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Heritage Day Series: Why the tortoise has markings on his shell

Traditional stories have died a slow and untimely death in today's modern world. While this may sound a touch dramatic, that's exactly what stories of old were: they were dramatic, exciting and contained all the elements to capture our imagination.

Unfortunately, many of these stories are no longer being told. So to commemorate Heritage Day, over the course of the next few weeks we'll revisit some uniquely African stories that many of us grew up with, and hopefully gain new insight into the life lessons that make this art form so unique.

The connection between traditional stories and investing

Traditional stories are often based on human truths - the same human truths that shape how we see the world, and as a consequence, how we behave when it comes to money and investing.

Our first story follows the tale of why the tortoise has markings on his shell. As with most fables, it seems to have a few variations, so if you've heard the tale before you may pick up a few differences

along the way. Fortunately, the gist of the message remains largely the same; that acting out of greed and emotion can land you in a lot of trouble with often far-reaching consequences.

Why the tortoise has markings on his shell

Legend has it that one day there was great famine in the land. The people who lived in the sky took pity on the starving animals and invited all those with wings to a great feast in the clouds. When the tortoise heard about the feast, he was furious that he wasn't invited, and began to hatch a plan to steal the food from the birds. For his plan to work, however, he first needed to convince the birds to build him a set of wings.

The birds had a reputation of being extremely shy animals. Knowing this, the tortoise offered them a trade: if they built him a set of wings, in return he would be their spokesperson once they reached the sky people. The birds conceded, and soon they were all ready to embark on their journey to the great feast in the clouds.

While flying on route, the tortoise set into motion the second phase of his plan. He managed to convince the birds that they were now his friends, and asked if they would call him by his special nickname, "all of you". Again the birds agreed to his suggestion, not thinking much of it at first, and began addressing the tortoise by his nickname.

Upon arrival at the sky people, the birds and the tortoise were met with a lavish feast. Seeing his chance, the tortoise asked the people of the sky who all the food was for. They replied that it was for "all of you". The tortoise, expecting this response, promptly introduced himself as "all of you" and set about gobbling down everything in sight. The birds, realising they had been tricked, looked on angrily. Once the tortoise had eaten his fill, they immediately took back the wings they had given him.

Having no way of getting back down to earth, the tortoise decided to jump from the clouds in the hope of landing on the soft grass. Unfortunately, he landed on the hard rocks, cracking his shell. As the story goes, he was never able to fully recover from his fall and to this day still bears the scars on his back.

What's the lesson for investing?

Sometimes as humans we allow greed and emotion to steer our decisions. This is especially true when it comes to investing, when we see others making good gains while we're not, or when we're our investments are losing value. Instead of sticking to our original investment plan, we want to chase the latest top performers, thinking that they will give us better short-term results. Unfortunately, this often leads to us selling in a down market and locking in our losses as we impetuously move to the next "hot stock" - or put differently, selling low and buying high. If your goals don't change, neither should your investment.

To make sure that you make the correct investment choices from the outset, it's a good idea to talk to a qualified independent financial adviser to help you put a plan in place. And when the temptation to chase the top short-term performers strikes, remember what happened to the tortoise.

To invest in one of our [top-performing funds](#), speak to your Financial Adviser or our Client Services Team at query@prudential.co.za.