As you probably know, Jack lived with his mother. His father had died a long time ago and Jack - well he couldn't really remember him. Jack and his mum lived in a little cottage and although they were very poor, they were very happy and Jack had a wonderful childhood. But as Jack grew up into a young man, he began to get itchy feet. He decided he wanted to go travelling and see a bit more of the world. He wanted to travel along those roads he'd never travelled - he wanted to visit those towns he'd never visited - he wanted to see those sites he'd never seen - he wanted to meet all those people he'd never yet met. But he felt a bit guilty about leaving his poor mother. One day he turned to his mum and said:

Mum. I love you very much. I've had a wonderful childhood - but now I want to go and travel a bit.

And his mum said:

Well, that's no problem our Jack. It's good when a young man wants to go and see the world and gather a few of life's cherries for himself. It can teach you a lot of things But you can't just set off like this. Before you go, there's something I want to give you.

And as she spoke, she went to the sideboard and took out two small bags of gold that she had been saving for this very day.

Now Jack. I've been saving this gold for the day when you wanted to set off and see the world, so now you can take it to help you on your way.

But Jack said:

Oh mother, that money is no good to me. Why don't you keep it yourself? I'm young and fit and healthy and I can get myself a job of work to earn myself some money.

You keep it for your own use.

But his mum said:

Jack - if you are old enough to go travelling on your own then you are old enough to know you should always take some money with you - even if its only 10p to phone home. And you will never be so old that you don't have to do what your mother tells you.

All right mother, I'll take the money

And he took the two bags of money and he hooked them onto his belt. He kissed his old mum goodbye and he set off. It was a beautiful day, the first day of spring and the sun was shining, the birds were singing and Jack himself - he sang away merrily for many hours and many many miles. Towards the end of the day when it was just beginning to go dark, Jack - he found himself in the middle of a wood. Jack had never slept outside before and he didn't really fancy the idea. So he started looking around for some shelter for the night. - An old barn or an old house - maybe somewhere he could get a bed. - but there was no sign of anything anywhere and he had to keep on walking. He walked through that wood until it became dark properly and then he noticed he was approaching a clearing and in the clearing there was a light burning. And Jack thought to himself:

Where there's light there must be life

So he walked into that clearing in the wood. There, there was an old house - and I mean everything about it was old! There

was an old fashioned door with an old fashioned knocker. The windows were so dark with dirt that you couldn't see through them. The frames themselves were rotting. There was all grass and moss growing in the gutters. Above the old porch was an old lamp, burning away. Jack, he went up that front door and he knocked and he listened. From inside he could hear footsteps and slowly the door opened. There in the doorway stood an old man, bent over double with age and with a gnarled stick that supported his weight. He had a long grey beard that stretched all the way down to the ground. But as Jack looked closer - he realised that although that old man looked old on the outside, he looked far from old from the inside. He didn't have the face of an old man. There were no wrinkles and saggy bits - his cheeks were rosy and healthy. It was if he was two persons in one.

Jack explained that he was a passing traveller who was looking for somewhere to spend the night. And the old man said that he didn't have much - but what he had Jack was welcome to share. So he took Jack into the house and they sat by the fire in the kitchen and they had some bread and cheese and they washed it down with a bottle of beer and then they spent the rest of the evening telling stories one to another. At some point Jack must have dropped off, 'cos the next thing he knew it was morning and the old man was shaking him and waking him.

Come on Jack, its time to get up. I know you are on a very important journey to see more of the world. Now, although I very much enjoyed your company last night, I don't want to be the one to delay you. Its time to get up and have a bit of breakfast and be on your way.

And Jack got up and he had a bite of breakfast. Before Jack went, he unhooked those two bags of gold from his belt - the

two bags his mum had given him - and he handed them over to the old man.

Thank you very much for putting me up last night. I'm very grateful and I want you to have this money. It's no good to me because I'm young and fit and healthy and I can get myself a job of work to earn myself some money.

