A poor old woman lived long ago in a quiet town on a hill. She had a small house, a thin cow, and a tree that grew apples. Every year when the apples turned red, she gave them away to the children. And every day she gave away the warm, sweet milk from her cow.

An old man lived in this very same town. He was rich and he was selfish. Whatever he had, he kept for himself. And whatever he had was never enough.
One cold, dark night, when the wind blew hard and the snow drifted high, a man in a ragged coat came walking through the town. He saw the lights in the rich man's house.

He pushed through the snow and knocked on the door. "Good friend!" he shouted above the wind. "Will you help a man who is hungry and cold?"

The rich old man came to the door. "I give nothing for nothing," he said. "What will you pay me for something to eat and a place to sleep?"

"My pockets are empty," said the man in the ragged coat. "But I can bring you good luck if you will help me."

The rich old man laughed. But then he thought, What if this fellow is telling the truth? "Wait right here," he said.

He shut the door, and the man in the ragged coat stood outside in the wind and the snow.

At last the rich old man returned with a crust of bread and a worn old rug.

"Eat," he said. "And take this rug. You can sleep on my porch tonight."

The man in the ragged coat smiled at the rich old man. "Thank you," he said. "Now, tonight you must think about something you want. For whatever you do
at the start of the day, you will do till the sun goes down."

Without one word of thanks, the rich old man closed the door and hurried back to his warm fire. "What shall I do?" he asked himself. "I know! I will make a list of everyone who owes me money. I will tell them to pay me tomorrow. Then they must pay me over and over all the day long. When the sun goes down, I will be richer than ever!"
The man in the ragged coat did not eat the crust of bread or sleep on the rich man’s porch. He walked down the road through the snow and the wind to the house of the poor old woman.

“Good friend!” he shouted as he knocked on the door. “Will you help a man who is hungry and cold?”

When the poor old woman saw the man in the ragged coat, she said, “Come in! Sit by my fire and warm yourself. Share my pot of stew.”

So the man went in and stood by the fire, warming himself. In no time at all, the good hot stew was warming his inside, too.

“You must sleep right here by the fire tonight,” the poor old woman said.

“My pockets are empty.” said the man in the ragged coat. “But I can give you good luck for your kindness! Tonight you must think about something you want. For whatever you do at the start of the day, you will do till the sun goes down.”

The poor old woman
climbed up the stairs to bed. "What shall I do?" she asked herself. "I know! I shall milk my cow. What a lot of milk there will be when the sun goes down!"

And so she fell asleep, dreaming of how the children would come to drink all that warm, sweet milk. And while she was dreaming, the man in the ragged coat went away.
When morning came, the poor old woman got out of bed and hurried down the stairs. She wanted to begin at once to milk her cow.

But a friend came by. “Please!” said the friend. “Can you lend me some money? My child is ill and I cannot pay for any medicine.”

Well! The poor old woman took out her money jar. She turned it upside down on the table. “Take what you need,” she said to her friend. “I must go and milk my cow.” The friend took some money and went on her way.

The poor old woman reached for her milk pail. But she could not let go of her money jar! She turned it upside down, and money spilled out. Again she reached for her pail. But there was the money jar still in her hand. And each time she turned it over, money spilled out.
Now, the rich old man had jumped from his bed as soon as the sun came up. He reached for the list of those who owed him money.

But under his window, some children were shouting and playing games in the snow. So the rich old man took a pitcher of water and dumped it out the window.
Well! The children ran, but the rich old man filled the pitcher again and dumped it out on the snow. "Why am I doing this?" he shouted. And he tried to let go of the pitcher. But all he could do was fill it with water and dump it out on the snow.

Slowly the day went by. In the house of the poor old woman, the pile of money grew higher and higher. Faster and faster the rich old man ran with his pitcher of water. And through his window, the wind and the snow blew colder and colder.
When evening came, the poor old woman was poor no longer. And the rich old man was not a bit richer. "Bah!" he cried. "What a day this has been." He banged down his pitcher, and slammed down his window, and crawled into bed.

Later that night, the man in the ragged coat walked back through the town. He stopped once more at the house of the poor old woman.

"Drink up! Drink up!" he heard her say to the children. "Drink all you want of this warm, sweet milk. I will buy a dozen cows tomorrow!"

He stopped once more at the house of the rich old man. It was dark. It was quiet. There was just one light in the old man's house. And the only sound that came from the house was aah-aah-aah-AAH-CHOO!