, and largely determine together how to spend it.

Both brothers also take comfort in what limited time they have with their father, who in turn spends as much time with his sons as possible when he is not consumed by work obligations. It is evident that both boys look up to their father. Damian, for example, emulates his father’s intelligence, and places great trust in his judgment and decision-making. When things get dicey with the money, Damian fully reveals what has happened to his father.

Damian’s father, rather than being unhappy with what has happened, decides to take advantage of it. He is sick of having to work so much for so little, and is sick of not being able to be around his boys more. As a result, he decides to keep the money that his boys have found, exchanging as much of it as possible before it becomes worthless on Euro Day.

Following Damian’s burning the money on the railroad tracks, he has a vision of his mother. Damian is both thrilled and saddened to see his mother in this vision. Maureen tells her son that he should keep his faith, including his faith in other people. She tells him to watch out for his family, specifically Anthony. Damian agrees to do so.



Faith

Faith is an important theme in the novel “Millions” by Frank Cottrell Boyce. Faith in the novel comes in two distinct kinds: spiritual faith and human faith. Spiritual faith in the novel involves belief, trust, and confidence in God and the Saints, whereas human faith in the novel involves belief, trust, and confidence in one’s fellow human beings.

Spiritual faith is readily apparent in the novel; Damian’s belief in both God and the Saints is unquestionable. Indeed, Damian’s faith in the Saints stems primarily from the crisis of his mother’s death. As his mother died at the hospital, Damian remembers all of the doctors and nurses being referred to as saints and angels, which sparks Damian’s interest in saints.

Damian is able to find a saint for almost all circumstances and situations, except for things like lying. For example, Damian relates how Saint Anthony of Assisi should be the patron saint for his story of the experience with the money, because Saint Anthony took or bought what belonged to others in order to give it to the poor.

Not only does Damian find saints for all manners of situations, but he emulates them as well. For example, just like many of the saints he admires, Damian shows concern for those less fortunate and strives to improve their lives. Damian focuses his efforts on helping the poor by feeding them, giving the money, and donating to worthy charities like the well digging organization in Shrewsbury.

The found money is also attributed to faith. Damian believes the bag of money was the answer to a prayer to God. Anthony goes on to say that it is clear that God wanted them to have the money, or He would have given the money to someone else. Damian cannot dispute this theological reasoning.

Damian comes to see the money as more of a curse than a blessing in the long run. He sees how money-hungry his fellow students become, how possession-oriented Anthony has become, and how people who don’t have enough money find it hard to get by. Because of this, Anthony’s faith in his fellow human beings begins to wane. He sees them as being too focused on the things in life that don’t truly matter. They are more worried about televisions and games than love and family.

When Damian burns the money on the railroad track toward the end of the novel, his mother visits him in a vision. Damian at first suspects he might be dreaming, but his mother tells him otherwise. Among the things she tells him is that he should not lose faith, spiritually or in his fellow man. Faith is incredibly important in life, and Maureen demonstrates that Damian should maintain his faith even in the face of doubt.

Money

Money is an important theme in the novel “Millions” by Frank Cottrell Boyce. Money—for the purposes of the story, essentially a currency used for the purchasing and selling of



goods—affects the novel in numerous important ways and teaches Damian some important lessons.

The entire premise of the plot—of Damian and Anthony coming into a massive amount of money, and what to do with it—is based on money, and on the pending conversion from the pound sterling to the euro in Great Britain. Damian originally considers the money to be a blessing from God, but later comes to see it as a curse for numerous reasons.

At first, Damian and Anthony wonder about what they can do with the money before it is useless. They begin by purchasing things from their friends for ten pounds apiece. This leads to a saturation of the market with the money—inflation—which causes the price of things to rise. Damian quickly becomes disheartened by the way everyone at school is clamoring for money.

Damian himself, in accord with his faith, believes that the money should be spent on selfless acts and actions. For example, as in the model of Saint Francis of Assisi, he purchases numerous birds from a pet shop in order to release them into the wild. He then brings homeless young people to eat at Pizza Hut, donates money to the local Mormons, and seeks to donate money to charities that dig wells in impoverished countries.

