

A Lord's Treasure

David S. Longworth

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A Lord's Treasure delivers its good financial advice through a fantasy adventure.

Personal finance self-help meets political intrigue in David S. Longworth's fantasy novel, *A Lord's Treasure*.

King Gwayne Sterling of Starkton is in trouble. His and the kingdom's finances are in ruin. To remedy the situation and put the kingdom back on track, King Gwayne hires Richard Wyvern to be his treasurer. As Richard gets to work, another existential threat against the kingdom appears—Starkton comes under threat of a foreign invasion. King Gwayne and Treasurer Richard are forced to wage a war on two fronts, against both the kingdom's financial collapse and the invading enemy.

Starkton's social hierarchy and religious belief system are developed well; its economic system is more contradictory. Starkton's economy contains both medieval and early-modern traits, with land-based fortunes and stock trading companies, as well as a uniquely Starkton characteristic: legal brothels are run as for-profit business endeavors. Regardless, the financial advice that runs beneath the story belongs to twenty-first century American capitalism. In combination with the main plot of political intrigue at the royal court and the attempted invasion by an external military force, it becomes difficult to determine what kind of story the text wants to tell.

Each character is introduced with their full name, followed by a detailed description of their appearance and apparel; their personality traits are revealed after, through dialogue. But conversations are laden with exposition that recaps events and developments and is often unnecessary in context. Character development is minimal. King Gwayne changes the most but only does so in relation to his and the kingdom's finances. Most characters are unpleasant people who put themselves on a pedestal while treating people around them with disrespect, regardless of their social positions and relations. They are unappealing conduits for the book's advice.

The book is structured to deliver that advice, with each chapter dedicated to one particular piece of wisdom, made clear in the chapter's title and in italics in the text itself. Language is easy to understand, though it is cluttered with modifiers. The advice itself consists of common knowledge information regarding, among other things, savings and investment and risk management.

In addition to the financial advice being italicized, so are inner monologues, dialogues spoken out of view, and onomatopoeic words; the mixture is confusing. The book's points are elegantly and succinctly summarized in its epilogue, and the narrative about the invasion wraps up neatly, though in a way that indicates that there will be a next installment to this story. King Gwayne's character transformation is still ongoing as the book ends.

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ERIKA HARLITZ KERN (December 13, 2018)

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