

WHAT  
THEY  
DON'T  
TEACH  
in  
Educational  
Institutions.

*Capt. Ravi Mahajan (Retd.)*

## **'What They Don't Teach in Educational Institutions'**

**Dear Reader,**

You are not one, but one of the 1.2 billion of us, **proud Indians**. Being part of our **educated elite**, you have **additional duties and responsibilities** towards your **family, children, society, country and fellow country-men**. This book is for those, who have **burning desire to improve** and in turn, want to **make a difference and make themselves count**, for those who **will not accept the status quo and are prepared to challenge it**.

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# **Why are We....?**

*Why our country, with a Rich Heritage of more than 5000 years, is still a POOR THIRD WORLD Country? Why are We, in International Surveys, almost at the bottom in most Good Parameters and at the top in most Bad Parameters?*

*On the other hand, countries like New Zealand, Canada, Australia, Middle & Far-East, which were insignificant till about 100 years ago, today are Developed and Rich.*

***The difference between the Poor & Rich Nations, does not depend on the available Natural Resources.  
It depends solely on HUMAN RESOURCES.***

*JAPAN, only country in the world against whose populations, Atom Bombs have been used, has limited territory, 80% mountainous, unsuitable for agriculture & quake-prone, but is world's SECOND BEST ECONOMY. The Country is like a huge floating factory, importing raw materials from all over the world and exporting manufactured products.*

*Or SWITZERLAND! a small territory, which does not grow cocoa or rear animals on large scale, but produces the Best Chocolates & Milk Products.  
It's a small country, having Safest & Strongest Banks, attracting wealth from all over the world.*

*Business Executives from Rich Countries and their counterparts from India, show no significant INTELECTUAL, ABILITY or CAPABILITY Difference.*

*The Racial or Color factors also do not evince any difference. Migrants, lazy & unproductive in their Own Country, become highly Productive & Efficient in First World, Middle or Far-East Countries.*

## ***WHAT & WHY IS THE DIFFERENCE, THEN?***

*The DIFFERENCE is in the Basic Attitude, Discipline & Sense of Responsibility of the People, ingrained & molded by Value-based Societies, Modern Education & WORK CULTURE.*

*When we analyze, why some Countries have performed so well in almost all parameters, while others like INDIA, have performed abysmally poor and have under-achieved in almost everything except CORRUPTION and INCOMPETENCE,*

*we find that adherence to the Following **TEN BASIC PRINCIPLES** by Vast majority of the people in those countries, has made **ALL THE DIFFERENCE**:*

**1. In-built ETHICAL Behavior & high sense of FAIRPLAY in general.**

*2. High Sense of RESPONSIBILITY & INTEGRITY.*

**3. Respect for LAW & REGULATIONS.**

*4. High Sense of DISCIPLINE & CHARACTER.*

**5. Meticulous & Productivity Oriented WORK CULTURE.**

*6. civic sense and Common courtesy towards fellow citizens.*

**7. PUNCTUALITY and AFFECTIVE TIME MANAGEMENT.**

*8. Cultivating and Nurturing THINKING MINDS Not APING MINDS from Childhood.*

**9. COLLECTIVE BENEFITS are not sacrificed for INDIVIDUAL BENEFITS.**

**10. EXAMPLARY TEAMWORK.**

*In Rich First World Countries, VAST MAJORITY follow above TEN BASIC PRINCIPLES, while in Poor THIRD WORLD Countries like INDIA, most people don't follow these Basic Principles.*

*We are a Poor THIRD WORLD Country because we lack ATTITUDE, will to follow above Basic Principles in ourselves, nor do we instill them in our Children.*

*If we start from TODAY and instill above TEN BASIC PRINCIPLES in Ourselves and in our Children in Our Homes, INDIA, in which Our Children will live, will be a FIRST WORLD COUNTRY.*

*Make a DIFFERENCE and GIFT a BETTER INDIA to your CHILDREN.*

*DO IT FOR THE SAKE OF YOUR CHILDREN.*

*Take a pledge NOW, Evaluate & Start Practicing the Core Values preached in this book.*

**Everything begins with a thought:** Though everything, they say, is pre-destined, it begins with a thought. But destinies are made only from those thoughts, which get converted into action. Once moment is past, all thoughts and actions become, but a memory. Our life, thus, is a *colossal memory tape*, since we are enlarging that memory tape every moment by adding to that, what is happening now. Even, as you read this sentence, everything read earlier in this very paragraph, has been added to that memory tape.

**The seed:** Whenever I sit back or in the night, after I had gone to bed but before sleep takes over, that memory tape is played over and over. *What I see happening around, makes me restless and uneasy.* The way things are going on in our country, do not inspire much confidence. Our under-achievement in almost every parameter, as a nation, for example! Most disturbing factor is the *decline of moral values in our society*. High value corruption in high places or hardened criminals entering politics in droves! People have become so much used to these two vital issues, these have become non-issues. Law seems to exist only for the law-abiding. Leaders, who are more of rulers not leaders, come and go! There is no accountability. In the name of democracy, it has become a free for all. Everyone who can, get away with anything he does.

How, we have come to this pass, is immaterial. Main question is, why it is so and what can I do? Then, the usual thoughts, mind wanting easier way out by putting up lame excuses! After all, things, the way they are, are not my creation. Everyone is responsible. It is such a big matter, why should I only, break my head over it. This is what my thinking mind says but heart does not understand this rubbish. It wants me to do something, whatever I can. Every thinking moment, my heart is after me that I do whatever I can. It wants me to act without bothering about the results. It keeps pestering me with constant play of memory tape continuing unabated.

**The seed sprouts:** Human mind is like a magnet and generator of negativity. Negativity is normal and natural recourse of human mind, but for positivity, one has to make earnest effort. It comes the hard way. Above thoughts were natural but negative, I knew. I definitely, could not take recourse in those. I had to get rid of them. So, one glorious night, I got over those negative thoughts, expelled them from my mind. *I embraced positivity.*

**Ultimately, it is the action what matters:** Whatever is happening now, is the result of earlier actions. How we act now, will happen into something, sometime later. If we keep taking the same type of action, results will also be the same. If we want something different, different action will have to be taken, which is what change is. Change will come only with changed action pattern. Change in our traditional mindset, is the need of the hour. We simply cannot only hope. If we keep only hoping without changed mindset or action, we shall keep hoping and things will continue to slide as has been happening.

