

Mr Grey was the manager of a small office in London. He lived in the country, and came up to work by train. He liked walking from the station to his office unless it was raining, because it gave him some exercise.

One morning he was walking along the street when a stranger stopped him and said to him, 'You may not remember me, sir, but seven years ago I came to London without a penny in my pockets. I stopped you in this street and asked you to lend me some money, and you lent me five pounds, because you said that you were willing to take a chance so as to give a man a start on the road to success.'

Mr Grey thought for a few moments and then said, 'Yes, I remember you. Go on with your story.'

'Well,' answered the stranger, 'are you still willing to take a change?'