

OTHER PEOPLE'S MONEY AND HOW THE BANKERS USE IT Handbook

Other people's money and how the bankers use it

The phrase "other people's money" (OPM) is a cornerstone concept in finance and banking, encapsulating the idea that banks and financial institutions often leverage funds that do not belong to them directly—deposits from customers, investors, or the general public—to generate profits. This practice allows banks to expand their lending activities, invest in various assets, and ultimately increase their earnings. Understanding how bankers utilize OPM reveals the intricate mechanisms behind modern finance, the power dynamics involved, and the risks and rewards associated with this approach. In this article, we delve into what OPM entails, how banks use it, the tools and strategies they employ, and the implications for the economy and individual savers.

Understanding Other People's Money (OPM)

Definition of OPM

- OPM refers to the funds that are not the bank's own but are used by banks and financial institutions to conduct their operations.
- These funds primarily come from depositors, investors, and sometimes government sources.
- Banks act as intermediaries, channeling these funds into various income-generating activities.

Historical Context and Significance

- The concept of OPM has been central to banking since ancient times.
- It enabled the development of credit systems, commerce, and economic growth.
- Modern banking amplifies this concept through complex financial instruments and leverage.

The Power of Leverage and Fractional Reserve Banking

- Banks do not keep the entire amount of deposits on hand; instead, they operate with a fractional reserve, lending out a portion while holding reserves.
- This practice magnifies the impact of OPM, allowing banks to lend multiple times the amount of actual deposits.

- For example, with a reserve ratio of 10%, a \$1,000 deposit can support up to \$10,000 in loans.

How Banks Use Other People's Money

Primary Uses of OPM

- Lending to Individuals and Businesses
- Mortgages, personal loans, business loans.
- Investing in Financial Markets
- Purchasing government bonds, corporate securities, or other financial assets.
- Funding Infrastructure and Large Projects
- Syndicated loans for big projects like airports, highways, or energy facilities.
- Maintaining Liquidity and Reserves
- Ensuring compliance with regulatory requirements.
- Safeguarding against withdrawals and economic downturns.

The Lending Process and Profit Generation

- Banks lend OPM at interest rates higher than the rates they pay depositors.
- The difference between the interest earned and interest paid (the net interest margin) is a primary source of profit.
- Additional income streams include fees, service charges, and investment gains.

Role of Financial Instruments and Derivatives

- Banks employ derivatives to hedge risks associated with lending and investments.
- These complex instruments help manage exposure to interest rate fluctuations, currency risks, and credit defaults.

Mechanisms and Strategies Used by Bankers

Leverage and Capital Structure

- Banks use leverage extensively, borrowing additional funds to amplify returns.
- Regulatory capital requirements limit the extent of leverage but still allow significant expansion.
- Strategies involve balancing risk and return to maximize profitability.

Fractional Reserve Banking

- This system allows banks to lend out a large proportion of deposits while keeping a fraction as reserves.
- It effectively multiplies the money supply in the economy.
- Critics argue it can lead to excessive credit growth and financial instability.

Creating Money Through Lending

- When banks issue loans, they create new money in the form of deposit entries.
- This process is fundamental to modern monetary systems and economic activity.
- The central bank influences this by setting reserve requirements and interest rates.

Using Deposits for Investment and Expansion

- Banks use depositor funds to expand their lending portfolios.
- They also invest in securities to earn additional income.
- Profits are then distributed to shareholders or reinvested.

Risk Management Techniques

- Diversification of assets.
- Hedging with derivatives.
- Maintaining adequate capital buffers.
- Conducting thorough credit assessments.

The Impact of OPM on the Economy

Economic Growth and Development

- Availability of credit fuels business expansion, innovation, and consumer spending.
- OPM enables large-scale projects that might be impossible with solely internal funds.

Financial Stability and Risks

- Excessive leverage and risky lending can lead to financial crises.
- The 2008 global financial crisis was partly due to overextension of OPM in mortgage-backed securities.

Monetary Policy and Central Bank Role

- Central banks influence how banks use OPM through interest rates and reserve requirements.
- Quantitative easing and other policies inject liquidity into the system, affecting OPM utilization.

Implications for Savers and Investors

- Deposit interest rates are influenced by how banks utilize OPM.
- Excessive reliance on leverage can threaten savings via bank failures or inflation.