Anthony seeks to do expansive things with the money to help it grow down the line, including attempting to invest in things like real estate. As it turns out, Anthony quickly begins to take the money—and the things it can purchase—for granted. For example, on one such outing when Anthony and Damian purchase toys, they quickly tire of the toys and throw them out, already bored with them.

Damian comes to see other negative effects of money as well. The Mormons, meant to live simply and do missionary work, become profligate spenders and purchase numerous material goods, such as plasma televisions and then become paranoid about security, installing a CCTV system in the neighborhood to help prevent robbery. The money itself turns out to be part of a massive robbery plot brought on by greed and obsession with money. As a result, Damian begins to lose faith in humanity.

When Damian burns the money, the massive crowd that has gathered outside his house rushes to the scene of the burning to see if there is anything left to be salvaged. Some of them need the money as a means to survive, while others are merely greedy. Damian is saddened by the fact that money holds so much sway over people's lives, both necessary and unnecessary.

Even Damian's own father is beset by money issues. Following the death of his mother, Damian's father has had to take on extra work in order to pay off debt, and they scrape by each day. When he learns that his sons have come into money from the robbery, rather than being angry, he decides the money should be kept and used for the family.

In the end, even Damian's father comes to realize that keeping any of the money is troubling. He entrusts Damian with the decision for how to spend it. Damian ultimately



decides to use the money to fund the digging of wells in northern Nigeria. It seems to be a good and moral way to use of what remains of the money.

Ethics

Ethics are an important theme in the novel “Millions” by Frank Cottrell Boyce. Ethics involves the consideration of, and decision making regarding what is morally right, legal, or just. Ethics plays a huge part in how the money comes to be in the hands of Damian and Anthony, and what they plan to do with the money.

The money first comes into their possession by way of unethical activity: a criminal plot. With the changeover from pounds to euros occurring in a few weeks, a band of criminals steals millions of pounds earmarked for incineration by throwing them from the train in bags. This unethical behavior is rooted in greed.

Initially, Damian and Anthony are unaware of the truth behind how one of those bags of money came to be in their possession. Both brothers decide on pursuing different general ends—material possessions and charity—with the money. Damian’s desire for charity is quite ethically just given that he is not aware of the true origin of the money and that he is nowhere near old enough to truly begin to question the moral ramifications of keeping the money, though he comes to do so as time goes on.

What Damian chooses to do with the money specifically is also ethically just. His decision to release birds back into the wild, and his decision to feed hungry homeless people speaks to a moral correctness that comes hand-in-hand with Damian’s faith in God, the Saints, and what they stand for and have done with their own lives. Damian later ethically decides that money should go to doing something else good: the building of wells in northern Nigeria.

However, the missionaries from the Church of Latter-Day Saints commit to some unethical behavior when they spend the money donated to them on personal material possessions rather than on continuing their religious work. Indeed, the keeping of the money by Damian and Anthony (though their ethics are still being formed as children) could also be considered unethical, since it isn’t their money to begin with. It can certainly be considered unethical once they discover the money was originally stolen.

Damian’s father’s decision to keep the money and to exchange it for euros is likewise to be considered unethical. No matter his reasons for wanting to keep and exchange the money, the fact remains that it was stolen, and that it does not rightfully belong to him. In the end, Damian does the right thing by burning the money, as was originally intended to happen. Damian also makes an ethical decision to use the money left over at the end to do good by ensuring that new wells will be constructed in northern Nigeria.



Poverty

Poverty is an important theme in the novel “Millions” by Frank Contrell Boyce. Poverty—meaning having little or no food, water, clothing, shelter, money, and possessions—forms a crucial underlying counterpoint to the sudden influx of wealth that Damian and Anthony find themselves in.

