

Teachers' Notes
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Too Small to Fail Morris Gleitzman

SYNOPSIS:

By most people's standards, Oliver has it all. Wealthy parents, a luxurious home, a private, secluded beach house and all the latest mod cons.

Yet, Oliver wants more. Specifically, he wants a dog to cuddle and to play with. He wants companionship, and he wants his parents to be around more.

But Oliver is not allowed a dog. His parents, successful investment bankers, don't have the time for a dog. Nor would they allow one on their expensive furniture.

Oliver also wants to be better at maths, a subject with which he struggles much to the delight of the school bullies and to Oliver's shame. How can he be hopeless at maths when his father in particular is a mathematical wizard?

Yet Oliver soon learns that he is not the only one with problems. His former housekeeper, Nancy, threatens to kill the dog of his dreams if he won't help her recover her life savings which his parents invested for her and lost. Her daughter, Rose, blames Oliver's parents for the death of her father who was killed in an accident trying to bail the family out of their financial crisis. Oliver soon learns that his parents' investment bank has been caught up in the global financial crisis and they now owe a lot of people a lot of money.

Convinced that his parents would never deliberately harm anyone, Oliver sets out to rectify the problem, determined to raise enough revenue to pay Nancy back her money. Yet his naivety and impetuosity have a habit of landing him in more and more problems.

Oliver has to draw on every resource he has to help Nancy and her daughter Rose, and make his parents meet their moral obligations to their clients, whilst at the same time remaining loyal to them.

Intended age of reader

Although Oliver, the protagonist is quite young (upper primary school), the issues in the novel are quite sophisticated and carry a wide range of social and ethical considerations. As a result, it would lend itself well to use with upper primary and secondary school students, especially in subjects such as Civics, Economics, Studies of Society or even Personal Development in which ethical or moral issues may be the focus, by increasing the level and depth of discussion to cater for the age of students.

PRE-READING:

Students need not be familiar with the Global Financial Crisis and this book can be used as an introduction to the topic with many opportunities for further discussion and exploration. Consider the following

- What are the social implications of a financial crash? Other than the obvious loss of money what impact does the collapse of a bank or financial institution have on people? (Eg suicide, unemployment, loss of houses, relocation, relationship break-ups etc).
- Read newspaper reports on the collapse of *Storm Financial*. Discuss who was to blame. Why might people have invested their money with Storm Financial? How would you have felt if you had invested your money and they had lost it? What should the owners have done to help their clients etc

Vocabulary

- The novel uses vocabulary specific to the banking and finance world. Familiarity with these words would be beneficial: asset, liability, investment, dividend, return, shares, credit default swaps, long term investors, short term investors.

Introduction

- Read the start of the novel aloud.
*Oliver wanted more.
Not squillions of dollars and private jets and solid gold zips on his school bag and his own paint ball island in the Pacific and lolly trucks backing up to his place every day.
Just more than this.
More than standing in a noisy crowded mall trying to have a friendship with a dog through a pet shop window.
What Oliver wanted was a black and white streak hurtling towards him across a park and yelping with joy and leaping onto his chest and wagging mud all over him and making his face wet with love (p1).*
- From this passage, what first impression do you have of Oliver? What do you think his life is like? What sort of socio economic bracket do you think he belongs to?
- After reading on, consider whether or not your predictions are right. In what way can this introduction be seen to be ironic? (Look out for other examples of irony as you read the rest of the novel).
- Given that Oliver is clearly a boy who has great material wealth, why might he have been introduced in this way? How does this introduction help to position the reader?
- Would it have been as effective to tell us that Oliver wants a dog if we already knew how wealthy he was? How would this have changed our reading of him?

CHARACTERS:

Oliver Newton

As the son of wealthy investment bankers, Oliver has all he could wish for – a luxurious house, a secluded beach house and all the latest mod-cons. Yet all Oliver really wants is a dog and a bit of time with his parents. For all that he is surrounded by wealth and luxury and hence in many ways sees this type of life as normal, Oliver is not at all conceited, vain or arrogant. In fact, through the course of the novel, Oliver frequently admits to his faults and weaknesses. He is a kind and compassionate child who is horrified at the idea that his parents may have done something to hurt others. He is determined to help Nancy and her daughter Rose get back on their feet, yet his naivety has a tendency to get him and those around him into a deeper mess.

Oliver believes himself to be a failure as he is incapable of passing Maths, a subject at which his parents, particularly his father, excel. Yet in reality, he is clearly very capable, intelligent and resourceful, ultimately resolving Nancy's problem.

