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|  | **Job situations:*** To work for a boss who knows less than you do about your work and over whom you have no influence.
* To be the key person in a job while someone else gets better pay and all the credit for what you do.
* To work with a group in which trust is very low.
* To work in an organization whose job is to serve the poor but which wastes huge amounts of its resources on red tape.
* To work day to day with someone who is always putting in second-rate work.
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**Risks**

* Bet $10,000 on a gambling wager.
* Put $10,000 into a new and uncertain business venture.
* Go into business for yourself, with minimum resources.
* Without an assured job, move to a place where you always wanted to live.
* Risk arrest in a public demonstration for something about which you feel strongly.

**Environment:**

* The desert (120 degrees F) with a well-paying job.
* A small subsistence-level farm in Appalachia.
* An efficiency apartment in New York on a tight budget.
* A congested, smoggy urban area that is a short walk to work from your comfortable low-rent apartment.
* A middle-income suburban housing development, with an hour commute (one way) that is totally de pendent on a freeway route.