From the start, drawing on the examples set by the saints, Damian intends to use the money for important ends, such as alleviating poverty and supporting those who work to eradicate poverty. Indeed, this becomes an all-encompassing motivation for Damian, how he can use the money to combat poverty. One of Damian’s first acts is to gather a group of young homeless people to buy them food at Pizza Hut. It is a small but immensely kind and important act.

While Damian’s father later laments the fact that the money intended for incineration cannot be handed out to the poor, he understands the affect this would have on the value of the money itself, causing inflation and making things even more difficult for poor people. Damian himself determines that helping poor people can best be achieved through investments in the future. For example, he is happy to donate money to Water Aid in Shrewsbury. This group is responsible for providing fresh water to impoverished communities in the third world.

Damian considers how much something like fresh, clean water can positively impact a community. At one point, he considers how many hours might be saved if water was readily available close at hand rather than having to be retrieved from miles away.

There are also lesser forms of poverty that have less to do with having things like clean drinking water, but with having enough money to survive in a world heavily dependent upon money. For example, Tricia’s father is seeking money to save his business so that he might be able to continue to care and provide for his family. When Damian’s house is besieged by people, most of them appeal for money based on similar situations which range from business to medical care.

Damian and Anthony quickly come to realize that money problems will always plague a money-based society. In order to have a greater impact on the world, Damian comes to understand that he needs to do more than just spend money. This is where his idea of investing in humanity makes sense. While Tricia’s father’s business might be saved with a few thousand pounds, whether or not the business will need saving again next month is unclear. However, to do something will have money that will have long-lasting effects,

Styles

Point of View

Frank Cottrell Boyce writes his novel “Millions” in the first-person reflective-omniscient narrative from the point of view of main character and principal protagonist, Damian. Damian tells the story as though he were recounting and reflecting on it long after it had happened, for he frequently makes references to telling a story about the past. As such, Damian is able to draw on the information and accounts of others, including his brother, to fill in what would have otherwise been gaps in his story, assuming an omniscient aspect. For example, Damian relates events that occurred at the Nativity play at school after Damian left early, events that Anthony later filled Damian in on. The story is likewise told from Damian’s point of view due to the fact that the events of the novel most deeply, and most unusually, affect him. For example, Damian’s frequent visions of saints, as well as his vision of his mother late in the novel, underscore his desire to do good with the money, whereas others, like Anthony, are primarily preoccupied with material concerns.

Language and Meaning

Frank Cottrell Boyce tells the story in language that is simple, straightforward, and is interspersed with religious vocabulary. This is done for at least three primary reasons. First, the novel is narrated by Damian, the younger brother of fifth-grader, Anthony. This means that Damian is no older than eight or nine years of age, and as such, the language used must reflect both his age and his level of education. Second, Damian’s fascination with saints leads to the use of particular religiously-related words throughout the novel, such as persecution, mortification, and scourging. Third, the novel itself is a children’s novel, and so the simple and straightforward language employed in its telling must reflect the target audience in age and level of education.

Structure

Frank Cottrell Boyce divides his novel “Millions” into twenty consecutive, linear, numbered chapters that range from 1 to 20. This simple and straightforward approach to the structure of the novel reflects the fact that it is intended for children and allows the reader to focus on the plot. Each chapter deals with a specific portion or series of events in the novel. For example, Chapter 5 deals with the origin of Damian’s interest in saints and the time just before his mother died. Each chapter also varies in length. For example, while Chapter 20 is only two pages long, others, like Chapter 12 are thirty pages long.



Quotes

The patron saint of this story is St. Francis of Assisi (1181-1226), because it all sort of started with a robbery and the first saintish thing he ever did was a robbery. He stole some cloth from his father and gave it to the poor.

-- Damian (Chapter 1 paragraph 3)

Importance: Here, Damian sets the stage for the novel in two ways. First, he explains that a robbery serves as the genesis for the story and foreshadows that a byproduct of the robbery will be something good in relation to the poor. Second, Damian also introduces the reader to his near-obsessive interest in saints, which has important roots.

Personally, I think, so what? Money's just a thing and things change. That's what I've found.