Mrs Newton

Oliver's mother clearly loves her son and regrets that the demands of her work prevent her from spending time with him. She clearly feels guilty about the little time she spends with her son and compensates by providing him with material possessions. She employs a housekeeper to fulfil her domestic duties, but regularly sacks them, probably to prevent them from becoming too close to her son and usurping her position.

Mrs Newton dreams of the day that she and her husband can retire and enjoy a less hectic lifestyle and spend more quality time with their son.

Mr Newton

Oliver's father clearly thrives on the thrill of the chase and is exhilarated by his business. Like his wife, he is clearly fond of his son and does his best to provide for him. Yet, unlike her, he has no thoughts of retirement, but in fact dreams of bigger and better developments and job opportunities in New York or Paris. He is clearly capable and intelligent, a maths genius, yet he fails to take the time to help his son with his maths,

Nancy

Nancy, Oliver's former housemaid is not a malicious or vindictive person, in spite of her threats to kill the dog. She is clearly a woman driven to desperate measures in an attempt to save and provide for her family. Her relationship with Rose who is in fact her partner Tim's daughter, and her attempts to make Oliver feel more confident with his maths, shows her compassionate nature. The fact that she is obviously an honest and caring person juxtaposes with the extreme measures she takes to get her money back which reinforces the sense of desperation.

Rose

Rose immediately blames Oliver's parents for the death of her father, Tim and, through association, takes it out on Oliver. Like Nancy, she is not a bad person, but is clearly a victim of circumstance. In fact, as the story goes on, she is seen to be caring and friendly. Like many people in society, at first she wants another human to have to suffer for her loss and misery.

Nancy's reaction to Rose's poor treatment of Oliver also helps to portray her in a better light.

Vickey

Like the eighteen housekeepers before her, Vickey is treated badly by Oliver's parents. She is clearly left to run the household and to raise Oliver. Yet rather than being thanked for her help and support, Vickey becomes the victim of Mrs Newton's guilt. Knowing that as a mother she should be doing these duties herself, Mrs Newton blames her housekeepers for any of her own inadequacies and regularly sacks them, one suspects so that Oliver will never become too close to them and hence make them substitutes for his real mother. The reader does not get to know Vickey, allowing her to be a stereotypical representative of the steady succession of housekeepers Oliver has seen in his short life.

Nathan Field, Cam Paulsen and Lachlan Bernanke

Although they are only minor characters in the story, these boys clearly have a big impact on Oliver. Like all school bullies they delight in taunting Oliver about his inadequacies, especially his struggles in Maths. Clearly their behaviour is motivated by jealousy as they realise Oliver has more than them. They play on his insecurities causing him to doubt himself and to feel a failure, particularly in comparison with his father. Yet they are eager enough to call Oliver a friend and be a part of his plans when there is a chance for them to make great personal wealth by investing in him.

In this way, the boys are reflective of a large part of the population who are sometimes quick to criticise and ridicule, but readily prepared to forget their own values for personal gain.

Hayden

Mrs Newton's assistant is a young go-getter, keen to ride the wave of success and wealth. He is arguably good at his job, but clearly delights in the material wealth that comes with it. When the business collapses, his only concerns are for his personal wealth and he is prepared to go any lengths to protect it, including destroying or falsifying documents if necessary. He gives no thought to the little people who have been caught up in and affected by the disaster.

Analysing Perspective

- 'None of these characters is a bad person. They just all do what they need to do given the circumstances.' Do you agree with this statement?
- All people are flawed, no one is perfect. For each character, make a list of what he or she does right and wrong. Why might Morris Gleitzman have drawn his characters in this way?
- Who do you feel sorry for in this story? Is it possible to feel sympathy for Mr and Mrs Newton? Why?

THEMES:

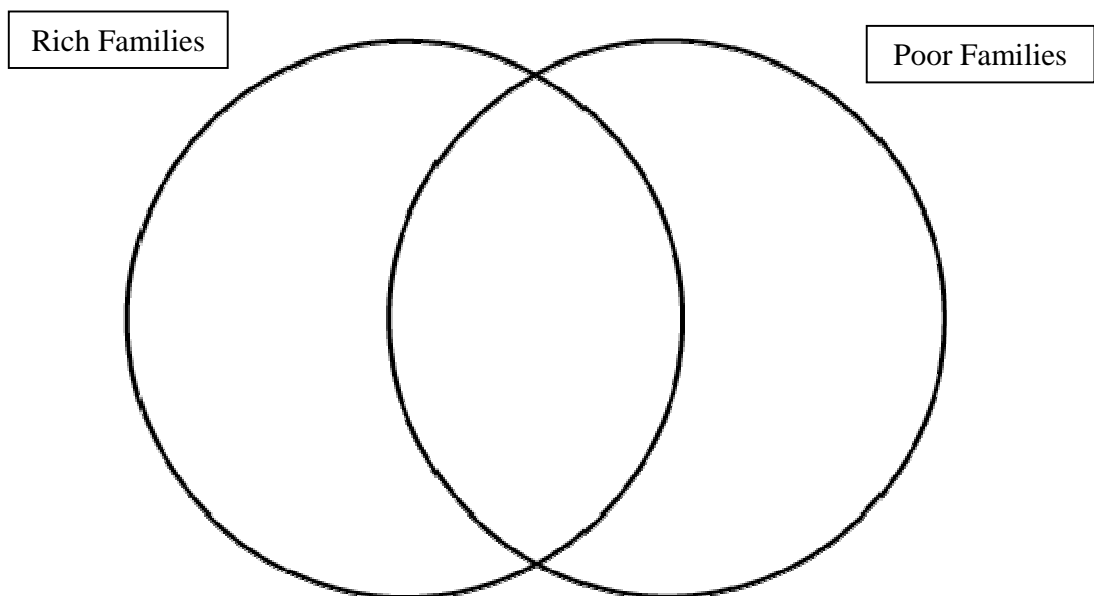
Families

Oliver's parents think that they are doing the best thing for him by working hard and earning a lot of money.

- Do you think this is making Oliver and his family happy?
- What evidence is there in the novel to support your opinion?
- Oliver has had nineteen different nannies. How would this have affected him?
- Why does Mrs Newton keep sacking Oliver's nannies? How would this affect Oliver?
- Rose and Nancy clearly have a lot less material wealth than Oliver and his parents. In what way is their family life better than Oliver's?
- What impact do our family expectations have on us? For example, would Oliver's lack of ability at Maths have been less of a problem if his father hadn't been a mathematical wizard? Is it fair for children to have to live up to these family expectations?
- Does it automatically follow that children will be gifted in the same areas as their parents? What problems can it cause if their abilities or interests are markedly different from their parents'?
- How can our family be seen to influence the type of person we become?

Activity:

- Complete a venn diagram on families, comparing wealthy families and poor families. What do all families have in common and how do they differ?



Parenting

All parents do the best they can for their children, yet they all do it differently.

- What do you really need in a parent? Is it a parent's role to provide as much wealth as possible for their child?

- What would Oliver like from his parents?
- Oliver's mother tells him *that in a couple of years we'll sell the business and retire. Then we'll be together as a family* (p20). Is it worth having no family time in the meantime so that they can then have a lot of time together in a couple of years?
- Are Mr and Mrs Newton good parents?
- In what ways can Nancy and Tim be seen to be better at parents than the Newtons?
- What qualities does a child need from his or her parents?
- Can material good make up for a lack of quality parental time?
- Why do you think Oliver's mother keeps sacking their housekeepers? What does this reveal about her?
- As a class, brainstorm a list of qualities you would like to see in the ideal parent.

Activity:

- Imagine that Oliver decided to really try and improve his life. Write a letter from Oliver to his parents explaining what aspects of his life make him unhappy and what he would like to change.
- How do you think Mrs Newton would respond to this letter? Do you think she really believes she is doing the best thing for Oliver?
- Think about your own family. Make a list of all the things you like and dislike about your family life. Write a letter to your own parents thanking them for the things you like about your life. (Or, write an honest letter to your parents telling them what you would like to change and why. Remember to be fair as your parents have done the best they could. You may choose not to give this letter to your parents, but it will still help to have said it).

Pets

- Why does Oliver so desperately want a dog?
- What does this suggest might be lacking in his life?
- How does Oliver's desire for a pet help to create his character?
- What benefits do we gain from owning a pet?
- Oliver is not allowed to have a pet as *my parents are too rich* (p5). They are *too busy for pets*. How can you be too rich and too busy for pets? What does this suggest about their lifestyle?

Activity:

Stage a debate on the topic "That all children should have a pet."

Wealth

- Oliver's family clearly has plenty of material wealth. Oliver's dinner is lobster wrapped in spinach (p18) and the dining room table, at which they rarely eat as a family, cost \$28,000 (p19). Make a list of the other examples of opulence or great wealth in Oliver's life.