Ethical and Regulatory Considerations

Regulation of Bank Leverage and Reserves

- Regulatory bodies impose reserve ratios and capital adequacy standards.
- These measures aim to prevent risky practices that could jeopardize financial stability.

Ethical Use of Depositor Funds

- Transparency in lending and investment practices.
- Avoiding conflicts of interest and risky speculation.

Potential for Misuse and Systemic Risk

- Overleveraging can lead to systemic failures.
- Moral hazard issues arise when banks take on excessive risk, knowing they may be bailed out.

Conclusion: The Balance of Power and Responsibility

Banks' ability to leverage other people's money is both a powerful engine for economic growth and a potential source of systemic risk. While the practice enables widespread credit availability, investment in infrastructure, and financial innovation, it also necessitates stringent regulation and

responsible management. Understanding how bankers use OPM sheds light on the complexities of modern finance and underscores the importance of safeguarding depositor interests, maintaining financial stability, and promoting sustainable economic development. As the financial landscape evolves, ongoing oversight and ethical practices remain critical to ensuring that the benefits of OPM are maximized while minimizing the risks involved.

Other People's Money and How the Bankers Use It: An In-Depth Exploration

In the realm of finance, the phrase other people's money (OPM) is often thrown around as a fundamental principle that underpins the entire banking and investment ecosystem. It refers to the practice where financial institutions, investors, or entrepreneurs leverage funds that do not belong to them—whether borrowed from depositors, investors, or other sources—to generate wealth, facilitate growth, and maximize returns. Understanding other people's money and how bankers utilize it is crucial for grasping the mechanics of modern finance, the incentives that drive banking strategies, and the potential risks and rewards involved.

What Is "Other People's Money"?

Other people's money (OPM) is a concept rooted in the idea that individuals or entities can use funds that are not their own to create opportunities for profit or expansion. This approach enables borrowers to access large sums without needing to have equivalent capital on hand, thus fueling economic growth and business development.

Key Aspects of OPM

- Leverage: Using borrowed funds to amplify potential returns.
- Deposits: Money deposited by customers that banks lend out.
- Investors: Funds pooled from investors in the form of bonds, shares, or other securities.
- Debt Instruments: Loans, bonds, and other forms of borrowed capital that banks or borrowers use.

Why Is OPM So Pervasive?

The use of OPM is fundamental because it reduces the need for entrepreneurs and companies to have enormous amounts of capital upfront. It also allows banks and financial institutions to expand their balance sheets, earn interest, and generate profits through fees and other financial services.

How Do Bankers Use Other People's Money?

Bankers and financial institutions employ OPM in various ways, leveraging it to facilitate lending,

investment, and financial innovation. Their primary goal is to generate profit while managing risks associated with the use of external funds.

- Lending and Credit Creation

One of the most straightforward uses of other people's money is through lending. Banks accept deposits from customers—savings, checking accounts, or term deposits—and then lend a portion of these funds to individuals, businesses, or governments at higher interest rates.

How this works:

- Fractional Reserve Banking: Banks hold a fraction of deposits as reserves (to meet withdrawal demands) and lend out the rest.
- Interest Margin: The difference between the interest paid on deposits and the interest charged on loans forms the bank's primary profit.
- Money Multiplier Effect: When banks lend out depositors' money, the total money supply expands as loans are redeposited and re-lent throughout the banking system.

Implications:

- This process effectively creates new money in the economy.
- It enables economic growth by providing capital for consumers and businesses.
- However, it also introduces systemic risks if loans default or if there's a sudden withdrawal of deposits.

- Investment in Securities and Assets

Banks often use OPM to invest in various securities, including government bonds, corporate bonds, equities, or real estate. These investments generate income through interest, dividends, or capital appreciation.

Common practices include:

- Proprietary Trading: Using the bank's own funds to buy and sell securities for profit.
- Asset Management: Managing client funds to achieve investment objectives.
- Securitization: Pooling various loans (like mortgages) and selling them as securities to investors,

thereby recycling OPM into new lending opportunities.

- Leveraged Transactions and Financial Engineering

Banks and financial firms often employ leverage?borrowing additional funds?to amplify returns on investments or lending activities.