Well, the old man, he took those two bags of golden coin and he said,

Well, Jack, This money is no good to the likes of me. But if you insist on giving it to me as a present, then you must accept a present from me in return. And what I am going to give you, you must promise to use for yourself and not to give it to anybody else.

As Jack promised, the old man heaved himself up from the table and hobbled up the old and rickety stairs. With every step he took, a great big cloud of dust and dirt lifted itself up from the stairs and raised itself up into the air where it disappeared amongst the rafters. About five minutes later. He came back down the stairs and he was carrying two things. In one hand he carried an old fiddle and its bow - in the other he had an old fashioned blunderbuss - a gun with a flared end. He handed them to Jack - and Jack said:

Well, they're no good to me! I've never shot a gun in my life and I certainly can't play the fiddle!

The old man, he said:

Well look, Jack. These are very special 'cos all you have to do with this gun is point it at its target and shout 'Bang' and you'll surely hit your target. And all you have to with this fiddle is put it underneath your chin and scrape the bow across the strings. It will play a tune all by itself and, what's more, whoever hears that tune wont be able to stop dancing till you stop playing.

Well, thank you very much said Jack that sounds very useful.

So he put the gun in his belt and secured the fiddle over his shoulder. He said goodbye to the old man and he carried on with his journey.

He's walked about five miles when he decided to sit down and have a bit of a rest. He sat down on a stone by the side of a road. He looked up the road and he looked down the road - and there he saw another old man coming towards him. This old man was the raggiest old man you have ever seen! His clothes were in tatters and his boots were coming apart at the seams. The sole of the boot flapped like the tongue of a thirsty dog as he walked. The old man had the boots tied together with a bit of old rope. Although that old man looked very poor on the outside - he looked far from poor on the inside because he had nice healthy rosy cheeks and a big fat belly that wobbled as he walked. Around that belly he had a big black belt upon which hung lots of little bags of gold and a great big wallet which seemed to be stuffed with things like credit cards. He went up to Jack and he said:

What's the likes of you doing out on the road so early?

And Jack explained. He said he was a passing traveller who had set out on a journey because he'd like to see a bit more of the world. He wanted to travel along those roads he'd never travelled - he wanted to visit those towns he'd never visited - he wanted to see those sites he'd never seen - he wanted to meet all those people he'd never yet met. And the old man said:

Well maybe I could help the likes of you. 'Cos I'm a moneylender and I could lend a traveller like you some money to help you on your way.

But Jack, he'd learned all about moneylenders from his old mum. How they would lend money to the old and the poor and then ruin them by asking for twice as much back. And he said:

You keep away from me. I don't want anything to do with you. I've heard all about moneylenders like you. Besides, because I'm young and fit and healthy and I can get myself a job of work to earn myself some money.

And the old man said:

Well, if you wont let me help you, maybe you'll help me. I haven't had any breakfast this morning and I'm starving! I've just noticed there's a nice fat grouse sitting there on that gorse bush. If you were to shoot it with that gun of yours, I could kindle a little fire and cook it and have a bit of grouse for breakfast.

And Jack looked at all the bags of gold on the money lenders belt and said:

What about all that money? Why don't you buy yourself some breakfast?

The old man, he just patted those bags of wealth and he said:

Now that money there, that money's for lending and not for spending.

Jack didn't like to see a fellow human go hungry, so he picked up his gun and he took aim at the grouse and he shouted: *Bang!*

And as soon as the word left his lips, that grouse fell dead like a stone in the middle of that gorse bush. The moneylender leapt into the bush and he paid no attention to all the prickles and thorns he was getting.

He was just rooting around after that grouse. When he found it he lit a fire and soon the grouse was cooked. He gobbled the whole thing up and demanded that Jack shoot him another. Jack saw how greedy he was and thought about all those poor people and those old people this man had cheated with his greed and he decided to teach him a lesson. Another grouse landed on the prickliest of the gorse bushes and jack aimed the blunderbuss and shouted: Bang! The grouse fell as dead as a stone and the moneylender was off into the thorny bush. Jack reached for his fiddle and bow. He scraped the bow across the strings and the fiddle began to play a dancing jig. As the first note left the strings, that old grubbing moneylender began to feel his arms and his legs twitch and before he knew it, he was dancing - there in the middle of the gorse bush. Jack played and the moneylender danced and the prickles and thorns tore at his flesh. And Jack played faster and faster - the moneylender danced harder and harder until his skin was laced with cuts and tears.