- Why do people with money live this way? Why can they not still eat simply and have nice but sensibly priced furniture?
- How can being rich be a full time job? (p6)
- If you were rich, what would you change about your life? Would you move into a mansion? Would you change the clothes you wear?
- Find some magazine illustrations of houses, cars or possessions belonging to rich and famous people. In what ways are they similar? Why do they live this way?
- Compare and contrast the house that Nancy and Rose live in with Oliver's house.
- Make a chart with images that depict the house Oliver lives in. Now depict the type of house you think Oliver would like to live in. What are the differences? What does Oliver really want in life?
- In what ways can Oliver's parents' wealth be seen to be preventing them from being happy?
- Consider Hayden, Mrs Newton's assistant. How is he affected by the collapse of the company? What does this suggest about his attitude to wealth?

Activities:

- Stage a debate "That money can't buy happiness."
- Discussion: If you won Lotto what would you do with the money? How would this change your life? Could you live the same life if you were rich? Is there an amount of money that would improve your life by making it comfortable, but an amount that would be too much? Is it possible to have too much money?
- Choose a wealthy celebrity and consider their life. How do you think their life has benefitted from money? Can you think of any ways in which money might have made their life worse?

Happiness

- Oliver wants more out of life. What does this mean? Why might he feel this way?
- Make a list of all the things you think Oliver probably has.
- What things is he missing in his life?
- What might this book suggest about the saying 'Money can't buy happiness'?
- What do we really need in life in order to be happy?
- Why are people in our society so motivated by wealth?
- Think of all the negative aspects of having a lot of money. Could you still lead a normal life?

Activity:

- Make class posters about happiness that show young people what they really need in order to be happy.
- Find or write relevant motivational phrases or sayings that help guide the way you live your life e.g. "Family Before Money". Illustrate your phrases and display them around the classroom.

Self preservation

- Tim and Nancy do everything they can to protect their family, their farm and their camels. How do they try to protect their family?

- In the same way, the Newton's do whatever they can to protect their family and their business. As a result, they escape to the beach house, send money off shore and avoid the media. Whilst we naturally criticise them for doing this, is what they did any different from what Tim and Nancy tried to do?
- They might be the owners of an investment bank, but the Newtons are also parents and people. As such, do they have the right to protect themselves, their family and their assets?
- 'Sometimes,' said Rose, 'you lose things you love and you can't do anything about it. But sometimes you can.' How does this statement apply to this novel? How might it apply to your own world? What could you change to make your own life better or to save the things you love?

Life changing events

- How does the collapse of the Newton's bank affect each of the characters in the novel?
- How can each character be seen to change over the course of the story?
- For all that the bank's collapse is not good, can it be seen to be a positive catalyst for change in the characters' lives?
- For all that Mr Newton looks set to take his family off to Europe to start again, there are indications that things will be different this time. In what ways do you predict Oliver's life may change as a result of what has happened?
- Can devastating events ever be seen to improve our lives? Think of some real examples to support your argument.

FOR DISCUSSION:

This novel raises a number of moral or ethical considerations.

Too big to fail

This phrase refers to the practice that the government will step in to financially support large companies if they are seen to be in financial difficulties. It is believed that the collapse of a large financial company would have such a severe impact on society that it is better for the government to intervene than to allow widespread financial collapse. As a result, most of the big banks and investment firms are safe in the knowledge that they are 'too big to fail' and will be supported by the government if they are in trouble.

- Why would a government not want these banks to collapse?
- What would be the effect on society?
- Do you think it is right or fair that the government would intervene and help to prop up these big financial organisations?
- In what ways might this practice have an adverse effect, encouraging these banks to be less cautious in their investments?

The role of the bank

In the Great Depression of the 1930s, one of the biggest problems was that people all went to the banks and demanded their money back.

- Why would it be a problem if everyone wanted their money back at the same time?
- What do banks do with the money that is given to them?
- Should banks or investment firms be allowed to play with other people's money?
- If we give our money to an investment bank what do we expect will happen to it?
- Is this any different from gambling?
- Do we have a right to demand our money back if the company goes bankrupt?
- Are investment bankers doing anything wrong by taking risks with other people's money?
- If your investment bank took a large proportion of your money and placed it in a risky investment, earning you a significant profit, how would you feel about the company?
- If the same company then did the same thing, placing your money in a risky investment, but lost everything, how would it change your opinion?

Financial wealth

- Is it fair that the directors or owners of these large banks are able to gain great personal wealth?
- Why do CEOs of banks earn such large salaries?
- Should they have a personal obligation to surrender their own personal wealth if the company loses money for its investors?
- Is it fair for Oliver's parents to place their \$38 million in a safe Swiss bank account when their clients are facing bankruptcy?

Rumours are like tumours

Often governments and large organisations such as banks choose not to reveal serious information to the public in fear that it will cause widespread unnecessary panic. (For example, the workers at Chernobyl (a nuclear power plant in Russia) were not told of the possible health implications until it was too late).