It is our country. After us, our children, then our grandchildren will live here. If we do not act now and remain complacent and let the slide continue, hoping someone will improve things for us, we are only giving 'hope' as parting gift to our coming generations. *Quality of their life will depend upon what core values and morals we instill in them. These can be instilled by personal example, what they see in you.* So, it's not the thoughts or words but how we act now, will make our destiny and that of our children and grandchildren.

**Are you happy with what you see happening in our country?** Barring occasionally, is it not a disappointing experience to watch TV news, newspaper front pages or news magazines. *Country seem to be marred in massive corruption, demonic greed & despotic hunger for power, mis-governance and policy paralysis, Nepotism, dynasties being thrust on hapless citizens, criminalization of politics, daily rape stories & crimes against women on the increase, monumental disparities of incomes, abundance of malnourished poor people & children, discord between religious-groups, caste clashes, region bias, farmers committing suicides in thousands, just to mention few.*

**Slowly and gradually, all political and executive powers have gone into the hands of incompetent and corrupt.** It all started with one dynasty. Now dynastic rule and nepotism is rampant. It is quite natural that incompetent and corrupt decision makers, have pushed competence and merit on the back seat. All political parties who have ruled us, have failed those who have voted them to power. *Don't you feel outraged or having been let down by the system, created by political parties?*

This book '**What they don't teach in Educational Institutions**', is not about politics, neither about blaming, criticizing, grumbling, cribbing about what is and has been happening in our country, which has made us the laughing stock of the whole world. I am sure God will take care of all those who are responsible for the mess, since curses of all the starving children, suicidal farmers and vast majority of people, who have remained poor even after almost seventy years after our independence from the foreign rulers, whom we might have called despotic, but our own rulers have not been any better. Curses of the hapless and helpless, cannot go in vain. Those in power who have brought our country to this pass, cannot escape responsibility of their actions. We keep talking about accountability. It will be there for them without fail but that is not the subject matter of this book.

We have had change of governments, bureaucrats taking over & handing over, different ruling parties and politicians have also changed many times over. At the time of election, all sorts of promises are made to be broken, politicians come and go but nothing has changed for vast majority of our people. They remain poor, underprivileged, deprived. Irony is that on one side, we have minority or few people in our vast population, living a privileged life of abundance, pretention and ostentation, spending lacs on B'day celebrations or crores on

marriages, while on the other extreme, we have vast sections going hungry, beggars, underfed, malnourished, living a wretched life of depravity & hunger.

**'What they don't teach in Educational Institutions'** provides you an opportunity to learn from the guidance, motivation and encouragement provided in the book. Though book gives you first-hand knowledge about various aspects of life, it is my suggestion that readers must think for themselves before adopting, instilling or propagating what book suggests. Accept whatever you think will do you good or be suitable for you. Each one of us is different. You may modify it to your liking or suitability. Ignore repetitions, bad English or any un-intended imperfections in the book and concentrate on the positives only. Through this book, I pass on to you, gist of what I have learnt in last fifty years or so.

How can you find happiness, satisfaction, vibrancy and most of all, peace in life? How to get over your fears and worries by being a positive person, subdue your ego and arrogance, rid yourself of anger and transform into a pleasing and magnetic personality. You will find workable suggestion on these and many more things in life from this small book. Whatever academic or professional qualification you might have, this book touches your outer and inner self and provides workable options to self-improve and self-empower yourself and all those around you, family, friends, associates, everyone.

Since corruption is the most common catchy headline in the media these days, greed for money being the root cause, book also gives you the correct and measured perspective of money and wealth. In other words, this book helps you attain maturity beyond your years. Book helps and guides you to reach your true potential and enhance it beyond limit. Trying to cover maximum in the limited space, but leaving lot for you to think, elaborate and analyze with your spouse, family members, like-minded friends and associate who can all be guided, inspired and motivated. This book is meant to help you respond to life gracefully, usher in an era of joy, vibrancy and purpose, which is missing from most people's lives these days, in spite of abundance in material acquisitions and comfort provided by the technology. Book will also work as an antidote to misplaced fears and worries which naturally come to most of us because of our ignorance.

This book is my way of paying back and expressing gratitude to society and country, from which I have received so much. **Book bears no 'copyright' and can be published, distributed or translated in part or full by anyone to help our budding youngsters, anyone for that matter.** It is not a final word but sharing my knowledge from experience of more than five decades. My aim is to make you have a good look at life through *all round knowledge and wisdom*, both of which are assimilated best when shared with those we love and care. I love you and glad to find this book in your hands to spread the message of goodwill and hope.

**How can we bring the required change in our society?** What can we do individually, without taking recourse to violence, pointing fingers and adopting one mode which has become a way of life with us, *blame-mode*, blaming and cursing everyone for the mess except ourselves. ***Unless vast majority of our people change individually, collective change in our society will remain a wishful thinking and a distant dream,*** because as of now, we have ever ready, fresh set of corrupt, greedy, sycophants or power-hungry, to replace earlier set of corrupt, greedy, sycophants and power-hungry. As long as we have uninterrupted supply of such rotten and unworthy people, produced by the prevailing system or culture, hope will elude us. This is what has been, is and will keep happening.

*Thus, even after hundred years from now, in 2113, things will be the same. In such a case, even if we do acquire the desired prosperity levels, in a society without values, ethics, morals, discipline and character, in vast majority of our people, prosperity will have no meaning. We cannot live solely on materialism, which is unabashedly propagated these days. Without these virtues in people, we can never reach where we all aspire to be, in the company of the first world, be a value-based caring society.*

**'Nothing will change, unless WE CHANGE':** Individual change in our attitude, outlook and mindset, is the essence of this book. Progress in any field is impossible without change. But desired change will never come if we keep 'I will see' attitude. Time to change is NOW. Every time you open this book, *read first four pages carefully. Instill in yourself what is written on page 3, adopt them as life principles, guidelines to become a person of substance, a balanced person and see yourself as ethical fair-minded person with a high sense of purpose, responsibility and integrity spreading the message of goodwill and hope.* Do not flow with the flow. Think differently which will make you do things differently. Spread the message of goodwill and hope starting with your family, friends, associates, or whosoever you can reach. This will add more spice, enthusiasm and optimism in your life.

We have to do this for our children and grandchildren. No one can do it for us. Because of years of bad influences, initially we might find it difficult. *But we have to be patient and persistent with our efforts.* If we must ape, let us ape western values, not filth which we have been doing since our independence. Let's ape Japanese for the calm, dignity, discipline and character, sense of sacrifice and duty, responsible coverage by media during the last tsunami and Fuchushima tragedy. Let us learn from that nine year old Japanese boy (mentioned on page 47 of my earlier book, **'YES TOGETHER WE CAN'**) who, in spite of himself being hungry for two days, his house destroyed, parents and sister killed in Tsunami, gives the food packet offered to him by the reporter, to the persons distributing the food, saying *'whatever food is there, is to be shared'*. Nations and societies are built by that kind of ethics, discipline, sense of responsibility, fair-

play and character displayed by the citizens, the people. Howsoever trying the circumstances, remain steadfast in these virtues and absorb them as national character, where collective interests are held at much higher esteem than individual interests.

