

## Non-Obvious Speculators, Consumers, and CEOs

The borrower in a foreign currency is a speculator, a graduate of “exotic” studies is a consumer of luxury goods, and the founder of the family is the president of a home micro-company. The former is owed nothing for financial imprudence, the latter is owed nothing for professional insufficiency, and the third is owed nothing for organizational incompetence. Nothing but learning experience, with the right attitude, will allow all three to find themselves better and better in their roles.

However, in order for these experiences to be truly enlightening, and not insolent, they cannot be combined with any “rewards” from someone else’s pocket. Otherwise, the problem will only grow to the size of a systemic catastrophe, instead of naturally emerging its own solution. Then, natural solutions will also come – but not those that you would like to wish anyone, regardless of their didactic effectiveness.