Examples:

- Leveraged Buyouts (LBOs): Using borrowed money to acquire companies, with the expectation that profits will exceed borrowing costs.
- Derivatives and Structured Products: Using complex financial instruments to hedge or speculate, often requiring significant leverage.

Risks involved:

- Excessive leverage can lead to significant losses if investments decline.
 - The 2008 financial crisis highlighted how over-leveraging with OPM can threaten entire financial systems.
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- Facilitating Business and Real Estate Development

Banks provide the essential capital for real estate projects, infrastructure, and corporate expansion by using other people's money to fund these large-scale endeavors.

Process:

- Lending to developers or corporations based on project viability.
- Using collateral such as property or assets to secure loans.
- Earning interest and fees during the construction or development period.

How Do Banks Manage Risks When Using OPM?

While leveraging other people's money offers significant profit opportunities, it also entails substantial risks. Proper risk management is vital to ensure stability and profitability.

Key Risk Management Strategies:

- Diversification: Spreading investments across asset classes, sectors, and geographies to mitigate exposure.
- Collateralization: Securing loans with assets to protect against default.
- Regulatory Capital Requirements: Governments require banks to hold a minimum amount of capital relative to their risk-weighted assets.
- Loan Underwriting Standards: Rigorous assessment of borrowers' creditworthiness.
- Stress Testing: Simulating adverse scenarios to evaluate resilience.

The Ethical and Economic Implications of Using OPM

The practice of leveraging other people's money raises important questions about ethics, stability, and the broader economy.

Ethical Considerations

- Transparency: Are banks and lenders clear about the risks involved?
- Responsibility: Do institutions prioritize safety over excessive profit?
- Speculation: Is there a tendency to pursue risky ventures that could destabilize the economy?

Economic Impact

- Growth Facilitation: OPM fuels entrepreneurship and infrastructure development.
- Financial Stability Risks: Excessive leverage and risky investments can lead to crises, as seen in the 2008 financial meltdown.
- Inequality: Large institutions with access to cheap OPM can dominate markets, potentially stifling competition.

Conclusion: The Power and Pitfalls of Other People's Money

Other people's money remains a cornerstone of modern finance, enabling banks and investors to fund innovation, growth, and development on a scale otherwise impossible with solely their own resources. When used responsibly, OPM can foster economic prosperity, provide returns for investors, and support societal advancement. However, the inherent risks—especially when leverage becomes excessive—highlight the importance of prudent management, regulation, and transparency.

Understanding how bankers use other people's money reveals the delicate balance between

leveraging opportunities and managing systemic risks. As the financial landscape continues to evolve, the principles surrounding OPM will remain central to debates about economic stability, financial ethics, and the future of banking.

Key Takeaways:

- OPM enables banks to lend, invest, and expand using funds that are not their own.
- The primary tool is fractional reserve banking, which creates money through lending.
- Leverage amplifies both potential gains and risks.
- Proper risk management and regulation are essential to prevent financial crises.
- Responsible use of OPM can promote economic growth, but reckless practices can lead to instability.

By understanding the mechanics behind other people's money and how bankers use it, stakeholders—be they consumers, investors, or policymakers—can better navigate the complex world of finance and contribute to a more stable, equitable economic system.

Question What does 'Other People's Money' (OPM) mean in banking and finance? OPM refers to funds that are borrowed or invested by external parties, such as depositors or investors, which banks or businesses use to finance their operations or investments. How do banks use other people's money to generate profits? Banks lend out deposited funds to borrowers at higher interest rates, earning the difference (spread) between lending and deposit rates, thereby generating profits using other people's money. What role does leverage play in the use of other people's money by banks? Leverage allows banks to maximize returns by using borrowed funds (other people's money) in addition to their own capital, but it also increases risk if loans default or markets decline. Are there risks associated with banks relying heavily on other people's money? Yes, heavy reliance on borrowed funds can lead to liquidity issues, insolvency, or financial crises if borrowers default or if there's a bank run, highlighting the importance of proper risk management. How do regulatory frameworks influence how banks use other people's money? Regulations like reserve requirements and capital adequacy ratios ensure banks maintain sufficient buffers, limiting excessive leverage and protecting depositors and the financial system. What is the impact of fractional reserve banking on the use of other people's money? Fractional reserve banking allows banks to lend out a portion of deposits (other people's money), effectively creating new money and expanding credit within the economy. How do investors and depositors influence how banks utilize their funds? Depositors and investors influence banking behavior through their confidence and the terms of their deposits, which can affect the bank's ability to lend and invest. In what ways do banks monetize other people's money beyond lending? Banks also use other people's money for investments in securities, derivatives, and other financial products to generate additional income streams. What ethical considerations are involved in the use of other people's money by banks? Banks have a responsibility to manage other people's money prudently, transparently, and ethically to avoid risky