Once you take this initially hard but satisfying road and inspire others also to do the same, slowly and gradually, you will start observing in yourself, the difference, the elevation, earlier unrealized grace and dignity. Soon, you will have the feel of a different person, an empowered and evolved one at that. Though it was not what you did it for, but the respect for you will be seen by you in everyone's eyes, who comes in contact with you. This respect comes from their heart, not from their mind. From now on, you will not settle for anything less. You will exhibit a high sense of responsibility and integrity and expect the same from others.

**Who am I?:** I am an Ex-Army officer, who have had the privilege of being part of Indian Army way back in 1963-'68, as an officer in corps of Signals. I did my basic army training in Officers Training School, Madras, now called Officers Training Academy, Chennai. I served in a signal regiment in Ferozepur, Punjab, finding an opportunity and privilege of taking part in 1965 war with Pakistan. Then, I served in a signal unit in peacetime Kargil, Ladakh, wherein getting the rare opportunity of seeing interior Himalayas and serving in extreme cold climates in places like Kargil, Leh, Dras, Khardungla pass, Darbukh, Chushul and Pangong lake to mention few, in temperatures ranging from -10 to -25 deg. Centigrade in winters.

My destiny, made me serve the Indian Army for about five years. I have ever been thankful to God for the unique privilege and opportunity. Memories of those physically hard but mentally satisfying times, have left a permanent mark in my personality. But for my Army tenure, you would not have been reading this book. In those five years, as twenty year old, I learnt some basic important lessons on life, which one can learn only in army, such as '*Always remember those who gave their today for our tomorrow*', '*change what you can, ACCEPT what you cannot*', '*be graceful in adversity, magnanimous in victory*'. Apart from above, five years in army taught me great lessons in *Patience, Humility, Emotional control, Positive attitude, meeting Adversities and Challenges with Confidence, Enthusiasm, Leadership & Responsibility, Learning from Failures & not to Grumble, Criticize or Blame and how to live a life of Discipline, Dignity and Grace*. Most of all, it was, '**how to live life?**'. I am proud of the fact that I was, once, a part of this great organization.

**How to make difference & make us count:** During our lifetime, we get so much from society, nature and our creator. We can never adequately thank them for the countless bounties, material abundance, resources, security, our families, meaningful relationships and friends, which we have and enjoy. By writing this book, motivating & inspiring our youngsters, passing on my experiences and whatever

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wisdom I have, to everyone who has burning desire to improve the way he lives, the way he thinks, and in turn, make a difference not only to his life, but also to his family and friends, and to all those around us, our ailing society, our country, our people.

Now, I have crossed a big time mark, seventy years and adore my two granddaughters, *Ragini*, 10 years and *Naina*, 4 years. Ten years from now, I may or may not be there. Twenty years, highly unlikely, if I will be there. But millions of our young people will be in their prime at that time, along with *Ragini* and *Naina*. *This book is written for them all, so that they do not have to live in a poor third world India. They would be proud citizens of India, not only rich and prosperous but also an India, which is VALUE-BASED, JUST & CARING SOCIETY.*

**Our Education System, School & College:** As we got our independence in 1947, everything came to the inexperienced hands of our leaders. We had leaders of great caliber but good enough for leading 'peaceful' agitations, satyagraha and instigating general disobedience against the rule of prevailing law, because that is what was required till then. ***Independence made all agitation leaders, our rulers.*** Unfortunately, destinies of Indian masses were linked to their actions and policies. System we chose is continuing till date and likely to continue in future too.

Leaders who became the rulers through election process, soon lost their way. Sense of service for the masses, who looked to them for unshackling them from the poverty and improving their lot, soon evaporated with the lure of power, status and money. For our leaders and their cohorts, it was not possible to resist the temptation of the power and easy money, which could be made with power in hand.

Abraham Lincoln summed it up very eloquently when he said "*Nearly all men can stand adversity, but if you want to test a man's character, give him power*". To be objective, I shall say that our leaders of that time knew the value of education, how it has improved the lives in western countries? Number of new institutions were opened and new courses started. But everyone looked towards 'EDUCATION' side, none towards 'WISDOM' side. We aped the western model where society in general, looks after the 'WISDOM' aspect of a person.

Since no attention was ever paid in our system to building of character or instilling discipline and character at any stage in our education system or society in general, we see the result of that negligence and it's cumulative effect in today's corrupt society. Late Rajiv Gandhi himself once admitted that only 15% of government money ever reaches those for whom it is meant. Government money is mostly swindled in different manners by various people at different levels. I would like to provide WISDOM to the readers in this book. How we can we live a life of Discipline, good character, self-control, honesty, time management & be positive. How can we bring much needed grace and dignity in our lives by helping each other to come up, by cooperation and various other methods of daily routine.

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**First be wise than educated. Difference between EDUCATION and WISDOM:** Person takes up career in his chosen field, in which he wants to specialize. Through this chosen career, person makes money, which is needed to support and sustain him and his family. We will call this learning in school, college or professional institute, as the 'EDUCATION'. His qualification and learning, acquiring knowledge and information, and their levels, will, by and large, matter a great deal in his earning capacity throughout his life.

Hence, the 'EDUCATION' plays a big role in one's life, whatever he does, job, business, profession or house maker. 'EDUCATION' gives the person an identity, source of earning, career and status. Our 'EDUCATION', which is conscious learning, mostly takes care of our outer physical needs, wealth, status, lifestyle, comforts, mostly materialistic. Knowledge and learning forms the nucleus in any education system. *But, there is another very important aspect in learning, which is both conscious and subconscious, WISDOM.*

*Wisdom coupled with various life-skills, one must master consciously and subconsciously, as one grows. These may include being courteous, respectful, modest, displaying civic sense, being a person of humility, tolerant of others, a team-person, unassuming, remaining calm and cool in adversity, patient type, helping-sharing-giving type, polite, kind & compassionate, exhibiting emotional control, are some of the qualities, which are pleasing to everyone, put people exhibiting them on a higher pedestal. These are the qualities which make a difference.*

Such a person is person of 'WISDOM'. He shall respond to any situation, howsoever tricky, difficult and unwelcome, with dignity and grace. Through 'WISDOM', he spreads goodness and makes our lives and others' lives, who are connected with him, more meaningful, blissful, satisfying and contented. 'WISDOM', is a word with wide connotation. For our reference, 'WISDOM' also includes *common sense, wise judgment, consideration for others, mature & balanced outlook, listening more than speaking, never trying to dominate the talk or discussion.* Person of WISDOM creates and spreads goodwill & feel-good factor all around. Where ever he goes, he is welcomed by heart and he brightens the atmosphere with his presence.

