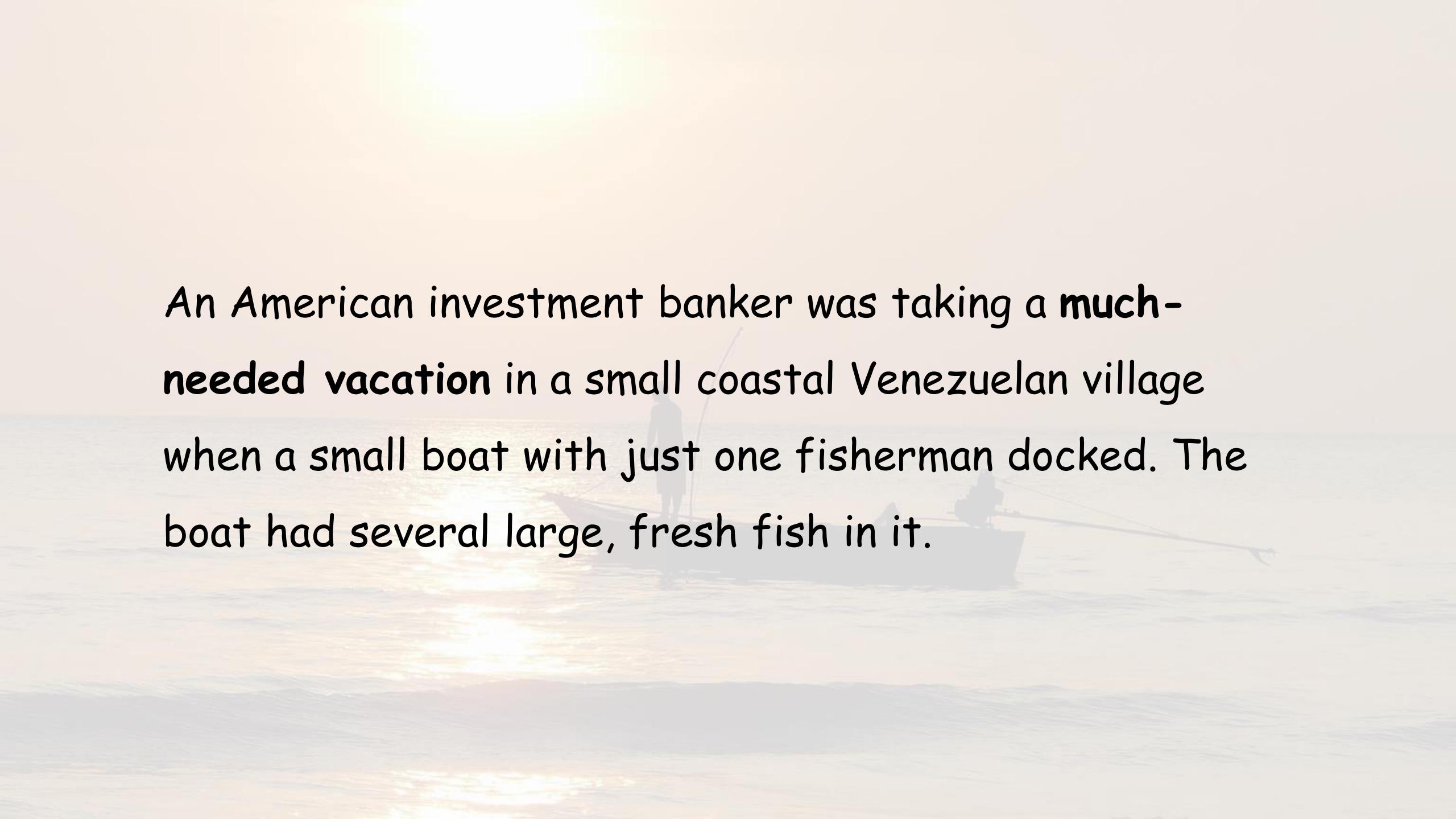
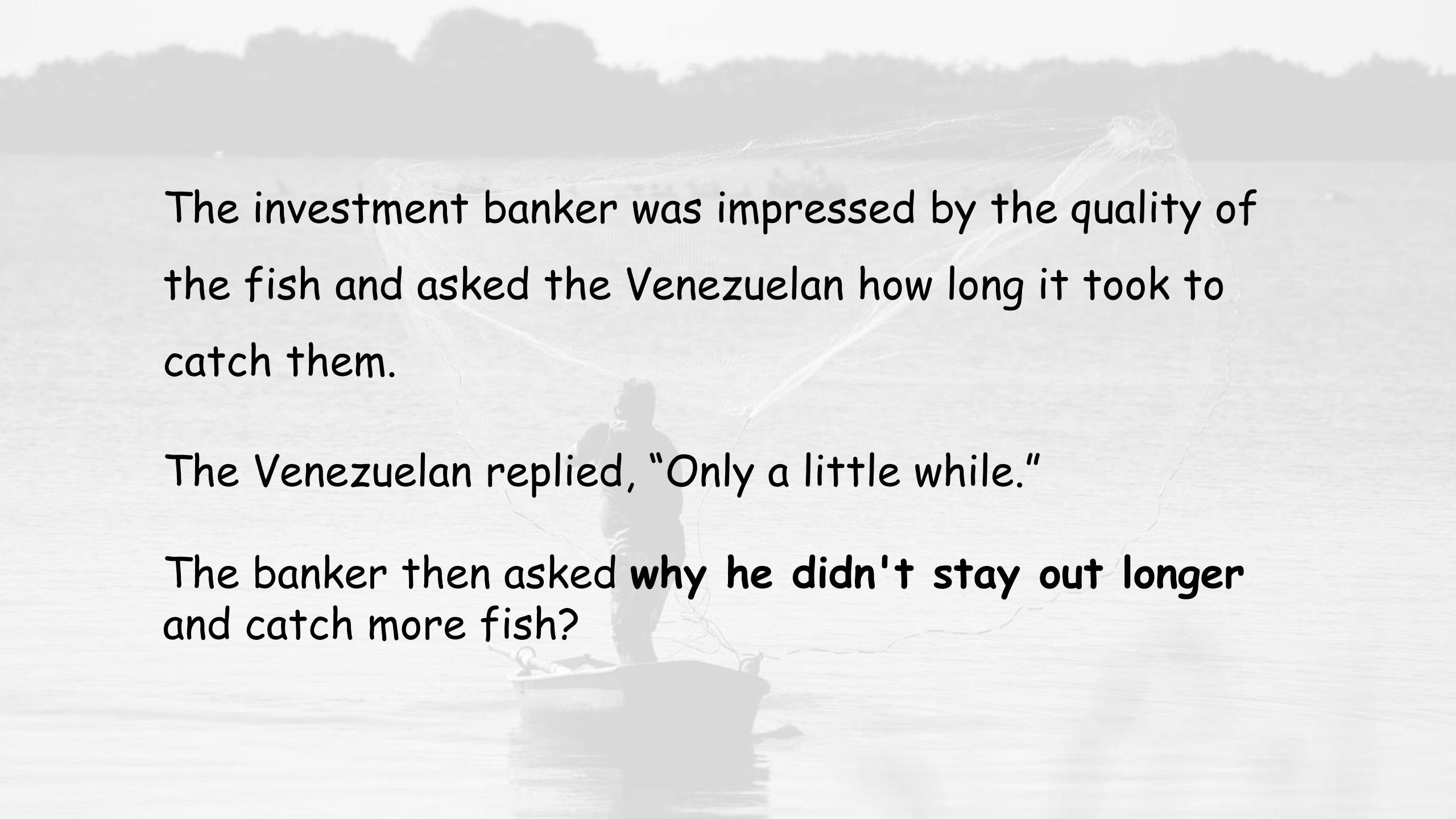


