

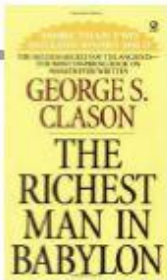
From the desk of

Randy Schuster

KEEPING YOU AHEAD BY COORDINATING
THE PIECES OF YOUR FINANCIAL PUZZLE

The Richest Man in Babylon

by George S. Clason



What is the secret to getting rich?

What is the secret to growing and maintaining great wealth? Some people are born wealthy but spend lavishly and end up with nothing. Others start poor, work hard but never prosper. Many are tempted by get-rich-quick schemes, but very few get rich and many end up less well off than when they began.

The Richest Man in Babylon by George S. Clason provides sure answers to the question of how to get and stay rich through simple parables set in ancient Babylon. Originally written in 1926 as a set of pamphlets distributed by banks and insurance companies, the popular parables were eventually collected into this book. In each simple story Clason lays out the rules to managing your finances and cure a lean purse - rules that apply just as much today as they did in ancient Babylon.

The richest man in ancient Babylon is Arkad. Once a common laborer, he was determined to learn the secrets of growing rich. He sought the advice of Algamesh, a money lender, who advised Arkad that a portion of his earnings was his to keep, and that his savings would work to earn him more money in the future.

"Wealth, like trees, grows from a tiny seed. The first copper you save is the seed from which your tree of wealth shall grow. The sooner you plant that seed the sooner shall the tree grow."

After a year, Algamesh returns and asks Arkad if he has followed his advice. Arkad had saved over the year, but entrusted it to a brick maker to buy jewels to sell at the market. Unfortunately a brick maker is not knowledgeable about jewels and Arkad's savings was lost. Algamesh encourages Arkad to start saving again, and this time only invest with those knowledgeable about handling money or with businessmen in a purpose they are familiar.

The next year Algamesh returns and asks Arkad how he is doing. Arkad has saved a portion of his earnings and this time invested it wisely by loaning it to a shield maker to buy bronze for his work. Arkad spent the interest from the shield maker on extravagant dinners and goods and his wealth does not grow.



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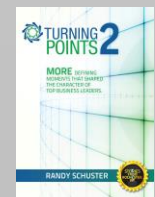
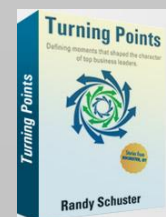
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Algamesh tells him:

*"You do eat the children of your savings. Then how do you expect them to work for you?...
First get yourself an army of golden slaves and then many a rich banquet you may enjoy
without regret."*

Upon returning two years later, Algamesh sees that Arkad has mastered how to acquire money, how to keep it and how to use it. Knowing that Arkad has mastered these principles, Algamesh entrusts him with overseeing his estate and grows the wealth of both men.

In all, Arkad learns "Seven Cures for a Lean Purse"

1. Start thy purse to fattening – save at least 10 percent of your income
2. Control thy expenditures – budget your expenditures to pay for necessities first, then enjoyments without spending more than nine-tenths of your income
3. Make thy gold multiply – invest your savings
4. Guard thy treasures from loss – put your savings in safe investments overseen by those experienced in handling money.
5. Make of thy dwelling a profitable investment – own your own home
6. Insure a future income – provide in advance for old age and the protection of your family
7. Increase your ability to earn – always seek greater skill so that you may earn more

In other tales, Clason shares lessons on money lending; the nature of work and its relationship to sustained wealth; the ability for people determined to be successful to overcome obstacles; and the protection of wealth for the future security of oneself and family;

Clason's many rules to learn include:

1. Seek the counsel of wise men - knowledge is more valuable than gold.
2. Opportunity wastes no time with those who are unprepared.
3. Wealth grows whenever men exert energy.
4. Enjoy life while you are here – do not overstrain to save too much.

The Richest Man in Babylon lays out the simple rules in easy to understand parables, that when applied consistently to one's financial life will yield sustained wealth and security.

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