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Flexing, The Fake Rich Phenomenon

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Abstrak: Of course everyone wants to be rich and to achieve it, but fake rich is a phenomenon that is now unconsciously holding young people hostage, this term is more appropriate is "flexing", there are several motives that will be discussed in this journal and what characteristics are included in a lie. The term Crazy Rich has been familiar for several months, they even got a place in netizens because they are like the British hero 'Robin Hood', distributing money to the poor from corruptors, but their musk was finally exposed one by one, even some of them had to face the police because of this, the opposite situation is "financially impoverished by the police" becausethe situation is not like the story of Robin Hood's hero but they get the money from the results of "money game (cheating)" its members are lured by bonuses of billions, in other words, more and more people become its members, more and more will fail and failure is money for them. This journal also provides tips on how we should respond it in this VUCA era.

Keywords: Flexing, unreal rich, fake rich

INTRODUCTION

Brothers named Rae Sremmurd, created the viral song "No Flex Zone", which stands for an area for people to relax, act like themselves, and not show off or pretend to be different. Nowadays in social media the term "Flexing" is a word that is often spoken. In slang or slang words, the word 'flexing' is a word that has a meaning for people who like to boast, usually showing off their wealth. People who are 'flexing' are considered to be lying and have a lot of wealth and lots of money, even though in reality they don't. Many argue that the word 'flexing' also means a person who fakes, falsifies or forces a style to be accepted in society.

Nowadays, more and more rich people, who claim to be rich and flaunt their wealth on social media, are even referred to as Sultans in certain areas, answering this so I am reminded of the aphorism "poverty screams but weakth whispers", this shows that in fact the richer people will not be "noisy" or busy discussing its finances. The richer they are, the more they need privacy. See how rich people in this universe are like Elon Musk., Jeff Bezos, Bernard Arnault. Bill Gates, Larry Page. Mark Zuckerberg, Sergey Brin and Steve Ballme are even simpler and don't show luxury. So I remember my mentor once saying that "if you are really rich, even wearing an undershirt, people know that you are actually rich".

In Indonesia in 2017 there were married couples using their wealth to earn money, flaunting their wealth to gain trust, even showing on "IG" trips to Paris and other foreign countries, collecting money for Umrah pilgrims and it turned out to be fraud, in the end they















had to be in prison because of all the luxuries it is fake. This term is called "Flexing". There are many men who do not own a house but already have a luxury car from a bank loan in the hope of getting a partner who is hypnotized by fake luxury. When a woman is attracted and ends up getting married and divorced when she finds out that his wealth is fake.

This Flexing phenomenon in The7Awareness is included in a modern human disease called "STS", Toxic Success Syndrome, this shows that the more modern a nation's or country's civilization, it is easier for humans to be fragile by various pressures, the unexpected existence of social media makes a fake world feel become real. In view of The7Awareness (2010: 14) there are more than 7 characters of modern human disease including (1). Up & Down (2). Polyphasia (3). Meaningless (4). Feeling Pastered (5). Self sightness (6). Treadmill hedonic (7). Spiritual emptiness. Humans are often left behind by what they create themselves, they create the most sophisticated handpone but instead their mentality is like a talking baby, they use the fastest and most expensive car but their way of thinking is like a rickshaw, they create the fastest fast food but their mentality is like oncom. Day by day, humans are increasingly left behind by what they created, so that in the end they easily experience mental fatigue and finally make their own shadows in falsehood. (Yusuf, 2013: 15).

In fact, the fake world has become real, which has been enjoyed by the world of entertainment through Hollywood films with a Green Screen background, but when the results become very different. With this technology, filmmakers can create as widely as possible and never even thought about it in reality. Usually, CGI technology is commonly used in superhero films, which really require a lot of these devices to create certain effects. However, in the history of Hollywood films, CGI technology has also been used in many other films, especially films with the fantasy genre. The technology gives an unexpectedly amazing effect. The scenes in the film shown were born from scenes assisted by CGI visual technology.