**"First duty of a university is to Teach Wisdom":** So said Winston Churchill, Second World War time prime minister of England, who led the country during one of the darkest time in world history.

'Education', the way it is imparted presently in our educational institutions, does not make the child any wise or a person of 'Wisdom' who is emotionally empowered or spiritually strong, which are all the inner qualities, we must develop or acquire, with age. 'Wisdom' is like the presence of steel and cement in the foundation and structure of a huge multi-storey building. You might use tons of glass and other materials to beautify the building from outside, unless you have used the right quantity of cement and steel, building will not stand. Sooner or later, it will collapse. 'Wisdom' is like deep roots of a tree, deeper

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the roots, healthier the tree. 'Wisdom' makes our lives truly graceful, purposeful and dignified.

Unfortunately, 'wisdom' which is of vital importance to meet life's challenges, instills peace and tranquility in our lives which we all seek, creates joy and happiness within us, helps us maintain meaningful relationships, is not even mentioned in any educational institution or household. No wonder, our society is in such a deplorable state, having been engulfed by mass-scale corruption, violence, acrimony and hate. Present day media is full of stories and events, how low our society can go. *How one human being or a set of human beings, can be so cruel to their fellow beings, created by the same creator? How can you snatch the bread out of a person's mouth and deposit the value in the vaults of Swiss banks? How can a person, be it a politician, businessman or bureaucrat be so corrupt, as to siphon away millions which could have done good for the hungry or underprivileged in our country? How can they snatch away bread from a hungry person, live in palatial houses and embrace such pretentious and phony lifestyle?*

Through 'wisdom', we can empower and strengthen our inner being. When you are prepared, you face the problems and adversities better, physically, emotionally, as well as psychologically. All the factors which contribute to positivity, also contribute to 'wisdom'. 'Wisdom' is a mix of life's experiences, engraved value-system, ethics and morals, courage of conviction, creating and spreading goodness, altruism, faith and hope, maintaining and nurturing true and meaningful relationships, generating peace of mind, solace and tranquility for yourself and others. Whatever prosperity levels or status one reaches, have no meaning, unless coupled with 'wisdom'. Prosperity with 'wisdom', is relished and is enjoyable while prosperity coupled with greed, ego, discontentment or arrogance is always mixed with feelings of having failed, dissatisfaction and un-fulfillment.

**My purpose and objective:** To instill 'WISDOM' as described above, amongst the readers through this book. To give a different perspective through changed thinking for collective good. I am convinced that most of our people are honest but we are ruled by generally dishonest minority, which finds space in media, coloring the whole society as dishonest. No doubt, things are bad but if all of us improve ourselves and those who are in touch with us, whole society will be different. I have *no doubt that only we can do it for us, not anyone else.*

See, '**Reader's Digest**' October 2013 issue. In a world-wide survey done by the magazine to judge people's **honesty quotient** in sixteen cities around the world, namely Helsinki, Budapest, New York, Moscow, Amsterdam, Berlin, Ljubljana, London, Warsaw, Bucharest, Rio de Janeiro, Zurich, Prague, Madrid, **Mumbai came second.** Unfortunately, this was totally ignored by our entire media. And mind you, Mumbai found second place over most of the cities, which are

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much richer. I am sure, even most Mumbaikars would be ignorant about it.

**India's ancient culture:** Unlike most other countries, our country has a cultural and spiritual heritage of more than five thousand years. Our Vedas, Geeta and many more scriptures, were written between three and five thousand years back. What most of the modern writers are writing about developing life-skills through self-improvement, self-development and self-empowerment now, poets like Kabirdas, Rahim, Guru Nanak, Tulsidas studied the life intimately and wrote mostly through poems, about five hundred years ago. Gautam Buddha lived more than 2500 years ago and gave us unparalleled wisdom.

In no other culture around the world, so much about life, how it must be lived, is written. Our cultural heritage is full of wisdom. Why Indians are more successful outside the country and are respected and accepted everywhere, where ever they have gone? Reason is simple, apart from hard working, they are tolerant by nature. Local and other people find it easy to get along with them. Tolerance is but an integral part of wisdom. Intolerance is what we see here in our country in great abundance, causing so much of turmoil, hatred, animosity and acrimony within our society. Apart from that, Indians are fast learner and disciplined under a system.

**Myths about Western Culture:** Both good and bad are hidden or obvious in everything we see around us. So is true of western culture. Often, we come across opinions blaming western culture for many of our society's ills, which is not justified when we analyze things objectively. We emulate their filth, import their 'provocative' dresses, so-called nudity and music, fast foods, aerated drinks, Valentine day etc. All these may be o.k. for them since these are their way, their culture but as for us, we only ape their filth.

There are so many good things, which we need to emulate from them, which we don't. We never even think of *instilling their punctuality, devotion and sense of duty, discipline & character, respect for law & justice, sense of responsibility & fair-play, organizational and marketing skills, astute work culture & thoroughness, dedication & commitment to schedules, road discipline, honesty, hygiene and sense of order and cleanliness, childcare, collective & team spirit, cooperation, their caste-less society, dignity of labor and respect & equality for women-hood and display of patience & maturity in almost every walk of life, reaching for excellence in their products* etc. Look at Japanese, how much courtesy they shower on each other.

We have never shown any inclination and eagerness to adopt these. They have reached their present level of prosperity by slugging through centuries of labor. For example, **jean** represents the hard labor they have put-in to build their nations and bring them to the present levels of prosperity, in spite of wars and innumerable natural calamities. In our country, *jean* mostly, represents fashion and convenience. We even fake them by fading the jeans artificially and

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would pay thousands for buying a torn jean, while their jeans were faded and torn by hard labor and sweat. Only way to achieve their level of prosperity is by adopting their culture as written on page 3 of this book. Unless we do that, we should not expect change in our society, which is badly needed.