- Do you think this is a good practice, or should the public always be kept informed?
- What are the advantages and disadvantages of making all information available to the public?
- Why do rumours spread like tumours? (What does this phrase actually mean?)
- The reporter asks them '*Did you ever actually explain to your clients the extent to which they were exposed to US subprime mortgage-backed derivatives?*' (p 65). Should Oliver's parents have been more honest with their clients?
- Why might that actually have made the situation worse?

Blame

- Was what happened to their bank the Newton's fault?
- How can America possibly be seen to be responsible for their collapse?

- How can another country on the other side of the world affect our financial situation?
- Could the Newtons be blamed for Tim's death? Even Nancy admits that '*Tim was a grown adult and he made his own choices and it was just tragic bad luck*' (p88).
- Was anyone really to blame for the situation?
- Do you think that the Newtons have a responsibility to pay everyone their money back?

WRITING STYLE

A young protagonist

- Primarily, this is the story of Oliver, a young boy who clearly has only a limited understanding of finances and investment. How does his naivety help to show the lack of understanding of banking within the larger community? How does Oliver's innocence help to create sympathy for his parents' situation?
- How might the story and our reaction to it be different if it was seen through another character's eyes? Choose a scene from the novel and rewrite it from another character's perspective. How does it change our reading of that scene?
- Consider the title '*Too Small to Fail.*' What is the irony in the title? Consider the notion that Oliver succeeds because of the fact that he is a child. Why would an adult not have been able to do what he did? What might this suggest about the role of children (or the little, ordinary person) in our society?

Creating tension

- Throughout the novel, Morris Gleitzman takes his readers on a roller coaster ride of tension, building up each scene to end in a climax (e.g. the suggestion that Nancy will kill Barclay if Oliver can't get the money). How does he manage to keep the readers on the edge of their seats?
- Draw a graph on which you plot the key events or crises in the novel to examine how the story builds.

Word choices:

- Many words have inherent connotations. We have certain understandings of the meaning of these words that is implied by the word itself. For example, consider the different connotations (implied meanings) in the words slim, skinny and emaciated. In some ways these words mean the same thing, but in other ways they have vastly different meanings.
- Sometimes words that should have similar connotations can have vastly different ones because of social attitudes. For example the word bachelor (unmarried male) has positive connotations of someone who is young, good looking, available, free, partying etc. In contrast, the word spinster (unmarried female) has negative connotations of a scratchy older woman who no-one wanted to marry.
- Make a list of words that have positive connotations and those that have negative connotations.

- Is it possible for a word to change its meaning from its traditional connotation? What does the word plodding usually infer? As Oliver points out (p118) plodding isn't always a bad thing. How does he show it to be positive? Why does plodding sound so appealing to Oliver's mother (p129). Can you think of other words that have a traditionally negative meaning but that can be seen to be positive?

Writing humour

- Morris Gleitzman uses a lot of humour in this story. Find and read out loud a passage that you find humorous. What makes it funny?
- Is it effective to discuss a serious social issue such as this in a humorous manner? How can humour help us to see things more clearly?
- Consider the use of humour as a social commentary: eg *The Simpsons*, *The 7pm Project*, *The Chaser's War on Everything* etc. Make a list of any other examples you can think of in our current society.
- What is the role of these types of satires? How can they sometimes raise issues or make us think about things in a way that more formal media reporting such as the news can not?

Social Commentary

- This novel would be classified as a piece of social commentary – a story that makes a comment or raises awareness about a serious issue in our world. Does it make a difference to read a novel that is based on real issues that are in the news?
- What have you learned about our own society as a result of reading this novel?
- Do you like reading books that are not just a piece of entertainment, but that also make us think about our world? Do you think that this should be the role of the writer?

ACTIVITIES

- Write your own newspaper report about the collapse of the Newton's bank. What angle will you take? How do you want to position your viewers?
- Prediction exercise: What do you think happens to Hayden? Write two of his diary entries, one when the business is in its prime and one after its collapse. How does he react?
- Write a review of *Too Small to Fail*, clearly stating your opinion and suggesting who you think might enjoy this story. Make a comment as well as to the importance of social commentary novels.
- The collapse of a bank is an issue that will draw a large amount of media attention. The producers of *Enough Rope* wish to hear the full story. Select one character from the novel and tell their side of the story in a mock interview with Andrew Denton.
- Play the 'What if...?' game. Examine key events in the novel and ask the students to consider alternatives. How would the course of events have been changed if people had done things differently at different times?

- Create a graphic organiser that organises characters or events under the following headings:
 - revenge
 - self preservation
 - contrasts
 - despair
 - greed
 - responsibility