Like Benedict Cumberbatch when he appeared as the dragon Smaug in the film The Hobbit completely using CGI. His appearance can be seen from behind the scenes in this film that he only uses special clothes and then he will appear as a dragon with CGI technology and many others, of course the world of cinema is not included in the "Flexing" category, because it is used to satisfy the audience when watching the film. If Hollywood and Bollywood films use fake backgrounds while Flexing is fake rich with the aim of deceiving others. They like to show off their money so that with the aim of making their followers interested in joining the business they are fostering, they are called "affiliators". The phenomenon of arrested affiliates such as Indra Kenz and Doni Salaman is an example because it turns out that the victims have been many and continue to grow. One of the victims even chose to commit suicide because too much family money had been sacrificed. In this journal, the authors want to find answers to research questions about why Indonesian people, especially millennials, are easily influenced by the world of flexing? Second, what are the characteristics of the flexing phenomenon.

Flexing can occur from various circles. Starting from ordinary people to top artists. As can be seen in various media, almost all artists use expensive cars, branded bags or clothes from designers. The more expensive the goods owned, the higher the social status. If people can afford luxury goods then they are considered rich people. Therefore, the more income, the higher the social status. In fact, talking too much about money, greatness and achievements turns out to have an effect on social relations. Research conducted by Garcia, Weaver, & Chen, (2018: 17) found that 66% of people tend to choose luxury cars. However, most people choose to be friends with people with cheap cars.

Flexing behavior can be explained by Alfred Adler's Individual Psychology theory (Feist & Feist, 2010). In theory, humans are motivated to become successful individuals because of social influences. It means that the motivation arises when you see someone who is considered successful. Adler believes that everyone has a basic desire to be part of a group. If someone doesn't feel like that, he is experiencing inferior. There is a tendency for people to show they are on the way to success or superiority. (Bracht et al., 2021)













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Alfred Adler's theories can be seen all around us. There are celebrities who try to look extravagant in order to be accepted in a group. There is someone who makes a story as if he is "wow" even though this is to cover up his feeling of inferiority. Feelings of inferiority arise because there are embarrassing experiences, imperfections and feelings of lack when dealing with other people. So it can be said that flexing is a self-defense mechanism. In 2007 in the Kompas Newspaper there was a large 1-page article entitled "If in the West there is The7Habit, in the East there is The7Awareness", the eastern world has a stronger resistance to facing pressure when the focus returns to the point of awareness (Munawwar: 2007: 10). Research conducted by Budhy Munawwar Rachman shows that when a person has found the path of awareness, even though there are many temptations, he will be able to pass it easily. WS Rendra in his poetry wrote that "Awareness is the sun, patience is the earth, courage is the horizon, and struggle is the implementation of words".

In this study, the authors see that the root of the "flexing" problem is the difficulty of finding "Self Awareness", more precisely "One Minute Awareness", like someone chasing their own shadow, the more they are chased the more they run and can never be achieved. When the number of victims "flexing" shows that they themselves are not aware of the importance of self-awareness, so it is easy to follow the behavior of friends who offer to get rich in a sudden way. Who refuses to be rich when young and able to have fun and spend money easily without burden. This illustration of the ease of getting money without hard work and just sitting back makes "awareness disappear", when awareness is not possessed it is like a tree without strong roots so it is easily overturned by a strong wind. (Yusuf, N. Q. (2013).

So the novelty of this research is that "awareness is the key" that makes a person not easily become another person, when awareness is still attached to him then intelligence and critical logic are still fresh in his mind, of course he will refuse rightly when there is a business that gives "promises" heaven" to him easily without any sense. When awareness is dull, the brain seems to stop thinking and will lose all intelligence that actually functions so that humans can distinguish what is right and what is wrong. Loss of awareness also makes a person barren in his heart, he has difficulty finding the "inner voice", it seems there is no space for dialogue between himself and his own conscience, taking the term The7Awareness in No Box Leadership "Conscience is gone, there is only dzulmani" (Naqoy, N., & Rusilowati, U. (2021)

There are many victims of the "Flexing" hoax when they are following affiliates as if no one can provide input to them, starting from family, close friends and even relations, everything is just information. His heart has been locked tightly by seduction and false dreams so that in the end he lost his "sense of ownership", identity that was pawned by material things and in the end only regret and sadness, hundreds of billions have been sacrificed, money that should be able to advance the nation's economy with moving MSMEs in their respective villages then move on to the perpetrators of "flexing", like an expression "Laughing at the suffering of others", that is the description of those who try to get rich by lying.