**Create Gurukuls at home:** In earlier times, in India, there were gurukuls (English translation can be 'guru-homes') where children would be sent as soon as they were old enough to look after themselves. Gurukuls used to be their source of learning of various life-skills at an impressionable age. In Gurukul, Guru will teach them our way of life, learning of scriptures and Dharma, fighting, battle tactics, politics etc. Everything, they might face when they grow up. They went to the gurukuls as children but came out as men, to build and create communities.

*Four to fourteen* years are the most impressionable age in any individual's life. Whatever a person learns in this age, he retains and becomes that personality, as a grown up person. He is in school at this age for basic education and learning. But, child is in school only for few hours daily where teachers are hard pressed for time, performance and results. They have to complete the elaborate syllabus with children of mixed intelligence quotients. They have no time or inclination to go beyond the school curriculum or syllabus. Their performance also depends upon the exam results. So to expect a child to learn anything other than regular bookish education in schools, is only wishful thinking. Education imparted in schools or colleges, is only for collecting degrees or being called 'educated' and earning for sustenance later in life. Such an education lacks depth and is totally devoid of wisdom or inner growth or learning various life-skills, which are so badly needed to lead a meaningful life.

In such a scenario, only place 'Wisdom' and life-skills can be usefully acquired, is at home. Hence, this responsibility falls on parents, since in the present day set-up, the child has to be instilled 'wisdom' and life-skills at home under the loving and guiding care of both the parents. Atmosphere at home must be 'wisdom' friendly, full of love, care, trust and encouragement.

Parents must guide the child by setting healthy ethical standards, values and morals, which are generally lacking in present day generation. You cannot expect a child to be honest and disciplined, when he sees his parents being dishonest, undisciplined, lying or cheating. Initially mother, then both the parents, must teach the child all the qualities, which we want our child to have when they are grown-up person. Parents must ensure that the child is in good company outside the home and he must not hesitate to bring his friends home. 'Wisdom' imparted at home should be such that he should feel duty-bound to serve the society and think for collective good, not only his selfish individual or family's good. Parents themselves must live discipline & character, emotional control,

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patience, tolerance, team-spirit, ethics, giving-sharing-helping and such qualities which will instill positivity in his later life as a person.

There is so much acrimony, greed, corruption, disrespect for law, crimes against women and uncaring attitude towards fellow beings because present generation lacks '*wisdom*' and '*sense of belonging*', which leads one person to hurt another or society itself without any hitch, thought or concern. Unless we create that sense of belonging and '*wisdom*' in each individual, we should not expect things to improve. Prosperity without '*wisdom*', is meaningless and an illusion. Whatever is happening today, it's seeds were sown long ago and whatever type of training at home, the real Gurukul, we give to the child NOW, that kind of person, he will be, when he grows up. That type of society he shall create.

As per a Chinese saying '*best time to plant a tree was twenty years ago, second best is NOW*'. If we want to see a reformed society, we have to start NOW from the basic unit of society, *the HOME*, wherein parents take full responsibility to lay strong foundation to build and mould the character of the child in such a way, that he grows up to be the real asset to society and also takes care of his aging parents, not only his own family. We tend to neglect this advice at our own peril.

**We are all born original/unique:** Each one of us is original and unique but different. There is no one like you anywhere on the planet. But life offers us contradictory options in umpteen dualities, in positives or negatives like being original or duplicate, hope or despair, love or hate, good or bad, humility or inflated ego mixed with arrogance, calm or angry, generous or stingy, selfless or selfish and the unending list goes on. Option is yours and will always remain with you to choose positives or negatives in life. ***My intention is to guide and inspire you to live a graceful life of a master you are born to be, with grace, dignity and aplomb, not a slave of desires, selfish conduct, greed, un-civil behavior and ostentation.***

Education, professionalism, wisdom and general life-skills, are life's most important assets. First two can be learnt in any school or college, but badly needed '*wisdom and life-skills*' come from life's experiences. But, experiences of life take long time and by the time one acquires wisdom and life-skills from own experiences, it's too late. Wisdom and life-skills thus acquired, cannot be put to much use in life. Quite truly it is said '*Wise learn from their own experiences, wiser learn from others*'. When you can be '*wiser*' by adopting and instilling what is recommended in this book, why only be '*wise*'. There is no dearth of possibilities, opportunities or potential in life lying unexplored in you. You just have to go after them.

**Our Planet:** We live on the same planet where Dinosaurs lived millions of years ago. Even, millions of years before that, life in some form, existed on this planet. Countless human generations have already lived. Of course, countless more will still live after we are gone. How and in what form, no one knows, nor can anyone guess.

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So, our life span on the planet will be a miniscule dot on the planet's time scale. But that has been and is the way life goes on.

Planet Earth inhabits innumerable species of living forms but we, the human beings (Biological name-*Homo sapiens*) are, the most evolved. All animal forms have some sort of brain and nervous system to support it. But only human beings have thinking mind or intellect. Thankfully, God, nature, provider or our creator, has provided thinking mind only to humans, which has made us the lord and master of the planet earth. Imagine what could have happened, if He had provided thinking power to some other species also along with humans. That would have been catastrophic. Nature did the wisest thing since may be only hypothetically, two thinking species could not have lived in peace. Mere thought is terrifying and mind boggling, indeed!

Planet earth is inhabited by more than seven billion humans, out of which, India is the second most populous country with 1.21 billion people on last the count, first being China. Each one of the seven billion humans are unique, so are you. You won your battle for living a life as human being in your mother's womb, as she went through great pains to bring you to this world. *You must always remain indebted to her.* You were a born winner and that's the way you must live, with dignity and grace, which will come to you automatically when you create a burning desire to improve and make a difference to yourself, family and everyone with whom you come in contact.

**What are WE:** Our living bodies, comprise of two basic elements physical body as we are and can be seen by anyone. We do or execute all physical activities like breathing, thinking, seeing, hearing, intake and digestion of food and hundreds of known and unknown miscellaneous activities, to remain what we call '*alive*'. All these can be seen, felt and even measured.

How can we do umpteen functions effortlessly and remain, '*alive*'? We are alive as long as something which we cannot see, nor feel, is there within us. That is '*Atma*', '*Chetna*' or '*Atman*' in Hindi, '*Aanma*' in Tamil or '*Consciousness*' or '*spirit*' in English. As long as consciousness is residing within our physical body, we are able to do all actions, which are needed to keep our physical body alive and functioning. But when '*Atma*' or '*consciousness*' leaves our physical body, all actions stop automatically and we are '*dead*'. Same physical self which had a name moments ago, is called '*body*' or '*dead body*', is now good enough for nothing and has to be cremated or buried. When '*Atma*' leaves us, we cease to exist, only memories remain. This has been happening from time immemorial and shall keep happening that way.