Stop playing - stop playing that fiddle - you're killing me!

But Jack played on until the moneylender was crying out for mercy. He reached to the belt around his belly and took it off. He threw it to Jack and shouted:

Jack, Jack - take all the money - but please stop playing that fiddle.

And Jack stopped. He said: Thank you very much. That will do nicely! And he picked up the money belt and put it round his own middle and went on his way without even saying goodbye.

If that old money lender had looked bad in the first place - by the time he crawled out of the gorse bush, he looked even worse. He was all scratched and bleeding and he didn't have a stitch on him. All his ragged clothes had been torn from him in the bushes. Just at that moment, who should come around the corner but the King's guard. When they saw the old man and the state he was in, they asked him what had happened.

Oh, I've been mugged! A young lad jumped me and robbed me of all me possessions! He left me to die here in the ditch.

The moneylender was helped onto one of the horses and they all rode off after Jack. Of course, they soon caught up with him and Jack was arrested. He was taken into town and thrown into the deepest darkest dungeon where he spent three days and three nights without anything to eat or drink - and then he was dragged before the King's court. There he was found guilty of the very serious offence of Highway Robbery. He was sentenced to be hanged the next morning. He was thrown back into prison for the night. He couldn't sleep all night. He was kept awake by the sound of the men outside with their sawing and hammering and building of the scaffold on which Jack was to hang. The next morning he was led out into the square. In those days, they had public executions and the whole place was packed with people. The streets were packed, the pavements were packed. People were hanging out of windows and clinging to their balconies. Dad's had bought their young children to watch and had them riding on their shoulders. Everybody wanted a good view of the execution. Jack, he was led out onto the scaffold and his head was put through the noose. People cheered. The King stepped forward and said:

Now look, Jack. You are about to be put to death for a very serious crime - but before you die, you are allowed one last wish.

And Jack said:

Well, I'd very much like to have one last go of me fiddle.

And the moneylender said:

No. No! Don't let him play the fiddle.

But the King turned to him:

This man is about to die. Surely you wouldn't deny him one last wish? What's wrong with a tune on a fiddle?

And he handed the fiddle to Jack. Jack took his head from the noose, put the fiddle under his chin and dragged the bow across the strings. No sooner had the first note left the strings than the people began to dance – a slow and stately dance of death. The King danced with a peasant and the moneylender danced with a poor widow he had just cheated. And then Jack began to play faster and faster and the crowd danced harder and harder. Soon they began to cry out for him to stop – but Jack wouldn't. He kept on playing on and on until they were all out of breath and they were lying on their backs. They couldn't dance anymore – but their arms and their legs were still going! Even the pigeons fell from the air and were lying on their backs with their wings twitching in time to Jack's music.

Finally the King, with his crown knocked crooked, shouted out:

Jack, Jack. If you stop playing, we'll let you go free and we'll spare your life.

So Jack stopped. He walked up to the moneylender. He said:

Now you tell them what really happened out there on the road or I'll start playing my fiddle again. And the moneylender said:

No, no. Anything but that fiddle.

And he admitted to what had happened and he told them he hadn't been robbed at all but he'd given Jack the money to stop him playing the fiddle the first time. And the King turned to the moneylender and he said:

Now look! This young man nearly died for something he didn't do because of your lies.

And the moneylender was arrested and he was thrown into prison where he spent the rest of his days. Jack was given back his fiddle and his gun and told he was free to go. He put the gun into his belt, the fiddle and bow over his shoulder and said his thanks. He gave the belt with all the moneylender's contracts and mortgages to the King and they were burned. The bags of gold were to be used to help the old and the poor. Jack set off up the road - but he hadn't gone five miles before his fiddle and his gun were to get him into yet more trouble - but that's another story.......