practices that could lead to losses for depositors and destabilize the financial system. How does the concept of 'other people's money' relate to financial innovation and modern banking practices? Financial innovations like securitization and fintech platforms leverage other people's money to create new financial products and services, expanding access to capital but also introducing new risks and regulatory challenges.

Related keywords: private equity, leverage, financial leverage, banking strategies, debt financing, asset management, investor capital, credit markets, financial leverage ratios, risk management

People like us english edition

People like us english edition has become a popular phrase in contemporary culture, resonating with audiences worldwide who seek stories, shows, and narratives that reflect their own experiences, values, and identities. This phrase often encapsulates themes of belonging, community, and shared understanding, making it a powerful title or concept for books, TV series, movies, and social movements. In this article, we explore the significance of 'people like us english edition,' its origins, cultural impact, and why it continues to resonate with diverse audiences across the globe.

Understanding the Concept of 'People Like Us' in English Culture

The Origin of the Phrase

The phrase 'people like us' has roots in colloquial English, often used to refer to individuals who share similar backgrounds, values, or experiences. Its usage can be traced back to social conversations emphasizing commonality and solidarity, especially among marginalized or underrepresented groups. Over time, the phrase gained popularity through media, literature, and political discourse, becoming a way to foster a sense of community.

Its Cultural Significance

In modern contexts, 'people like us' embodies the desire for inclusion and understanding. It promotes the idea that shared experiences can bridge gaps in race, class, gender, or sexuality. The phrase also hints at a collective identity that challenges societal divisions, fostering empathy and mutual support.

The Impact of 'People Like Us' in Media and Entertainment

TV Series and Films

One of the most notable representations of 'people like us' in media is the 2016 American drama film titled *People Like Us*, starring Chris Pine and Elizabeth Banks. The story revolves around a man reconnecting with his estranged family after his father's death, exploring themes of family secrets, reconciliation, and understanding.

In television, shows that focus on everyday life, struggles, and triumphs of ordinary people often carry the spirit of 'people like us.' Examples include:

- **Brooklyn Nine-Nine**: Celebrates diverse, relatable characters working in law enforcement, emphasizing community and friendship.
- **Shameless**: Chronicles the chaotic but heartfelt lives of a working-class family navigating economic hardships.

Literature and Books

Books that focus on authentic, relatable stories often appeal to 'people like us' audiences. These narratives foster empathy and understanding by depicting everyday struggles and joys. Examples include:

- *The Glass Castle* by Jeannette Walls: An autobiographical tale of resilience and family bonds.
- *Little Fires Everywhere* by Celeste Ng: Explores complex social dynamics and personal identities in a suburban community.

Music and Cultural Movements

Music genres like folk, indie, and country have historically embodied the 'people like us' ethos, emphasizing storytelling and authenticity. Artists such as Bob Dylan, Bruce Springsteen, and modern singer-songwriters create music that resonates with everyday experiences.

Cultural movements advocating for social justice, equality, and community empowerment also draw strength from this concept. They emphasize that collective voices of ordinary people can lead to meaningful change.

The Significance of 'People Like Us' in the Modern Era

Fostering Inclusivity and Representation

In an increasingly globalized world, the phrase "people like us" encourages inclusivity by highlighting shared human experiences beyond superficial differences. Media and entertainment that embrace this perspective promote diverse representation, helping marginalized groups see themselves reflected on screen and in literature.

Building Community and Connection

Whether through social media, local initiatives, or global movements, the idea of "people like us" underscores the importance of community. It reminds us that our struggles, hopes, and dreams are often universal, fostering connections across different backgrounds.

Addressing Social and Economic Inequities

The phrase also has political implications, often used to rally support for policies aimed at reducing inequality. It emphasizes that societal progress depends on recognizing the common humanity of all people, especially those who are underserved or oppressed.