What happens to '*Atma*' or '*consciousness*' after it has left the living body, nobody knows, though there are many theories or hypotheses, correctness of which is not possible to prove. Fact is that we come to this world as some person, remain or live here for a specified time and when that time is up, we '*die*' and become a '*departed soul*'. We come with nothing and have to leave everything, what we have inherited,

earned, created or accumulated during our life-time, over here only. Thus, we come with nothing and go with nothing.

After death, only name is left, our deeds, good or bad, are remembered. If we have done good, spread goodness, our name lives in the heart and mind of the people and they remember us with love and affection. If we have lived only for ourselves, for our materialistic pursuits, hoarded and accumulated wealth for our pleasures and enjoyment, it's good riddance for them. We are soon forgotten even by next of kin and close relatives, since '*life goes on*' for everyone. Our children, who might have been fond of us while we live, soon forget us, since they keep living with their children, indulge in enjoying the inheritance accumulated by us with so much effort and hard work. The scenario is general cycle, which keeps repeating and happens in every case though most people might think that this won't happen to them.

When I was twenty, I considered even people over forty as old. When I became forty myself and did not feel old, I realized, age is only in our mind. Till about sixty four years, I kept playing cricket and volleyball with my friends, all of who were much younger than me. Even after an unwelcome heart complication, I keep reasonably fit and move about in the company of friends much younger to me. I have taken up writing and sharing, guiding, inspiring and motivating young and all alike. I like nothing better. Wonder, why it did not come earlier in my life? It could not, because there is time for everything. Everything is predestined. We can now start with a sincere prayer.

**Prayer, the steering wheel of our life:** When you walk the way guided by humanly desires and selfish motifs, you will find hopeless end. But if you walk the way guided by goodness, god and spirituality, you will *find endless hope and limitless opportunities*. We do not have to be religious to appreciate the doings of our creator, who has gifted us umpteen wonderful things in life. Just count your blessings. Life is an endless joy if you embrace positivity and look for good in your heart and prayer on your lips.

Just fill your heart and mind with gratitude for the one who has provided you with so many things of joy and happiness. Just close your eyes and think. Umpteen! Isn't it! The fresh air you are breathing, life-giving water, delicious fruits and vegetables, energy giving sunrise and enchantingly beautiful sunset, relationships & the list is endless. Even when someone gives us a glass of water, we thank the person. Prayer is like saying THANKS to the provider of all these things. His kindness and benevolence will always be there for us to enjoy, cherish and relish. Even when we don't Thank Him or do not recognize His existence, we keep getting what everyone gets, since He not does differentiate between believers and non-believers, theists or atheists and treats everyone alike.

Unexpressed gratitude is like wrapping a gift for someone loving but not giving it. Prayer is that expression of gratitude. In olden times, when we left our home, parting words from our parents were, "*beta,*

*chithi likhte rehna*" (son, keep writing letters). Nowadays they may say "stay in touch". For the children of God, which we are, prayer is like writing home every day. Since, life is a complex mixture of two elements, Physical body and spirit or Atman, we clean our physical body by taking bath, putting on fresh clothes, feed it, exercise to stay fit. Same way, our inner core, spirit or Atman, also needs cleansing. Provide this cleansing of spirit by staying connected with your creator through prayer and remembering Him always.

*Begin your day with a sincere prayer as you get up. Just remember Him.* Feel close to him. Do not demand anything since He knows. Likewise, just before retiring to a restful sleep, a small prayer, remembering and Thanking Him for all His benevolence. Pray, whenever your mind is disturbed, in turmoil but do not mix your demand list or wish list with prayer, since prayer is a pious act and mixing your demand list with prayer is a selfish act.

An interviewer once asked Mother Teresa "*Mother, when you pray, what you say to God*". Mother Teresa replied "*I don't talk. I simply listen*". To this, interviewer again asked "*Then what is it that God says to you*". Mother in all her wisdom, replied "*He also doesn't talk. Only listens*". You really don't need to say anything to God. Plain and simple, just pray by connecting with Him, by filling your heart and mind with His thoughts and Love for Him. Pray whenever or where ever you can. You do not have to be showy with prayers.

You pray because you want to, because prayer fills your mind with hope, joy, peace and serenity. Prayers can be different kinds. When you do good, help someone, be kind and compassionate, selflessly do some act of kindness without expectation of return, share what you have with those not as lucky as you, these are all various kinds of prayers. You do not have to visit temples or indulge in all those rituals to placate your creator or provider. Sincere prayers are done from the heart, not from the mind. Your good deeds are your prayers. Since prayer is your connectivity with your creator, any time is good enough for praying. God listens to your prayers when you are sincere, selfless and full of love & gratitude for Him and His creations.

When entire family, life partners or the entire team prays together, prayer binds them with unseen threads. They become more tolerant, respectful, considerate and courteous towards each other. Prayer strengthens bonding and relationships. Prayer fills you with moral, physical and emotional power. Where ever you are, whatever you are, whatever you do, after having done your best, leave things in safe hands of God through a prayer. Remember, *he who kneels before God, can stand before anyone*. Beautifully said in Quran Sharif '*Prayer carries us half way to God, fasting brings us to the door of His palace, and alms-giving procures us admission*'.

**Life gives you choice. How to live?** : Attitude makes all the difference in life. Life provides thorn with every rose. Life is a rugged path, not a smooth one. Accept them as part of life and stay positive,

which is the key to the dignified and graceful living. *Best thing which can happen to you is that you become an independent, creative and innovative thinker.* Life is full of challenges. Meet them with grace and enjoy them. Respond positively to all challenges. As you overcome the problems and challenges, you will yourself feel empowered and confident, to meet bigger challenges next time.

You are bound to fail sometime, but bounce back after each failure and make them as stepping stones to success. You may not know everything, but keep learning attitude on to learn all that you can. You cannot have everything in life but learn to make best of what you have, striving for more and better. Due to in-built cultivation of inflated ego and pride from childhood, generating fire-like arrogance, attitude of trying to beat everyone, looking people down, scoring over everyone, is most harmful to you only. Convert these negatives into positives by continually bombarding your mind with positive thoughts.