The purpose of this article is for people to understand that "flexing" is not just news far from them, but that they may have become the target of a business with a "flexing" approach, so that people finally understand that among us there can be many fake rich people. (flexing) which is rich in appearance in imaging but in essence is completely lying

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

According to the Cambridge Dictionary, flexing is showing something that you have or achieve but in a way that others find distasteful. While referring to the Merriam-Webster dictionary, flexing is showing off something or something that is owned in a conspicuous manner. An example of flexing is an influencer flexing designer bags or other luxuries on social media. The origin of flexing itself, as summarized from the Dictionary.com page, the origin of the emergence of the meaning of the word flexing is slang from the black race for "showing courage" or "showing off" since the 1990s. Rapper Ice Cube particularly uses it in his 1992 song It Was a Good Day with the lyrics Saw the police and they rolled right past me



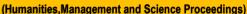












/ No flexin', didn't even look in a n*gga's direction as I ran the intersection. In addition, the origin of the word "flex" or flexing is to flex one's muscles, that is, to show how physically strong one is and how prepared one is to fight. This becomes a metaphor for the meaning of flexing, meaning they think better than others.

Flexing is today's lifestyle which is now worldwide, especially in developing and developed countries like China. My friend in France (Representative of the French Awareness House) told me that the customers who queued to buy luxury bags came from developing and developed countries, while countries that are used to being developed like Europe and America no longer need "flexing", because they focus on quality. and feel comfortable. For myself was a little surprised and just smiled to myself when there were many events that showed luxury and even someone's savings balance as a form of acknowledgment that he was indeed rich.

Several live social media broadcasts of rich millennial children showing all of their family's wealth, suddenly entered in the comments column from the Indonesian Director General of Taxes, because of this everything became difficult. In the world of marketing, "fkexing" is often used to attract customers. Even now there are organizations in the world that train women to have rich husbands by doing Flexing, there are training divisions for those who target their candidates, from how to take photos with luxurious backgrounds or also use bags or shoes that are stunning because they are expensive, even being taught how to replying to *Whats Up* which shows rich people replying to it. There are those who have succeeded in hooking up rich artists or athletes even though in the end they are only disappointed.

Interesting expression from Alan Watts "There are a great many people accumulating what they think is vast wealth, but it's only money." - Alan Watts. In his view There are countless people amassing what they think of as great wealth, but it is only money. Sri Mulyani said in a seminar that "In America people will work to collect assets and they force assets to work hard for themselves, while in Indonesia people work hard to raise money", when money is the ultimate goal of course humans will easily find dead ends and finally experiencing fragility in his soul.

Taking Ahmad Mubarrok's term is an "empty human being", an empty human being who has difficulty finding his way in life, ultimately shining wealth is his goal. It seems real, but the more he loves wealth, the more he is trapped by anxiety in his heart. He experiences confusion because his inner state increasingly finds a dead end. Taking the term Psychologist Rollo Mey is a human being in a cage of wealth, it turns out that his wealth doesn't make him happier but on the contrary, wealth makes him suffer. This is the beginning of modern humans who are easily trapped by the symbols of modernity themselves, here are the symbols that modern humans are chasing: (1). Lots of money (2). Mansion House (3). Expensive Car (4). Popularity (5). Loved by many followers (Mubarok, 2000: 132).

In the view of The7Awareness, there are esoteric terms of success and exoteric success, when success is still at the exoteric level (outer skin), it will be easy to fall and slip by disappointment and heartache caused by expectations that do not match itself, success exoteric is the outer appearance and sheen of true success. actually is fake, while esoteric success is precisely when someone wants to be able to share with others. The more often you help and make it easier for others to find a happy path, the easier it will be to find true success (Yusuf, N. Q, 2008: 300)

Modern human psychological disorders mean a condition in which humans are currently in a very dangerous situation. According to Mubarok, what is meant by modern human psychological disorders is the powerlessness of humans to play on the stage of modern civilization which continues to progress without being stopped so that modern humans like that are actually humans who have lost meaning, empty humans. Humans are restless every time they have to make a decision, humans do not know what they want, and are unable to choose the way of life they want (Mubarok, 2000: 6)

One of the characteristics of modern society is life that is increasingly chaotic and complex. The development of an increasingly modern society will affect the pattern of life,



world's population is 3% (Hawari, 1998: 56).