The Banker and the Fisherman

A parable

A small, dark wooden boat with a single fisherman is docked on a calm, light-colored body of water. The fisherman is standing and holding a long pole or oar. The background shows a distant shoreline with some low hills or buildings under a clear sky.

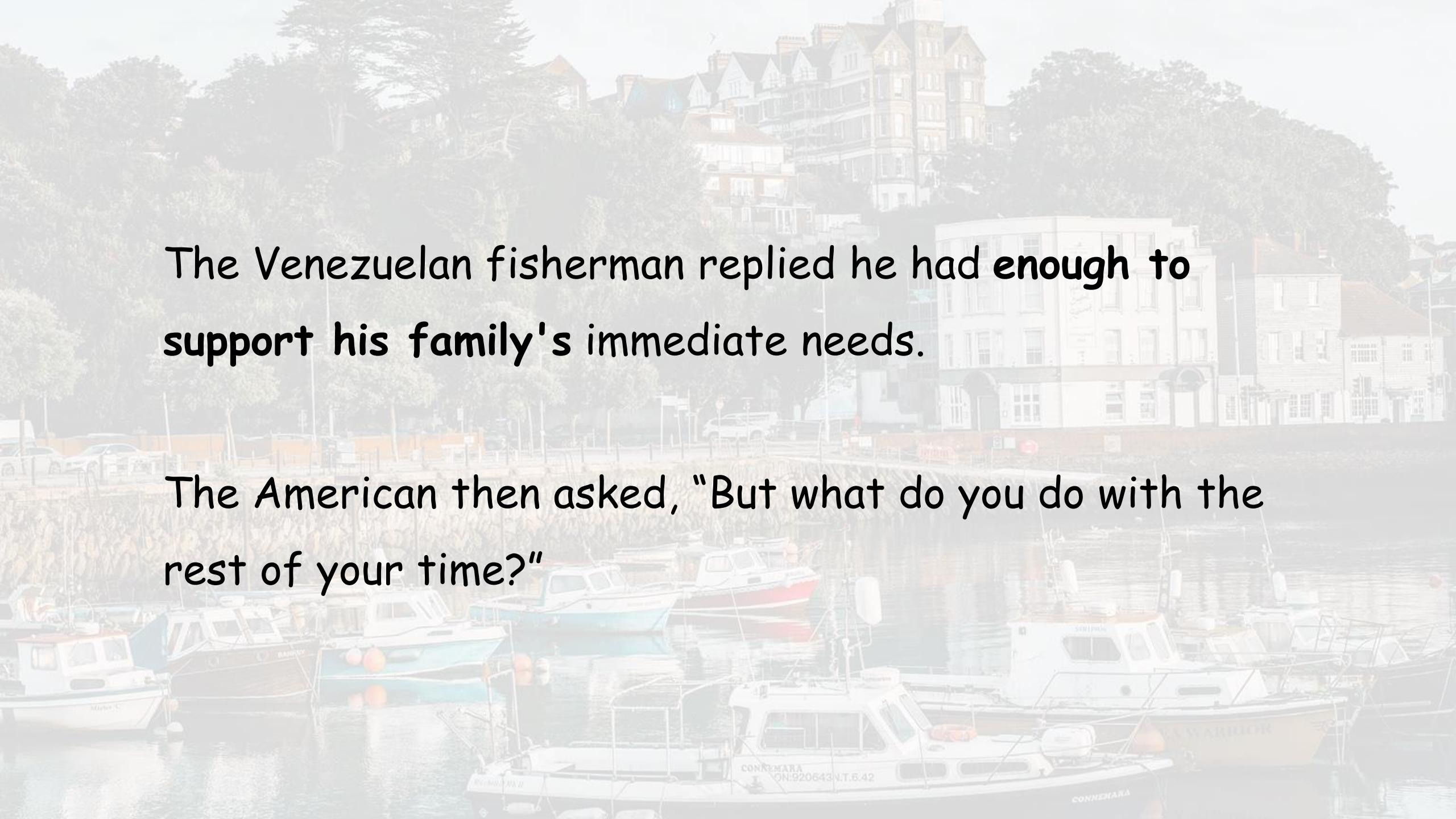
An American investment banker was taking a much-needed vacation in a small coastal Venezuelan village when a small boat with just one fisherman docked. The boat had several large, fresh fish in it.

