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**Of Risk**

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**Abstract:** Motion guides. Emotion misguides. Motion has both base and brake. It guides business. Emotion guides love. It has no base and no brake at all. Since love is guided by emotion it is dangerous more than business. Man does not love further if he is betrayed by the first lover. Such an emotional soul does not marry later even. Sometimes he commits suicide. Thus, love is the riskiest game. It finishes a life. As such a wise does not love. The learned contends that the grammar of love is quite obscure and very difficult to learn.

**Keywords:** Risk, danger, harm, loss, bad, injury, peril, hazard, insurance

## Introduction

Creative writing is based more on manifestation rather than on expression. It does not inform, rather it reveals. So, it bears no reference. The best creative writing is critical, and the best critical writing is creative. This article is an outcome of thinking about creative writing meant for a general readership. As such, I have adopted a free style methodology so that everyone can enjoy the pleasure of reading. As you might know, Francis Bacon (1561-1626), the immortal essayist, wrote many essays namely 'Of Love', 'Of Friendship', 'Of Ambition', 'Of Studies', and so on. The multiple-minded genius correctly pointed out that all the words of the dictionary can be used as themes for essays. But little has been done since his death to continue or finish his monumental task. Bacon's unique individual style of presentation ignited my imagination and encouraged me to write creative essays as a method of relieving a wide range of emotions through catharsis.

## Article

Risk is a situation involving exposure to danger e.g., flouting the law was too much of a risk.

It is to expose someone or something valued to danger, harm, or loss. For example: He risked his life to save his dog.

It is the possibility of something bad happening. For example: In this business, the risks and the rewards are high.

It implies possibility of loss or injury. It is a peril.

It is someone or something that creates or suggests a hazard.

It is the chance of loss or the perils to the subject matter of an insurance contract.

Also, it is the degree of probability of such loss.

It is a person or thing that is a specified hazard to an insurer.

It is an insurance hazard from a specified cause or source e.g., war risk.

It is the chance that an investment such as a stock or commodity will lose value.

No risk, no gain means without risk no gain is possible. Further, nothing can be achieved overnight. On the basis of taking risks and thereby subsequent gain the whole population can broadly be classified into four different categories.

The first category prefers to take high risk for high gain. Such a person is a daring devil. He intends to gain huge

profit. He knows that nothing is free in this world. He knows better that no one gives anything free instead of nothing. In this regard he is alone. For this, he is ready to take any kind of risk, whatever severe it may be. He is dangerously eager to achieve the objective by hook or by crook. Such a person is either dangerously brilliant or brilliantly dangerous or both simultaneously. As such he is ready to take the risk of his life even. He knows that life is only for once. He intends to drink life to the lees. So, he likes to live like a king. He prefers instant gain like instant coffee. He does not like dilly-dally practice at all.

The second category takes high risks for low gain. Such a person is dull headed. He is a lay man. He belongs to labour class. Physical labour is his only capital for investment with less return. Such a person becomes compelled to do the high risky job having inadequate wage. They never enjoy decent earnings, which is merely a dream. Many times, they don't get full wage, rather get half wage or part wage and sometimes no wage at all. As such they die unpaid. They die unfed. They die unwept. They die unsung. Thus, they die unknown as well like the nameless thousands who built the pyramids.

The third category takes low risk but enjoys high gains. Such a person is really a judicious one. He is lucky. He is far-sighted. He is highly experienced. He may be physically weak but mentally strong. He encashes his intellect. He is tactful. Thus, he is wise and mundane. Such a person knows the secret of investment. He knows when to purchase, from where to purchase, how much to purchase, from whom to purchase. He knows better when to sell, where to sell, how much to sell, whom to sell. Thus, he is cautious regarding R.O.I i.e., return on investment.

An ordinary businessman thinks for profit. An extraordinary businessman thinks always to prevent loss. To him profit is not the factor; rather loss is the serious concern. To make up loss is very difficult. Many businessmen cannot overcome loss thereby become penniless.

The fourth takes low risk and happy with low gain. They are common man. They are lay man large in numbers. They are penniless. They are interested in sure and certain return even if it is less than legitimate claim. For this helplessness they are deprived mercilessly. Thus, they are underpaid. They live hand to mouth. No work, no pay is their destiny. They are daily wage earners. The paradox is that such types of mobs are happy with less achievement.

Stealing is a risky job. Yet a thief steals. It is the habit of the thief. Habit is second nature. They cannot change habits thereby nature. They are so cursed.

Adventure is a risky venture. Yet man leaves home for adventure. Youth stands for adventure. Old age implies stationery. An old person does not like change due to uncertainty, injustice and fear. He is orthodox. He is conservative to protect his regular smooth life. He is afraid to take any kind of risk further for his numbered days.

It may be easy to marry a beautiful woman but difficult to hold her for long just like easy earning money is not always easy to keep in safe custody. Yet man wants to marry beautiful woman. And man becomes allured to earn easy money through dishonest means. Both are risky. Man willingly takes both the risk. Man faces tough competition.

It is difficult to be honest. It is more difficult to maintain it. It is most difficult to hold it for long. Common people, generally, are honest. They don't want to be dishonest, since dishonesty is a risky game. To be dishonest stamina is required. Lay man lacks in stamina. As such they are honest. They live with honesty. They dream with honesty. They die with honesty even.

Risk is omnipresent. Man faces it. He has to face it. He is bound to face it. Thus man, willy-nilly, faces it from cradle to coffin in its various forms and features having different degrees and dimensions as well. In this regard he has nothing to do except experiencing these quite helplessly. The paradox is that sometimes he is the cause of risk, i.e., causes risk and sometimes someone is the cause of the risk he has to experience. Thus, man is both the cause and the because of risk simultaneously. As such he can blame and can be blamed as well. This is a dual game.