way of thinking and behavior of the people (humans) (Haye, 2005: 5). Research conducted by Kielholz and Poldinger shows that 10% of patients who seek treatment at doctors are depressed patients who experience a spiritual crisis and half with a hidden spiritual crisis. Another study conducted by the Basle University Psychiatric Clinic obtained a rate of 18%, a study in Bavaria obtained a rate of 17%. WHO estimates the prevalence of depression in the

So, Sartorius estimates that 100 million people in the world suffer from spiritual ailments. These figures will increase in the future due to several reasons, including: a. Life expectancy is increasing. b. Psychosocial stress is getting worse. c. Various chronic diseases are increasing. d. Religious life is increasingly being abandoned (secular society) (Hawari, 1998: 56). According to Mubarok in his book: Theory and Case Religious Counseling, What is meant by modern human disease in this paper is the psychological disorder suffered by humans who live in a modern civilization environment (Mubarok, 2002: 158). Thus the big problem that arises in the midst of mankind today is a spiritual crisis. Advances in science and technology, the domination of rationalism, empiricism, and positivism, have in fact brought people to a modern life in which secularism has become the mentality of the times and therefore spiritualism has become a theme for modern life. Sayyed Hossein Nasr in his book, as cited by Syafiq A. Mughni, regretted the birth of this situation as the plight of modern man, the plight of modern people.

As far as these conditions, inner conflicts emerge which in turn lead to mental disorders, and the characteristics of mental disorders that modern people suffer from, according to a psychoanalyst who opened a practice in New York, namely Rollo May, are life unhappiness and inability to make decisions (May, 1996: 1). One type of modern human crisis described by May and Hawari which is a type of mental disorder and a health problem throughout the world is modern human disease. According to Hawari (1998: 206), mental health experts state that the more modern a society the greater the psychosocial stressors, which in turn cause people to fall ill because they are unable to cope with it. One of these diseases is a spiritual crisis (Schneider et al., 2009)

Modernization, marked by advances in science and technology, has brought many changes to society in the way of thinking, behaving and behaving in everyday life. These changes will bring both positive and negative consequences. According to Mubarok (2002: 166), "Because modern human suffering comes from the cage that shackles him, the way out of this problem is to try to get out of the cage. The cage that shackles modern humans is actually just a value, or rather because of a void of value.

In psychology term, there is a special field that addresses this problem, namely mental health (mental hygiene). In general, mental health can be interpreted as a therapeutic effort so that humans avoid the symptoms of mental disorders (neurosis) and mental illness (psychose) (Daradiat, 1982: 11).

In general mental health is part of psychology, so the discourse on mental health cannot be separated from the thoughts of the three major schools of psychology, namely the Psychoanalytic school pioneered by Sigmund Freud, the Behavioral school by J.B Watson and the Humanistic school pioneered by Abraham Maslow. These three streams have greatly influenced psychological thinking, so that all theoretical frameworks of mental health are strongly colored by these three streams. The views of experts, with the streams that emerged, showed differences of opinion on the boundaries of mental health. The difference can be seen from his view of human behavior itself. The flow of psychoanalysis views human behavior as determined by instincts of origin called eros (sex instinct) and tenatos (destructive instinct). Meanwhile, according to the flow of Behaviorism, human behavior is determined by the stimuli that cause organisms. The flow of Humanism makes freedom of human behavior as the main characteristic, without it humans are no longer humans. The emphasis on human freedom is in the framework of realizing the potentials that exist in him as a differentiator between humans and other creatures (Bastaman, 1997: 52).

The context with counseling on modern human psychological disorders, Mubarok revealed: "Human helplessness plays on the stage of modern civilization which continues to progress unstoppably, causing most of the "modern humans" to be trapped in a situation















that, according to the term of the famous Humanist Psychologist, Rollo May as "Humans in a Cage", a term that describes one of human suffering. modern. Modern humans like that are actually humans who have lost meaning, empty humans. The Hollow Man. He is restless every time he has to make a decision, he doesn't know what he wants, and he can't choose the way of life he wants. Sociologists call it a symptom of alienation, alienation, which is caused by (a) social changes that take place very quickly, (b) warm relations between humans have turned into arid relationships, (c) traditional institutions have changed into

rational institutions. (d) a homogeneous society has turned into a heterogeneous one, and

(e) social stability has turned into social mobility" (Mubarok, 2002: 159).

