

Mr Richards worked in a small seaside town, and he and his wife had a comfortable house near the sea. During the winter they were quite happy there, but every summer a lot of their relatives used to want to come and stay with them, because it was a nice place for a holiday, and it was much cheaper than staying in a hotel.

Finally one June Mr Richards complained to an intelligent friend of his who lived in the same place. 'One of my wife's cousins intends to bring her husband and children and spend ten days with us next month again. How do you prevent all your relatives coming to live with you in the summer?'

'Oh,' the friend answered, 'that isn't difficult. I just borrow money from all the rich ones, and lend it to all the poor ones. After that, none of them come again.'