A black and white photograph showing a man in a small, narrow boat. He is leaning forward, holding a long pole or fishing rod. The boat is on a body of water, with trees and foliage visible along the banks in the background.

The investment banker was impressed by the quality of the fish and asked the Venezuelan how long it took to catch them.

The Venezuelan replied, "Only a little while."

The banker then asked why he didn't stay out longer and catch more fish?

A scenic harbor scene with many small boats docked in the foreground. In the background, there's a hillside covered in trees and several multi-story buildings, possibly Victorian-style houses, built into the slope.

The Venezuelan fisherman replied he had **enough** to support his family's immediate needs.

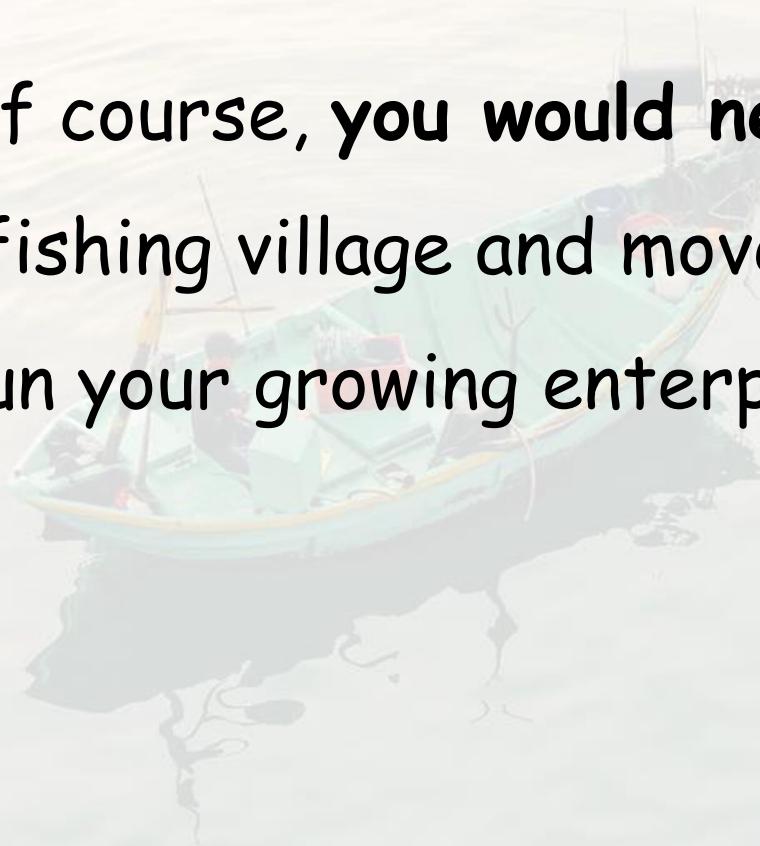
The American then asked, "But what do you do with the rest of your time?"