Excellence in life is not in being the best but *trying your best.* So, never be found wanting in effort. If you adopt an attitude of sharing, caring, giving and learning, you will always be happy, satisfied, at peace and feel fulfilled in life. In life, you get back what you sow, in abundance, indeed. Life is nothing but reflection of your actions. If you want more love, create abundant love in your heart for all God's creations. If you want peace, be at peace with yourself and everyone else. If you want happiness which we all want, create happiness for others and of course, share your happiness with others. Life is an echo, what you send out, comes back. What you see in others, exists in you. *Never complain or consider anyone or yourself inferior or superior to anyone or ridicule anyone.*

**Success Paradox:** All of us want to be successful in whatever we do and also in life. And, why not? Success, no doubt, is sweet something of life. Everyone wants but few have it. However, most of us relate success to being '*rich and famous*' which mostly is, how others see us, how society sees or perceives us. Such society's purview is generally wealth, status, material possessions and physical appearance etc. This notion is predominant in most people as, when we start our professional career, we do not have the kind of flamboyance and splendor we see all around us. We want it all like a child and money is our ladder to reach there. Mostly, people become totally obsessed with money-making as life progresses, because you see wealthy people are treated differently. You get lots of '*respect*' too. In our value-deprived society, money is deplorably and unethically glorified.

In pursuit of wealth and splendor, we become mostly greedy which is worst what can happen to, otherwise normal and fine human beings. Greed is insatiable and never lets you have that blissful feeling of fulfillment, satisfaction and contentment in life. In the process, we become egoist and arrogant. We start believing, only end matters, not the means, which could lead one to take all sorts of routes, corrupt or otherwise, to make more and more money. In the process, we stop

thinking objectively. Aping becomes predominance in our character and also the myth that success thus achieved, is the be all and end all.

Success, which most people are pursuing these days, if realized, may give them *a sense of achievement but not sense of satisfaction, fulfillment and contentment*, which are more important in life. On our way up, with our zest and zeal for achieving whatever we have set upon to achieve, lots of relationships are soured, family neglected, enemies created. First, we set goals and then to achieve those goals or reach where you want to, one is tempted to do unethical or immoral best, about which one may feel bad later. Mostly, one may stoop low and compromise on sound principles or convictions. Success thus achieved, in spite of the glow and illusion of money, social standing and resultant comfort, status and luxuries, may still leave a bitter aftertaste and psyche. With time, age and circumstances, money and success, for which one has worked so hard to achieve, might appear totally paradoxical, not worth it's while.

Even when you do achieve your cherished money-related goals, you may not relish them as much as you thought you would, because both money and influence take time to come your way and slowly and gradually, you have become used to all that what was a very big thing for you, initially to start with. Money and materials lose sheen as the time passes. With you becoming more and more mature and balanced person as the time passes, you also see and realize the futility of just being a money-maker all your life and nothing else. And, after all, what for?

My idea is to give you a different perspective. No individual success is worth it, unless it serves our collective needs. Start *practicing the original, innovative and creative thinking about success* from the word 'go'. Original and creative minds need to do a lot of rethink on this important aspect and not ape others. Real success should have that 'feel' of success which should touch our inner core or self more than the outer materialistic cover with which most people are enslaved in. Success should adequately define our true core values. Expression '*collective needs*' used above also means success, should not be a selfish pursuit. Lots of people help us on our road to success. They must also feel a part of your success otherwise sheen is lost.

**Success redefined:** Just put yourself in thinking mode, since I intend giving you a different option what success should actually mean to you. *Here it goes.* Our present life is a unique, once in a while event. It's through the known biological process, we came into being. So, the purpose of life is to make it wholesome and holistic, not only materialistic and wealth oriented. You would never get this chance again, that's for sure. Life cannot be lived on or with money alone. Yes, *money is important*, no doubt and elsewhere in the book I have tried to explain the correct perspective of money, but life is long way and cannot be lived only in the hope of being successful in making money, sometime in the '*future*'.

Unfortunately, 'future' which we keep seeking, is quite paradoxical. Though we often say 'for our bright future', but future will always be sometime later which may never arrive and may remain distant. If we leave everything for 'future', we may never enjoy the present. Hence, we have to live in the present and enjoy every moment. Otherwise, it's waste. In fact, best definition of success I find is this small quote **"Success is when you look back at your life and memories make you smile and happy"**.

So, you must think afresh for yourself, not ape others nor be influenced by others. My aim is to help you do that. You must make up your mind, what you want from life? How can you make it more meaningful, satisfying, rewarding and graceful? Almost all material possessions become stale after sometime. They stop giving desired pleasure or sense of achievement after a while. Pursuing them madly like everyone else, does not make sense to an intelligent and objective mind. That course is only for those who cannot do or think any better. Such a course is only for captive minds, a '*bhed chaal*' where every sheep follow the sheep leading in the front. Even when you achieve what you have set upon yourself to achieve, you feel empty and blank deep inside. This life is one time chance to you and is your exclusive domain. Do not let others rule it. Be best judge for yourself and your objectives. Your life is meant to be ruled by you and you alone.

Instead, adopt a course which makes each moment of your life count, every moment to cherish, a joy, to feel fulfilled and satisfied at the end of it all. Become a '*karma-yogi*', a person of action, adept at being a team member, then the leader, good at forming meaningful relationships, which serve you to this day. Be a good spouse, perfect family person and an ideal parent, a reliable friend, an employer respected from heart by employees. Do anything, but focus on action not the awards or results. If you have enjoyed the action as much as the rewards, your life will have lot more meaning for you and all those connected with you.

Do not go with others' or society's definition of success which places unrealistic excessive importance to outward appearances, materialistic achievements and phony status. Instead, build your own definition of success on your inner strength which comes when we are ethical, upright, disciplined, kind, helpful and a team person always looking and seeking collective good over individual benefit. Create a high sense of self, high self-esteem, self-belief and self-worth which will empower and help you in achieving real enduring success you will cherish and relish when you look back. You must love yourself first, then only you can build strong meaningful relationships in life. You must inwardly live and outwardly display to build a strong foundation.

Why I want you to give more importance to other aspects in life than only single minded pursuit for money, wealth or status, is because I have seen some of the most miserable people in my life, whom you would call '*successful*' by old yardsticks and standards of thinking, but

they stink, feel miserable and empty because when they look back at their life, they only see a big desert and wasteland. Let it not happen to you. Apply this simple principle. *Do things in life with end in mind.*

If you want to be wealthy, put-in intelligent hard work within the parameters described in this book for guidance. Most wealthy people or super achievers in the world, were not borne wealthy. They created wealth through the principles espoused in this book. It is the misconception of the negative people to think that wealth can only be created through misdeeds. No, unless you enjoy your wealth in the right spirit, wealth creation and the hard work which has gone into it, has no meaning. It might take little more time but wealth, when generated, must shine, otherwise it is pointless. Wealth shines only when you have a clear conscious, not by killing your conscious.

