

Fanny and Ethel worked in the same office, and they were neighbours at home. Fanny was rather a careless girl, and she often lost things. Then she usually went to Ethel to borrow more from her.

Ethel was a kind girl, but she sometimes got tired of lending things to her friend.

One Saturday afternoon Fanny knocked at Ethel's front door, and when Ethel came to open it, Fanny said to her, 'Oh, hello, Ethel. Pease lend me a bag. I've lost mine. I'm going to the shops, and I feel very stupid when I haven't got anything in my hand when I go out in the street.'

Ethel laughed and answered, 'Well, Fanny, go down to the end of the garden. You'll find a nice wheelbarrow in the shed there. Take that when you go down to the shops. Then you'll have something in both of your hands.'