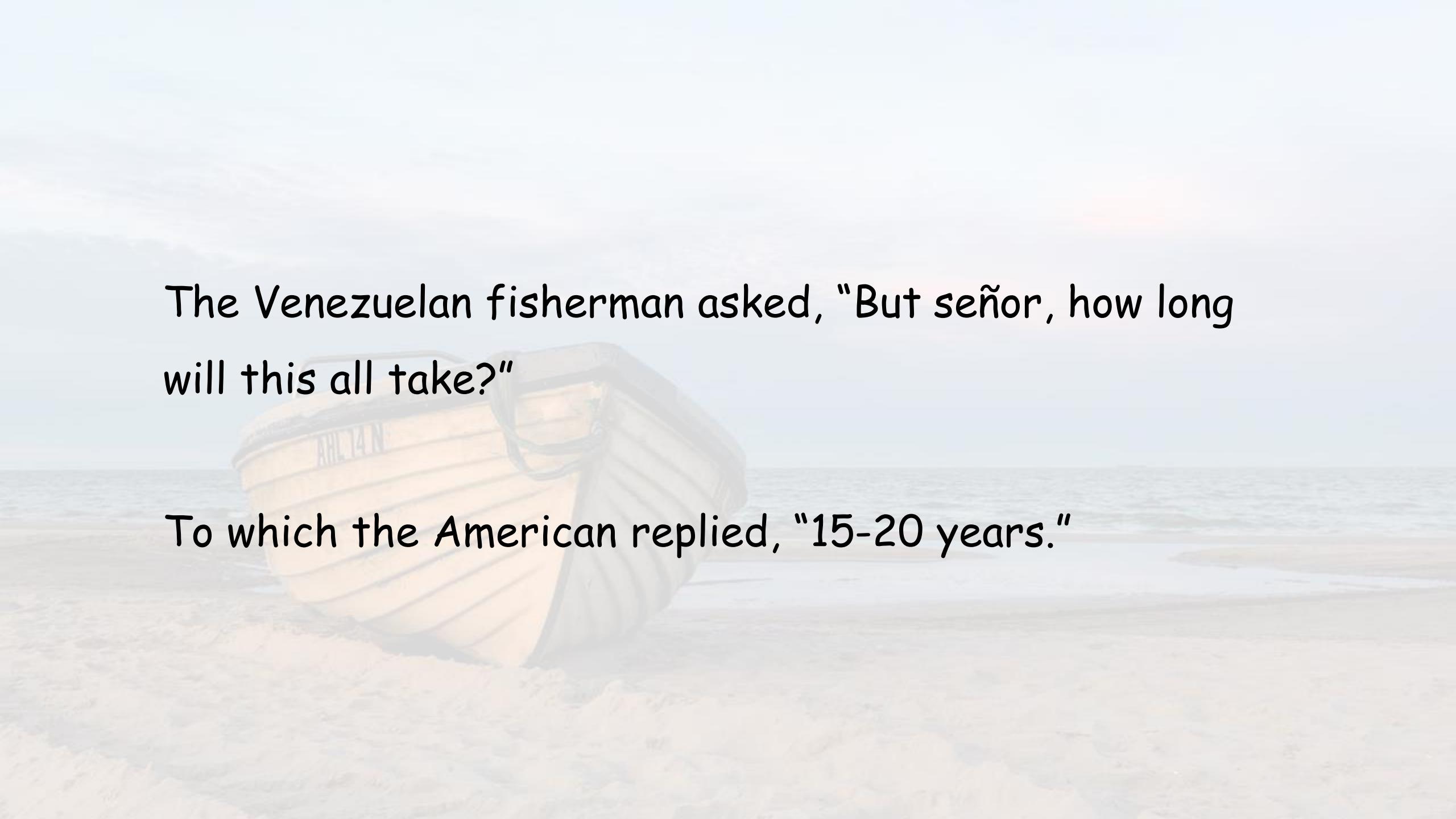
The Venezuelan fisherman replied, "I sleep late, fish a little, play with my children, take siesta with my wife, stroll into the village each evening where I sip wine and play guitar with my amigos: I have a full and busy life, señor."



The investment banker scoffed, "I am an Ivy League MBA, and I could help you. You could spend more time fishing and with the proceeds buy a bigger boat, and with the proceeds from the bigger boat you could buy several boats until eventually you would have a whole fleet of fishing boats. You could sell directly to the processor, eventually opening your own cannery. You could control the product, processing and distribution."