-- Damian (Chapter 2 paragraph 10)

Importance: Damian's contention that money comes and goes like many other things in life should not be dismissed by the reader as a sense of maturity about Damian. Damian is hurting following the death of his mother, and he is attempting to put her death in the context of everything that comes and goes easily in life in order to make it easier to deal with her loss. This exemplifies how deeply Damian feels things, and how his heart is in the right place. This contention that money comes and goes like so many other things also demonstrates that Damian has little concern for having lots of money, because he believes that money is not what life is all about.

It's not as easy to be good as you might think.

-- Damian (Chapter 4 paragraph 1)

Importance: Damian explains here that being good isn't always something that comes easily. Sometimes it must be worked at and practiced at to perfect. It is one of the many reasons that Damian admires and emulates the saints, for they are excellent role models in virtue and goodness. Damian himself desires to lead a good life, and to live more simply just like the saints.

It's true that you can't buy love or happiness with money, but it is interesting to see what you can buy.

-- Damian (Chapter 8 paragraph 1)

Importance: Here, Damian explains quite simply that money doesn't buy love or happiness. This reinforces the sense of maturity and goodness that Damian has about him. However, Damian does find it interesting to see what the nearly 230,000 pounds he has come into possession of can buy. For example, it can buy 3,756 remote-controlled helicopters or 5,736 cotton candy makers. But just because it can buy all of these things doesn't guarantee happiness or love on the part of the person buying these things.



There's no patron saint of lying. You tell a lie; you're on your own.
-- Damian (Chapter 9 paragraph 41)

Importance: Damian reveals that, while there is a saint for nearly every situation and circumstance in which a person may find him or herself, there are some human activities and actions in which no saint serves to represent, for such actions are unethical. One such action is lying. When a person lies—such as Anthony lying about where he got money to order pizza and how he came into possession of the Subbuteo—it presents an unethical action that cannot be defended.

It's terrible. Everyone's got money but no one's any richer because everyone just charges more.
-- Damian (Chapter 11 paragraph 18)

Importance: Here, Damian reflects unhappily on inflation, a staple of economics in which the market is saturated with money. An increase in the money supply means that prices and costs go up. With more money around, it means the money itself is worth less. When the money itself is worth more, it has greater purchasing power.

It's not unusual to have a bad Christmas.
-- Damian (Chapter 16 paragraph 1)

Importance: In childhood, Christmas is a time considered to be magical and happy no matter what the rest of the year might be like. In reality, Christmases can be as bad as, or even worse, than the rest of the year. Damian's statement that bad Christmases aren't unusual serves as an ill-omen for the approach of the holiday.

That was the thing which kept happening with the money. People helped themselves and then no one could help them.
-- Damian (Chapter 17 paragraph 2)

Importance: Damian reflects specifically on Dorothy taking the money and leaving the house in the middle of the night, imagining at first that she is only stealing it. Damian reflects in general about how easy money means that people will do whatever they must to obtain it, but once they become obsessed with it, there is no helping them. People come to value the money over truly important things like love, family, and genuine happiness.

I tried to be good with it, but the money just makes everything worse.
-- Damian (Chapter 19 paragraph 6)

Importance: Here, Damian confesses to his mother that he attempted to do good with the money, but things only got worse, from the man with the glass eye, to the hundreds of people gathered outside the house, to everyone becoming focused solely on the money itself and what it can do for them, personally. Having originally seen the money as the answer to a prayer to God and a blessing, Damian has now come to view the money as a curse.



And with 20, 345 new euros we built fourteen hand-dug wells in northern Nigeria.
-- Damian (Chapter 20 paragraph 3)

Importance: Anthony, his father, and Dorthy have each held onto wads of cash that they pull out after Damian has burned the rest of the money. Damian is given the honor of deciding what to do with the rest of the money, and it is used for a donation to construct wells in Nigeria. It is something good that comes out of something bad—the helping of the poor following a robbery—just like Saint Francis of Assisi.