Why "People Like Us" Continues to Resonate in English Edition

Authenticity and Relatability

In a media landscape saturated with polished, often unattainable images, stories that reflect "people like us" stand out because of their authenticity. Audiences crave genuine narratives that mirror their own lives, creating a sense of comfort and validation.

Universal Themes

Themes such as love, hardship, hope, and resilience are central to "people like us" stories. Their universality makes them accessible and meaningful across different cultures and societies.

Empowerment and Identity

The phrase empowers individuals by affirming their experiences and identities. It encourages people to embrace their uniqueness while recognizing their place within a broader community.

How to Incorporate "People Like Us" in Your Content Strategy for SEO

Keyword Optimization

To leverage the popularity of "people like us english edition," consider integrating relevant

keywords into your content:

- People like us
- Relatable stories
- Inclusive media
- Authentic storytelling
- Community narratives

Content Ideas

Develop content that appeals to audiences seeking relatable and authentic stories:

- Profiles of everyday heroes and community members
- Stories of overcoming adversity
- Interviews with creators producing 'people like us' content
- Guides on creating inclusive narratives in media

Engagement Strategies

Encourage audience participation through:

- Sharing personal stories on social media
- Creating community forums or groups
- Hosting webinars or podcasts featuring relatable topics

Conclusion

'People like us' English edition encapsulates a universal desire for connection, understanding, and representation. From media and literature to social movements, this concept emphasizes that shared experiences foster empathy and community. As society continues to evolve, embracing the 'people like us' ethos can help bridge divides, promote inclusivity, and celebrate the richness of everyday human stories. For content creators, marketers, and communities alike, understanding and leveraging this phrase's power can lead to more authentic engagement and meaningful connections with audiences worldwide.

People Like Us English Edition: Exploring the Cultural and Linguistic Significance of a Global Phrase

Introduction

People like us English edition has emerged as a phrase that resonates across cultures, social groups, and media landscapes. It encapsulates themes of identity, belonging, and shared experiences, often serving as a rallying cry for communities seeking recognition and connection. In this article, we delve into the origins, cultural implications, and modern usage of this captivating phrase, examining how it has evolved from colloquial expressions to a symbol of collective identity in a globalized world.

The Origins of "People Like Us"

Historical Roots and Early Usage

The phrase "people like us" is not a recent innovation. Its roots can be traced back to various contexts where groups sought to distinguish themselves from others. Historically, such expressions appeared in social movements, political rhetoric, and literature to emphasize shared traits or experiences.

- Literary Origins: The phrase appeared in early 20th-century literature, often used to evoke solidarity among characters or communities facing common struggles.
- Political Contexts: During social upheavals, leaders would invoke "people like us" to foster unity among marginalized or oppressed groups.
- Everyday Speech: Over time, it seeped into colloquial language, becoming a familiar way for individuals to express camaraderie with similar backgrounds or lifestyles.

Evolution into Popular Culture

With the rise of mass media, "people like us" gained popularity as a relatable, inclusive phrase. Films, music, and television shows began to adopt the terminology, often to create a sense of authenticity or to rally audiences around shared values.

"People Like Us" in Modern Media and Society

The Phrase in Film and Television

One of the most prominent instances of "people like us" in popular culture is the 2012 film titled "People Like Us," directed by Alex Kurtzman. The film explores themes of family secrets, identity, and reconciliation, with the title emphasizing the universal experiences of its characters.

- Themes Explored:
- Family bonds and secrets

- Personal identity and self-discovery
- Social class and economic disparities

Beyond the film, television series and documentaries frequently utilize the phrase to highlight marginalized communities or to promote messages of inclusivity.

Music and Lyrics

Musicians have also harnessed "people like us" to foster connection and convey shared struggles:

- Song Titles and Lyrics: Several songs include the phrase to express unity among listeners or fans, emphasizing that they are not alone in their experiences.
- Genres: From pop to indie and hip-hop, "people like us" resonates across musical genres as a symbol of collective resilience.

Social Media and Internet Culture

In the digital age, "people like us" has become a hashtag and meme to rally online communities. Platforms like Twitter, TikTok, and Reddit see users sharing stories, memes, and posts under banners like PeopleLikeUs to foster solidarity.

- Online Communities: Support groups, hobbyist networks, and advocacy pages often use the phrase to underscore commonalities.
- Memetic Usage: Variants and memes have emerged, such as "people like us do things like this," humorously highlighting shared behaviors or attitudes.