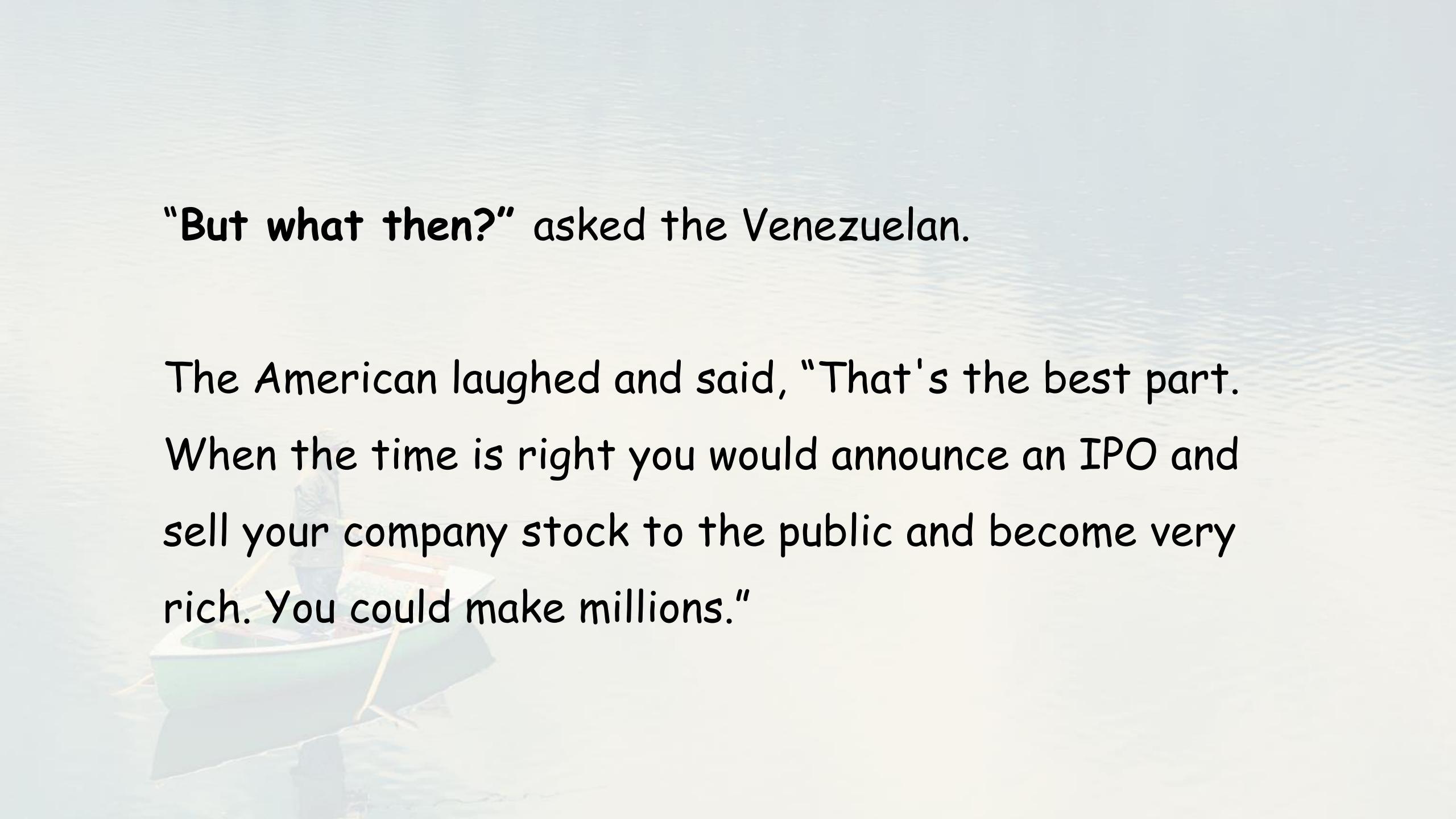
Then he added, "Of course, you would need to leave this small coastal fishing village and move to Caracas where you would run your growing enterprise."



A small, traditional wooden boat with a dark hull and light-colored wooden planks is beached on a sandy shore. The boat is positioned in the center-left of the frame, angled slightly towards the viewer. In the background, a calm, light-blue sea stretches to a distant, hazy horizon under a clear sky.