Mubarok in another book: Solutions to Modern Human Spiritual Crisis states: "As beings who have consciousness, humans are aware of problems that disturb their psyche, therefore human history also records efforts to overcome these problems. Some of these efforts are mystical which are irrational, some are rational, conceptual and scientific. In modern Western society or societies that follow secular Western civilization, the solutions offered to overcome mental problems are carried out using a psychological approach, in this case mental health.

Looking at the Flexing phenomenon, it can happen because these humans are experiencing a modern mental crisis so that they justify various methods for certain goals. For him, as long as there is a fast path to success and wealth, even by cheating and lying, it will be carried out. Views like this will be easy to find in modern society. like this. It's just that one by one those who did flexing finally fell down one by one beyond his expectations

METHODS

The research method uses qualitative, qualitative research where the role of the researcher is as a key instrument in collecting data, and interpreting data. Data collection tools usually use direct observation. While the validity and reliability of data using triangulation using inductive methods, the results of qualitative research emphasize meaning rather than generalization. Bogdan and Taylor explained that qualitative research methodology is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior.

The qualitative research carried out is using a phenomenological approach, observing a social phenomenon that is happening in today's society, world society and also Indonesia is facing a real flexing world, when the Covid 19 pandemic started and everything started from home, the element of human creativity moved, one of which was is running an online business from home. There are many people who at first were just playing around, but after getting the benefits of their online business, they started to get serious by investing their money on a large scale and ended up experiencing a "loss". There are even those who have to sell their homes and vehicles because the appeal of online gambling is indeed riveting. The way they do it is "flexing", showing off with the aim of attracting potential buyers that the business they are doing is real results, this has become a phenomenon because the events are very uniform and occur a lot. Crazy Rich appeared, who was often invited by the media and raised his name by the role of the media as well. This Flexing phenomenon is interesting to explore because the virus is a hoax, and it has even affected elementary school children that they are rich with Ferrari cars and luxury houses, like in movies, soap operas, and YouTube. , Tik Tok they watched.

RESULT AND DISCUSSION

Flexing is a term used for someone who often shows off his wealth. With the existence of social media, the flexing phenomenon has become more widespread. If previously showing off was considered taboo, prohibited, and inappropriate, now it has become commonplace. Some of the things that are often exhibited are ATM balances, money piled up, expensive clothes, private jets, holidays abroad, luxury bags, luxury cars, and a number of other luxury items. So later the terms appeared, sultan and crazy rich.













Flexing or showing off is done to achieve various goals, including showing status and social position, creating an impression on others, and showing ability. According to business expert Rhenald Kasali, flexing is widely used as a marketing strategy.

In a pandemic situation where everyone is experiencing difficulties, of course, the offer of life with easy finances and the polish of luxury is like we are in a dark cave, then there is a light or light turns on and everyone finally runs towards the light. The author found that there are several characteristics of people who do "flexing", according to Prof. Rhenald Kasali, including:

- 1. Always talk about wealth, wealth and everything is easy. In fact, the struggle for life is not as easy as turning hands, those who talk about money every day and every time again and again so that there is no room for worship, spiritual and social talk, in terms of money everything is easy because it can be bought. An example is Indra Kenz, who with his slogan "It's really cheap" now has to experience life again which is "really hard". In the psychology of communication there is what is called the law of reflection, meaning that if someone always says that "money and money or property and property" he is basically confirming to all of us that he is in need of wealth or money. Like a person whose hobby is fishing, he will always prepare good bait so that the results are very good.
- 2. Create ways that ultimately you believe in, use religious methods, influence figures and the influence of famous artists so that people believe that what is being done is right, in the end it will be how to get money from the community. My friend initially got a client ordering one container of clothes and paid immediately, the following month it was the same thing ordering 3 containers and being paid immediately in cash, three months later because it was already known he ended up ordering 12 containers and in the end not being paid at all. Not long ago, there was also the son of an artist who had to be in prison for defrauding his client by taking a civil service course by taking a photo of himself with certain officials and telling him that he was ready to give his civil servant class a chance to graduate.
- 3. Have no conscience. For the sake of money and wealth, he even has to numb his own conscience, as his conscience has been locked so that he commits illegal methods by immersing many people solely for the sake of wealth. When someone doesn't have a conscience, then the empathic side of the human being is lost, or he does good by sharing cash with people, which is part of a marketing strategy in order to gain more public money.
- 4. **Two-faced**, when marketing, always speak sweetly and easily with the words "if I can, you can too", but then when other people experience losses, they will issue a "you have to learn again" style, easily and without feel guilty saying that, even though at the beginning everything felt easy and easy. This is also shown in his daily behavior that he gives alms or helps with the aim of attracting public sympathy but on the other hand it is to deceive.
- 5. Lack of empathy. During the Covid pandemic, many people were experiencing difficulties, they showed off everything easily, from luxury dining, cars bought with billions in cash and also boarding private jets with the aim of being praised. Actually, rich people who are really rich will have empathy for other people, so it's better if they don't make too much noise let alone know by the media.
- 6. Buying brands is not quality. For them, quality is not the priority, but branding with the aim of getting more money, he believes that by buying good branding, it doesn't matter whether it's good or not, it will make him considered rich by others, when he is considered capable of owning and buying expensive brands. it will be easy to get money from the community.
- 7. Be noisy and want to get diamond popularity. The feature that stands out is that it is very noisy, because it is doing something that is not common. For example buying a 4 billion car with cash or giving a wedding gift with hundreds of millions or many other activities that have been considered too difficult and extreme in terms of financial











expenses. We all know that money is not as easy as turning the hand to get it, while money comes many times more easily even though the method is deceptive.

CONCLUTIONS

The first is that Flexing is now in the public spotlight when public funds are swept away, the victims finally realize that the temptation and sheen of the wealth displayed is fake, because their nature requires "soul nutrition" first. When the soul has not been trained and formed properly, wealth will only be a tool that makes itself fall, flexing itself is part of the STS-Syndrome of Toxic Success, a term for those who want to be successful and be recognized for their success by others in an extreme way (not common).). Flexing is also part of marketing, how to get money in a way that is the focus of the news, but in the end is deceiving other people. Wealth that is easily obtained is then used as a tool to "show off" to the media and other people so that in a short time it will have unexpected followers because it is considered a good person for people in need.

The second is that "Flexing" continues to take its toll, now the government realizes that what is being done is illegal methods that allow a person to make big profits or go bankrupt for real. Being rich is possible and can be, but everything is not like Aladin's stick "bim sala bim", those who are really rich have a long winding road, taking the term "One Minute Awareness", they have a life formula like this "T X I X P X K". namely Pressure X Dream X Believe X Consistent.

The real and heavy pressures of life forced him to issue out of the box ways of thinking against his own fears and anxieties, succeeding in turning pressure into a springboard for success in the future. Pressure is the opening door for "dreams", he also believes that dreams are like a compass in his work, they are also individuals who are highly confident and have noble personalities. The tip of those who are truly rich is consistency in carrying out their confidence. Doing business with confidence and persevering through various challenges is the main character of real rich, not crazy rich.

The third is that Flexing is fake rich, they will easily target millennial children who have young, rich motivations and can be adventurous. This term refers to the Crazy Rich Asians film directed by Jon M. Chu, which premiered in 2018. This film tells the story of a young couple who have difficulty getting married because of economic inequality. In Indonesia, those who are called crazy rich are rich people who are in their 30s on average, like to have fun, and are quirky.

This research is not perfect, there are still many shortcomings, including not discussing the types of flexing that exist in our society. In the final part the author gives advice to the public to be careful in making investments, if you are still in a state of indecision and confusion it is better not to make a decision first, to let yourself be in "silence", so that it will be easy and will find the "right way out". The mistake of the victims of "flexing" is to be in a hurry and lose the logical analysis of the phenomena that occur.

The fourth is that Flexing focuses only on short-term profits, they offer the pleasures of the world with all the glitter of their treasures and palaces, if we are going to be investors, then choose those that have "long-term" quality, there are many businesses that are right but then the news becomes bad due to bad behavior. "flexing" which has no conscience and empathy for those around it.

The author's suggestion is that the world is under pressure from Covid 19, so taking steps that are too bold in investing will boomerang yourself. It is enough that the failure of others is a valuable lesson for us to become individuals who learn quickly above average. Consulting with experts and doing a little research on the investment to be taken is an important part of not falling a second time.

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