Cultural and Sociological Significance

Identity and Belonging

At its core, "people like us" encapsulates the human desire for connection. It fosters a sense of belonging, providing comfort in the acknowledgment of shared traits, experiences, or values.

- In-group vs. Out-group Dynamics: The phrase often delineates boundaries, affirming who is part of the community versus outsiders.
- Bridging Divides: Conversely, it can be used to bridge gaps, emphasizing commonalities across diverse backgrounds.

The Role in Social Movements

Many social movements leverage the phrase to build solidarity:

- LGBTQ+ Communities: "People like us" is used to affirm identity and challenge societal norms.
- Economic Class Movements: Workers and marginalized groups adopt the phrase to unite against systemic inequalities.
- Cultural Revivals: Minority groups utilize it to preserve language, traditions, and identity.

Commercial and Marketing Uses

Brands and marketing campaigns have adopted "people like us" to appeal to target demographics, emphasizing authenticity and relatability.

- Authentic Branding: Using the phrase to show alignment with everyday consumers.
- Inclusive Campaigns: Demonstrating diversity and shared values to foster brand loyalty.

The Digital Age and Globalization

The Phrase in a Global Context

While "people like us" originated in specific cultural milieus, globalization has transformed its reach. The phrase now appears in multiple languages and contexts, fostering cross-cultural understanding.

- Localization and Translation: The phrase has equivalents in many languages, often retaining its core message of shared identity.
- Global Movements: International campaigns use the phrase to emphasize unity across borders, such as climate change activism or human rights advocacy.

Challenges and Criticisms

Despite its positive connotations, "people like us" can sometimes reinforce exclusivity or stereotypes.

- Potential for Elitism: The phrase may inadvertently create in-groups that exclude others.
- Cultural Appropriation: Misuse by outsiders can dilute its significance or offend communities it aims to unite.

The Future of "People Like Us"

Trends and Predictions

As society continues to evolve, so will the usage of "people like us."

- Increased Emphasis on Intersectionality: Future iterations may focus on overlapping identities?race, gender, class, and more.
- Digital Activism: Online movements will likely sustain and transform the phrase into new formats and platforms.
- Commercialization: Expect continued branding uses, balanced with efforts to promote genuine inclusivity.

The Power of Shared Identity in a Fragmented World

In an era marked by polarization and division, "people like us" serves as a rallying cry for empathy and connection. Whether in social movements, entertainment, or digital communities, the phrase underscores the universal human need to find kinship in shared experiences.

Conclusion

People like us english edition exemplifies the enduring human pursuit of connection and belonging. From its historical roots in literature and social movements to its contemporary prominence in media, music, and online communities, the phrase encapsulates a universal message: that despite our differences, there are common threads that unite us all. As society navigates the complexities of identity, diversity, and globalization, "people like us" remains a powerful reminder of our shared humanity and the importance of community in shaping our collective future.

QuestionAnswer What is the main theme of 'People Like Us' English edition? 'People Like Us' explores themes of identity, community, and the human connections that bind us despite differences. Who are the authors of 'People Like Us' English edition? The book is written by a diverse group of authors, each sharing personal stories that highlight commonalities across different backgrounds. Is 'People Like Us' suitable for all age groups? The book is primarily aimed at young adults and adults, offering mature themes and reflections on social issues. Where can I purchase the English edition of 'People Like Us'? You can find 'People Like Us' English edition on major online retailers like Amazon, Barnes & Noble, and in select bookstores worldwide. Has 'People Like Us' received any awards or recognitions? Yes, the book has been recognized for its impactful storytelling and was awarded the [relevant award], highlighting its significance in contemporary literature. Are there any adaptations of 'People Like Us' available? As of now, there are no official film or television adaptations, but the book has inspired several community discussions and reading

groups. What age group is 'People Like Us' most relevant for? The book is particularly relevant for teenagers and young adults who are exploring themes of social identity and acceptance. How does 'People Like Us' contribute to conversations about diversity? 'People Like Us' provides personal narratives that foster empathy and understanding, making it a valuable resource in promoting diversity and inclusion.

Related keywords: people like us, english edition, novel, romance, contemporary fiction, LGBTQ, coming of age, friendship, family, identity

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