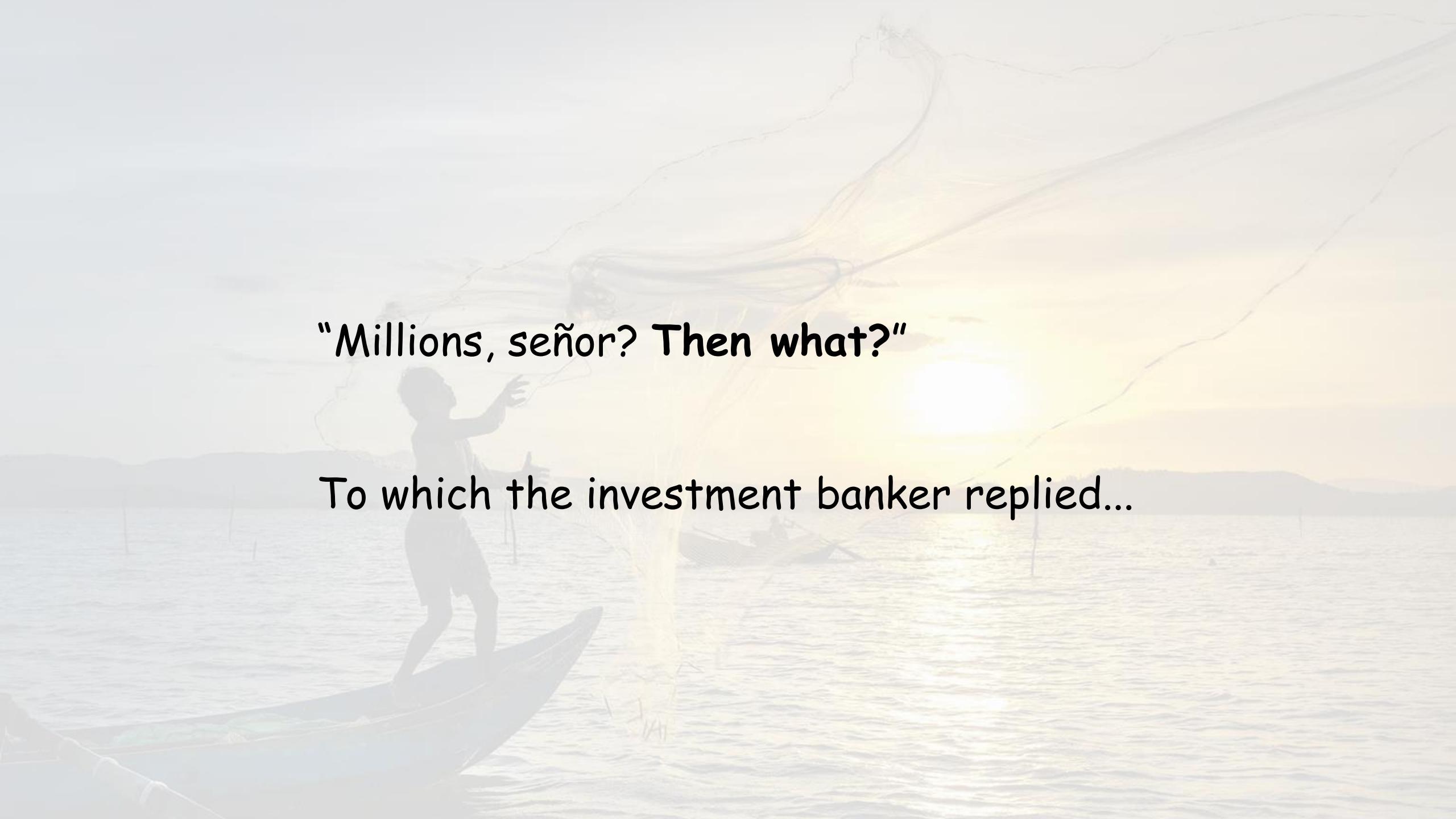
The Venezuelan fisherman asked, "But señor, how long
will this all take?"

To which the American replied, "15-20 years."

The background of the slide features a photograph of a small, greenish-blue wooden boat with a single occupant, possibly a fisherman, visible through a misty haze. The water in front of the boat has fine, radiating ripples.

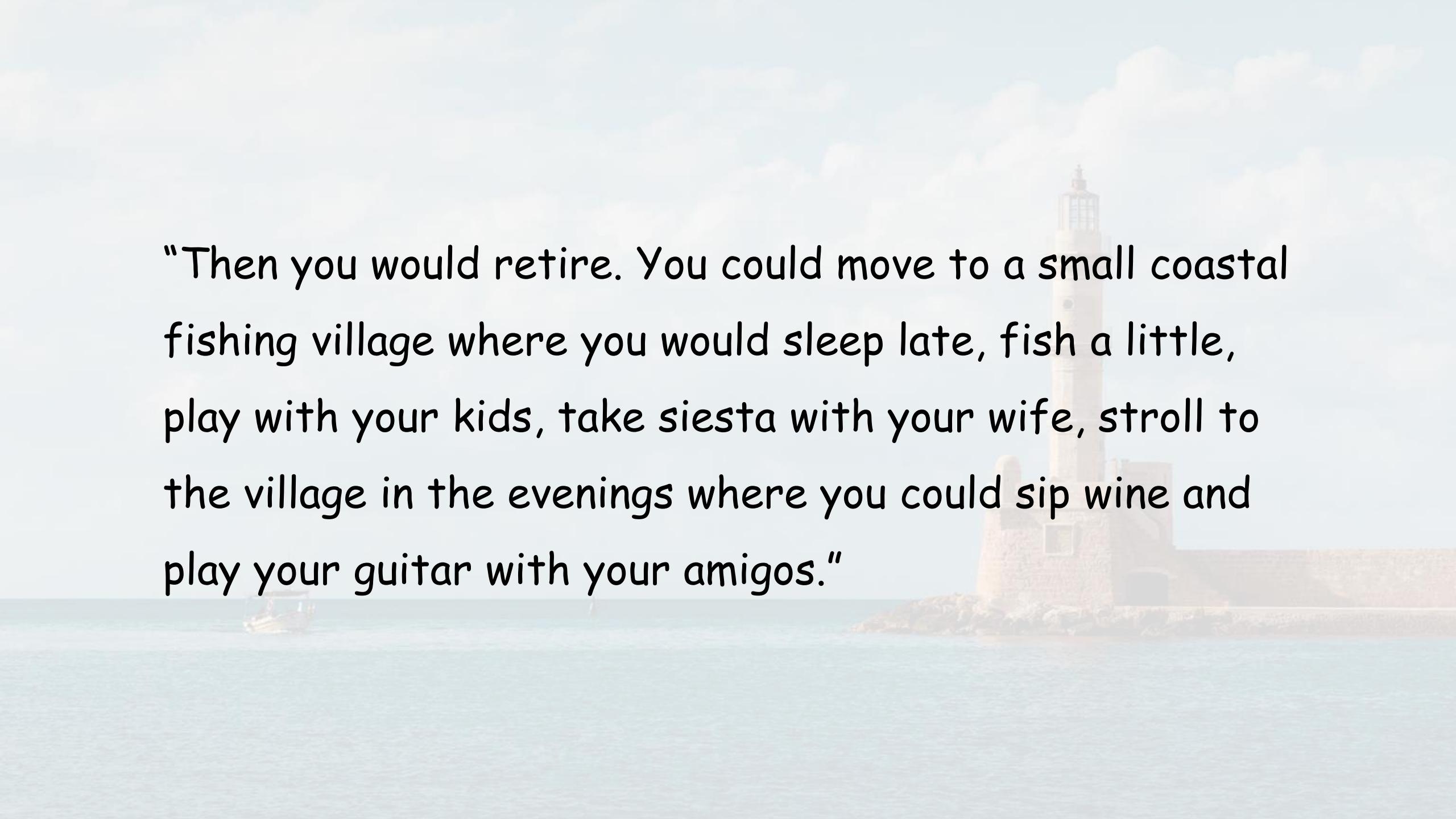
"But what then?" asked the Venezuelan.

