Characters: Father (Carl, C), Mother (Chloe, Ch), son (Albert, A), stockbroker (Sam, S)

Narrator: Edward (E)
(Once upon a time, a man, Carl, has inherited his dad's heritage and 3 million dollars is free for him to use!) (C on stage)

C: (Bricks of cash on hand) Wahaha! I am rich! I can buy anything I want! (IPhone hanged up) Oh, it is IPhone 7 ! So cool, I must own one! (Grab IPhone)(Laugh)(Throw his money). (C back)
(Days later, Carl got married with his wife, Chloe. One day, C \& Ch went shopping.)
(C \& Ch on stage)
Ch: My darling, I want this, this, this, this and this! (Point to the cars)

C: No problem! I will buy them all! (Point to all cars)
(C \& Ch freeze)
E: Stop!!! You should start making investment plan at this stage of life in order to accumulate your wealth, otherwise your wealth will
shrink from time to time! (C \& Ch unfreeze)
C: (shocked) did you hear something?
Ch: (shocked) I did, it said we are squandering money...
C: WHO CARES, we have so much money and we shall feel free to spend a little bit! Stop thinking about it. (C \& Ch back)
(20 years later, their son, Albert, has grown up, and their money is almost used up.)
(One day, a stockbroker, Sam, meet C by chance)
(C \& A on stage)
S: Hello gentleman, do you want to get rich?
C: (Wonder) yes! But how?

S : the stock market is booming now. If you can invest in the stock market, you can get bunches of cash!

C: Holy cow! Let me take part in!

S: (going back) no problem!
(C \& S put their hands on each other's shoulders and walk together)
(C, Ch \& A on stage)
C: My dear family, I have got a way to get rich --- invest in the stock market! The stockbroker told me the stock market is booming, and I
am going to spend all my money on buying stock.
Ch: Great idea! You are so smart. (C smiled complacently)
A: But wait, if you spend all your money on making one investment, if it fails, your life will be doomed! We must not be too optimistic and had better diversify our investment by purchasing things like properties, bonds...

C: Stop worrying! That would never happen. The stock market is so healthy right now, what could possibly go wrong?

A: Whatever, I will transfer my money to some other investments such as bond to become financially independent in order to minimize the potential loss of each investment.
(Everybody freezes)
E : Hue! At least there is a wise man among this family, a successful life planner should be prudent and find yourself another way out, such as insurance, instead of going all in.
(Everybody unfreezes)
(Ch \& C returning)
Ch: Did you hear something?
C: No, let's go to have lunch.
(Ch \& C back)
(A feels like nothing he can do, back)
(A month later, the stock market collapsed and Honk Kong's economy as well as Carl's shares shrank)

C: (face turns palm) oh my god! My money, how can I live without money!

Ch: I am so scared!

A: Don't worry guys! I have invested in some properties so that I have some money left. That's why risk diversification is so important! (E jump on the stage)

E: Indeed!

Everyone: (shocked) who are you?
E: I am your guardian, I have warned you all about how to make good use of your wealth, but you guys have no awareness about risk diversification, except you (point to A). You have done a great job in financial planning. Every successful investor has diversified their investment in order to minimize the potential loss of each investment, which makes their investment more foreseeable and controllable

C: (sad) I am so regretful about my idea now, (point to the students in front of the stage) Remember to find yourself another way out, otherwise you might be in great trouble like me!

End

