

The Loan

Before going to Europe on business, a man drove his Rolls-Royce to a downtown New York City bank and went in to ask for an immediate loan of \$5,000.

The bank officer said the bank would need some kind of security for such a loan. So the businessman handed over the keys to a Rolls-Royce parked on the street in front of the bank.

Everything checked out, and the bank agreed to accept the car as collateral for the loan. An employee drove the Rolls into the bank's underground garage and parked it there.

Two weeks later, the businessman returned, repaid the \$5,000 and the interest, which came to \$15.40. The loan officer said, "We are very happy to have had your business, and this transaction has worked out very nicely, but we are a little puzzled. While you were away, we checked you out and found that you are a multimillionaire. What puzzles us is: why would you bother to borrow \$5,000?"

The man smiled. "Where else could I park my Rolls-Royce in Manhattan for two weeks and pay only \$15.40?"