The American 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 could make millions."

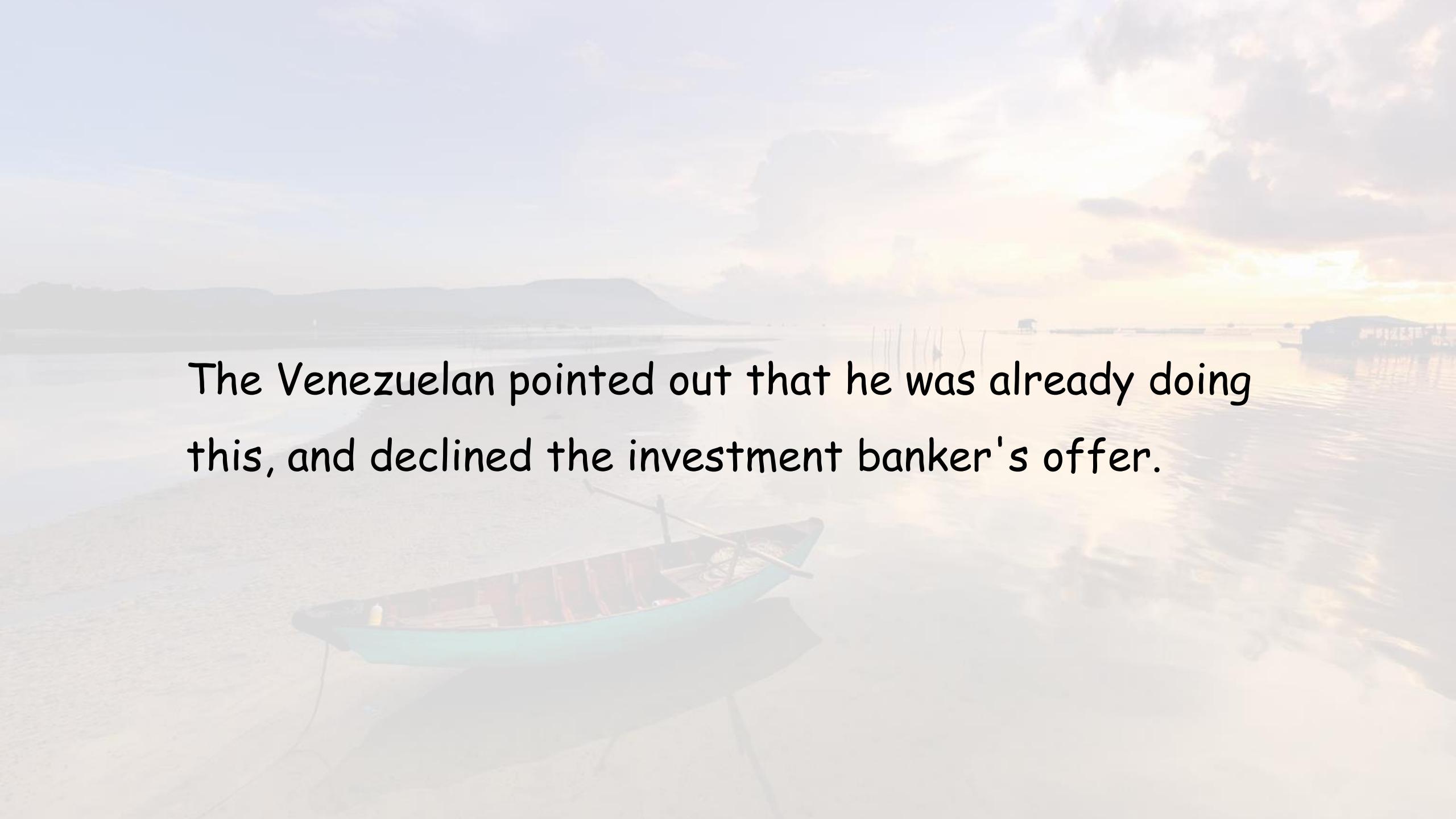
A photograph of a man standing in a small, narrow boat on a body of water. He is looking upwards towards a large, wispy, yellowish-tinted cloud formation that dominates the upper half of the frame. The water is slightly choppy, and the overall scene has a surreal, dreamlike quality.