To live is a risk. Love is risky. Business is risky. The share market is risky. Climbing a steep hill is very risky. At any time, hand or leg may slip the support. Sea adventure is risky. Entering the forest, infested with wild beasts, without any arms and weapons is risky. Lack in preparation is risky for the examination. Unsmart appearance is risky to conquer the head and heart of the lover. Life is risky. At any time, breathing may be stopped.

Motion guides. Emotion misguides. Motion has both base and brake. It guides business. Emotion guides love. It has no base and no brake at all. Since love is guided by emotion it is dangerous more than business. Man does not love further if he is betrayed by the first lover. Such an emotional soul does not marry later even. Sometimes he commits suicide. Thus, love is the riskiest game. Life has finished. As such a wise does not love. The learned contends that the grammar of love is quite obscure and very difficult to learn.

Pregnancy is a complicated matter. Many women die at the time of delivery. Yet women never are afraid to be mother. As such, mother children's relation is the most attractive relation since it is the outcome of highest risk.

A coward is afraid of taking any kind of risk. He wants to gain always. Always gain is impossible. Everybody knows it except himself. Yet he is not ready to believe it. He is so foolish. Profit is his only single agenda. He wants to live long. He does not want to die. He is more afraid of

premature death. To handle such a callous person is quite risky. His wife leads a risky life.

A courageous person likes to take any kind of risk. He does not want to lead a stereotype life. He even is ready to enjoy one day's colourful life than thousand years of monotonous days. When a courageous person falls in danger a coward remark that he knew in advance that it was the destiny of the bold soul.

Human life may be compared with a river. The river is so speedy when it comes out of the hill. But it becomes too slow when it reaches the sea. Then it is deeper and wider. Similarly, youth is restless. In contrast the once youth now old is slow. An old person wants not to take further risks. He wants to live peacefully thereby dying unanxious.

Glass, handle with care. It is a caution. Glasses are brittle. So, it is risky to handle it roughly like other goods. Like glass relation is highly sensitive. Love is a risky affair. If the lover discovers that her partner is a cheater she will leave and leave him permanently.

Between fiancé and fiancée if the boy is rich and the girl is poor the relation is risky. Conversely, if the girl is rich and the boy is poor the relation is riskier. If the girl is rich both in wealth and beauty the relation is most risky. Then the boy may be deserted at any moment. Obviously, in the case of beautiful boys the risk of separation is less. And if the girl is poor but has beautiful face then in most cases, she wins the heart of the rich partner. If the boy is wise, then he may not care or consider her beauty.

If a person conquers both the head and heart of his partner, then the relation is strong, and the risk of separation is less. The paradox is that a lover is guided by heart not by head as such the relation may not last for long. In contrast the person who is guided by head can never love. Love is the outcome of emotion. A fool has emotion. A wise person has no emotion, as such the fool gets the warm touch of fiancée and a wise person is derived from such soft touch.

Boss is powerful. Employers are powerful. A needy employee considers both as very risky since it involves the risk of losing the job.

They say in the glamor world every step is very risky. Here the chance is to purchase either by cash or by kind or by both simultaneously. Some bosses prefer cash exclusively. Some bosses prefer being kind exclusively. The main risk is that the chance may not be obtained even after giving all and everything. Here nepotism wins befooling the candidate.

Husband takes the risk of life to save wife. Mother takes the risk of life to save children. Fiancé takes the risk of life to save fiancée.

To be famous is very tough. To hold it for long is tougher. Competition with others is very risky. Some competitors become involved in unethical jobs. It is very risky to be involved in dirty games. Later, the ambitious person may not free himself from the death trap.

The person who is superior does not suffer from superiority complex. A fake superior person pretends to be superior. He who does suffer from inferiority complex may or may not be inferior. An inferior person suffers from inferiority complex. Again, a wise person leads a simple life. Other people consider him inferior since he holds a low profile. This is his rare individual style. Plain living and high thinking are his motto. It is quite unique.

Besides these two types there is another type of person who suffers from “medium complex”. This complex gives birth to mediocre public and middle class society. Mediocre students cannot shine in life. They become labourers who are large in number.

Middle-class society is the most opportunist community. Profit is their only single agenda. They intend to earn by any means fair or foul. For this they leave no stone unturned. As such they may be leftist in the morning. They become rightist in the evening of that very day. Thus, their mood and motif are gloriously uncertain. In fact, they have no locus standee at all.

None can satisfy them. They change their colour or change their political jerseys whenever chance favours them. They hate the inferior who is below their status and simultaneously envy and oil the superior person to get unethical favour.

They readily change their shape as per container. They prefer to remain content. They oil container who has given them shelter. If they get another better container, they overnight change the platform and adopt the shape of the new container. They forget the past. They never reciprocate. They are so genius. They are so risky.

Complexes of any kind are not good at all, since it is not simple. Complexity renders life complicated. As such it is a hindrance for full blooming of the personality traits. It resists advancement. It freezes progress. Better it is to remain free from any kind of influence and grow naturally as per own whims. It is very difficult. One cannot swim without being drenched or one cannot remain dry when he dives into the sea.

## Conclusion

Risk is of two types viz., known and unknown. Knowing risk does not bewilder. The degree of known risk may be low or medium or high. An unknown risk may be unexpected or unprecedented. It causes trouble since it is the first time experience. There is no statistical data that can help to prepare in advance to conquer or to avoid this risk.

## References

1. They say and hearsay