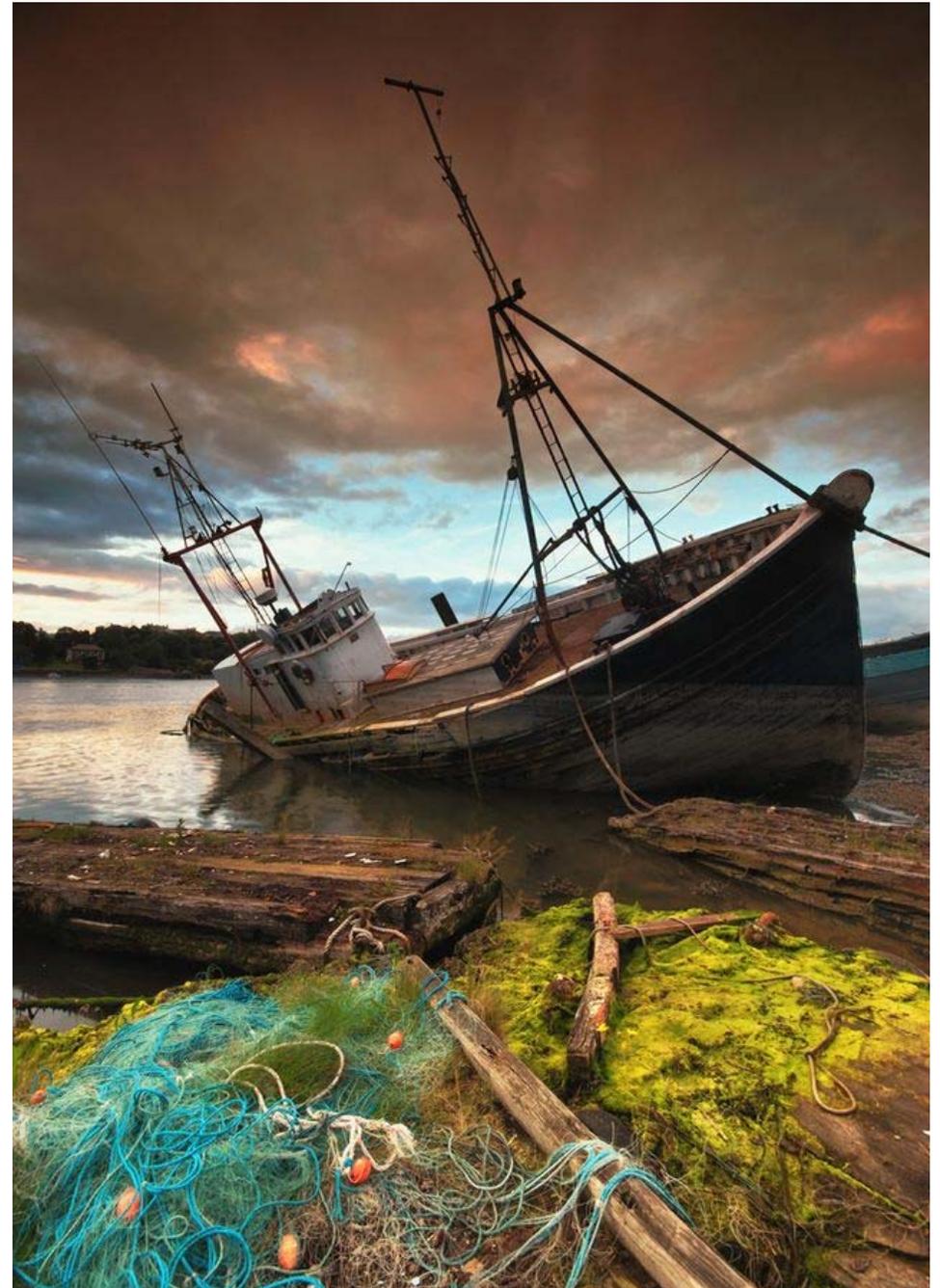


The  
Fisherman

&

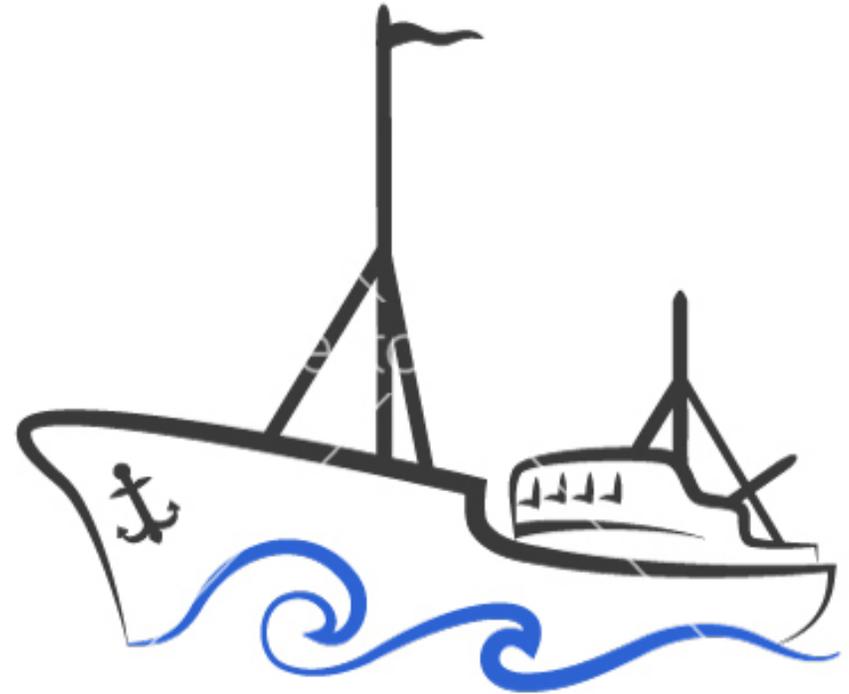
The Banker

Lesson in Life, Happiness, and Wealth



*An investment banker was at the pier of a small coastal village when a small boat with just one fisherman docked. Inside the small boat were several large yellow fin tuna.*

- The investment banker complimented the fisherman on the quality of his fish and asked how long it took to catch them.*
- The fisherman replied, "Only a little while."*
- The investment banker then asked, "Why didn't you stay out longer and catch more fish?"*
- The fisherman said, "With this I have more than enough to support my family's needs."*
- The investment banker then asked, "But what do you do with the rest of your time?"*
- The fisherman said, "I sleep late, fish a little, play with my children, take a nap with my wife, stroll into the village each evening and spend time with my family, I have a full and busy life."*
- The investment banker scoffed, "I am a Harvard MBA and could help you. You should spend more time fishing; and with the proceeds, buy a bigger boat. With the proceeds from the bigger boat you could buy several boats. Eventually you would have a fleet of fishing boats."*



- *Instead of selling your catch to a middleman you would sell directly to the processor; eventually opening your own cannery. You would control the product, processing and distribution. You would need to leave this small coastal fishing village and move to a big town and eventually to the city where you will run your ever-expanding enterprise."*
- *The fisherman asked, "But, how long will this all take?"*
- *The investment banker replied, "15 to 20 years."*
- *"But what then?" asked the fisherman.*
- *The investment banker laughed and said that's the best part. "When the time is right you would announce an IPO and sell your company stock to the public and become very rich, you would make millions." "Millions?...Then what?" the fisherman asked.*
- *The investment banker said, "Then you would retire. Move to a small coastal fishing village where you would **sleep late, fish a little, play with your kids, take a nap with your wife, stroll to the village in the evenings and spend time with your family.**"*