"Millions, señor? Then what?"

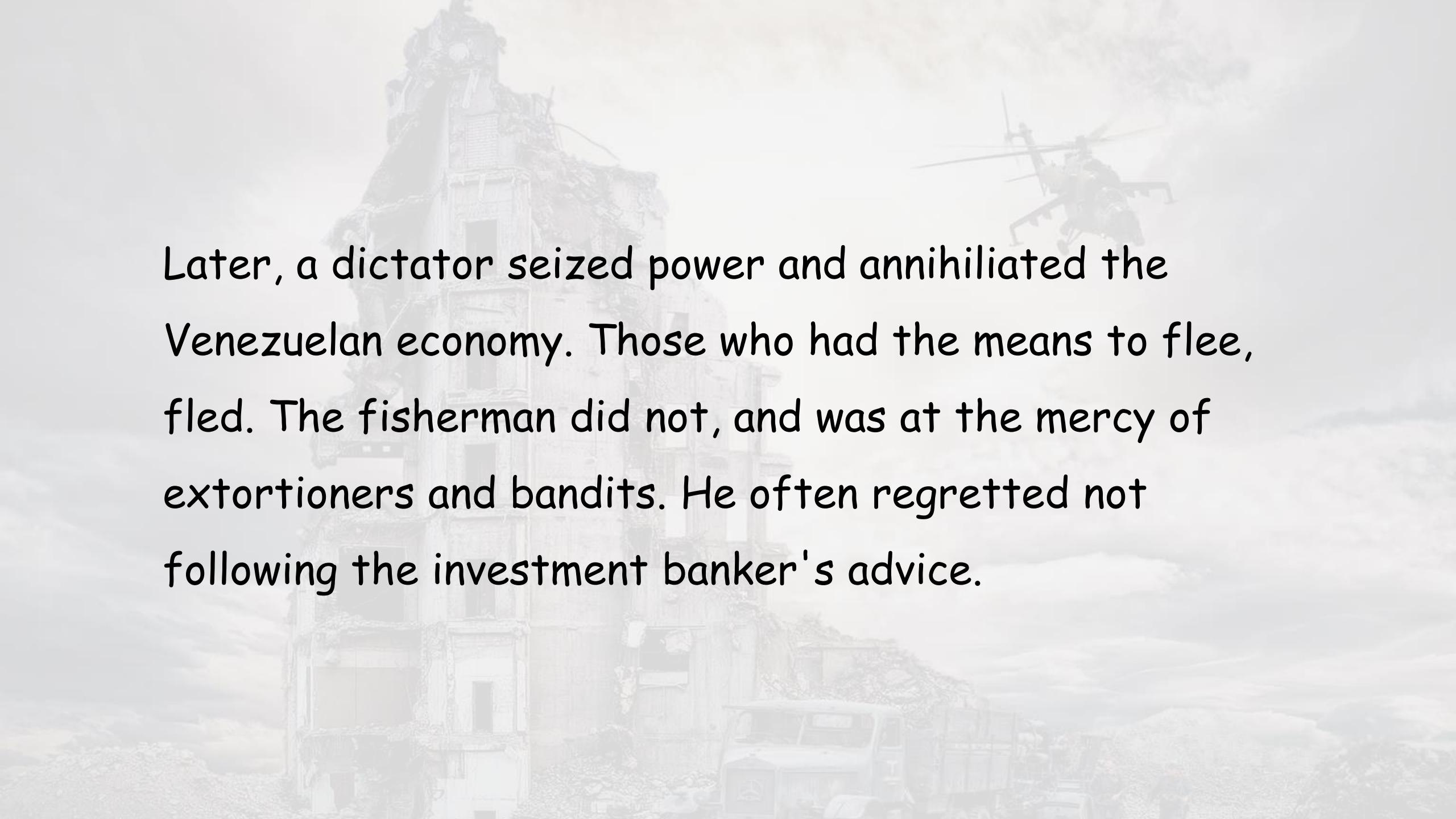
To which the investment banker replied...

A faint background image of a lighthouse situated on a small, rocky island in the middle of a calm sea under a cloudy sky.

"Then you would retire. You could move to a small coastal fishing village where you would sleep late, fish a little, play with your kids, take siesta with your wife, stroll to the village in the evenings where you could sip wine and play your guitar with your amigos."

A photograph of a small, traditional wooden boat with a blue tarpaulin roof, moored on a river. The water reflects the warm, golden light of a setting sun. In the background, there are silhouettes of hills or mountains under a sky filled with soft, pastel-colored clouds.

The Venezuelan pointed out that he was already doing this, and declined the investment banker's offer.

A black and white photograph showing a scene of widespread destruction. In the foreground, there are piles of rubble and debris. In the middle ground, a large, heavily damaged building stands, its upper structure collapsed. In the background, a military-style helicopter is visible, hovering over the ruins. The sky is overcast and hazy.

Later, a dictator seized power and annihilated the Venezuelan economy. Those who had the means to flee, fled. The fisherman did not, and was at the mercy of extortioners and bandits. He often regretted not following the investment banker's advice.