Wealth also does bring respect. But that respect must come from the heart, not mind. Real joys in life are not materialistic but it is the peace and serenity you get by living a holistically satisfied life. Do not ape others but make others follow your example and thinking. Think and make your own mark, since this is your only chance to live a life the way you are, the way you want. Love yourself, your family and make a difference to the people around. You will always look back at life with pride. That is the only way. There is no other way.

**Have TIME on your side. START EARLY:** Gandhi Ji used to say "*The future depends on what you do today*". So start not from today but NOW is the time. Nature takes it's own time. Nature is slow but sure. So, starting early means you have that much more time compared to others, which itself gives you a head-start. But for compulsive design or reasons, *never postpone or procrastinate* something you have to do. When you start early, you are putting your time to good use. You will have more time at your disposal. You will not be stressed. Time is double-edged. When you use your time properly, you are at peace, while if time is wasted in unproductive things and events, you will always be restless. Time is the most expensive commodity you own, so use it wisely.

Money is not the only investment in life. In whatever you invest time, flourishes. Whatever is devoid of time, deteriorates. So, make good use of your time. Never waste it because when gone, time cannot be retrieved. Whether you have to catch a train or flight or attend a meeting or function, start early to reach on time. Starting early means you are stress-free all the way and do not miss the train or flight and lose money.

**Become an early riser:** Six to eight hours of sleep is sufficient for your system. Less than six hours is not advisable. In life, whatever you practice regularly, becomes your habit, easier and easier to follow as time goes by. More than eight hours of sleep is an open invitation to laziness and lethargy throughout the day. You are losing the most precious but free commodity of your life, when you are in the habit of sleeping late. Use at least 25% of time, you thus add to your life by

rising early, in *thinking and planning* your day. Have good look at the day ahead and think how productive you can make it.

Even if you rise an hour early from NOW onwards, imagine, the cumulative effect of *just one hour over the years*. By the time you are 40-45 years, your peak productivity age, how many extra hours of productive work and thought you have put in, giving you so much benefit or it's advantage you, all the way. Do not hold yourself back. *Rise early to start early.*

**An early morning WALK & EXERCISE, is blessing for the whole day:** Even if you make millions or any such fancy amount, and do not enjoy good health, one is a pauper. Yes, you can throw parties, feed poor people and be happy. If one is a diabetic, hypertensive, asthmatic, obese or suffering from any of these or other innumerable 'lifestyle' diseases, you can only see others enjoying all those goodies, not you. *Nothing like leading a disciplined life NOW for better future! Hence, time to be health-conscious is NOW, not later.*

Though anything can happen to human body, but if you don't take proper care of your *eating habits or daily work-out*, mentioned diseases mostly appear at around 40-50 years because you have not taken care of your body, when you should have, at young age. You would have eaten all those mouth-watering unhealthy snacks, fried stuff, refined foods, or aerated drinks etc. By eating such unhealthy snacks, you are not only wasting your hard-earned money, but also inviting laziness and lethargy to do exercise. You have to pay for the over-indulgence/negligence of those days later in life, when nothing can be done, except running around the doctors, medical shops and diagnostic labs.

Get into the habit of eating *light and right* from the younger age, doing regular walk or exercise for 45-60 minutes daily. Start it from TODAY religiously every day for twenty one days and then it becomes your routine, a habit, you will find difficult to do without. Soon, it will become one of the most enjoyable time of your daily routine, which you will value, relish and cherish.

Never take a chance with your health. If you do, you will be repenting later. Whatever you want from life, can only be achieved with the help of your mind, which always needs to be healthy and alert, which only a healthy body can provide. An obese, unhealthy, unexercised, lazy and lethargic body, cannot provide you the quality of mind you need to lead a satisfactory and meaningful life. Things like your car, gadgets, computer etc. all can be bought but not health. So, take better care of your health from childhood so that your healthy body can take care of all your materialistic needs and more.

**MIND is everything. We become what we think:** God, nature, creator, provider, by whatever name you want to call Him, has given the immense power of thinking only to one species on this planet, that is the human beings like you and me. With the help of our thinking mind, human race rules the planet and we have no adversary for that.

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With the help of our thinking mind, we have created innumerable machines, gadgets, appliances and devices for our comfort, time-saving, luxuries and of course, weapons of mutual destruction.

However, like money and time, thinking is also double-edged. It can be used both for construction and destruction. It can be both positive and negative. Whatever you see today, innumerable gadgets, devices, huge aircrafts or ships of mindboggling dimensions, weapons etc. were first conceived in human mind before they became a reality. That's why, it is said '*whatever is conceived in human mind, can be achieved*'. Everything originated as an idea in human mind, just like the huge oak tree, which was once a small seed, from which it grew and became what it is today. So, everything positive or negative, has potential to grow into something constructive or destructive. I

Our mind is the origin of all human emotions, good or bad, right or wrong, positive or negative. When our mind is on a positive note, we are *loving, sharing-helping-giving type spreading goodness all around, happy, at peace, contented, person of humility, forgiveness & gratitude, generous, courageous & confident, calm & cool, disciplined, tolerant, patient & pleasing*. Same mind, when on negative mode, is *egoist & arrogant, impatient & intolerant, fearful & worrisome, selfish & self-serving, angry & quarrelsome, greedy & corrupt, thus impairing our development and potential*.

It is to warn the readers that ***natural mode of human mind is negative***, while you have to make effort to bring the mind to positive mode. Negatives come easily & naturally to us but positives requires effort. While we exercise to make the body strong, same way mind's exercise is *positive thinking*. Put your mind to positive thinking mode whenever you have a problem or challenge to face. Ponder & analyze the matter objectively visualizing the pros and cons, likely problems and how can they be sorted out or overcome, then execution.

Mind being the commander-in-chief in our body-mass, has unbridled powers to guide and direct our body and energy. Both our physical body and thinking mind have unlimited resilience. Through it's power of imagination and vision, mind can think of unlimited possibilities. Whatever we want, will grow. Creative and positive thoughts will sow the seeds of goodness, wellbeing, happiness and peace, while negative thoughts will sow acrimony, unhappiness, turmoil, dissatisfaction and resentment, all destructive *emotions*, in our life. Human mind is the most potent tool but it is up to you, how to make best use of it and make it work to your advantage.

Never let your mind be closed. It is rightly said '*A man is but the product of his thoughts; what he thinks, that he becomes*'. Think it over! '*Minds are like parachute. They work only when open*'. So, always keep your mind in open mode when it can absorb knowledge & information and convert it into wisdom when mixed with common sense and experiences in life. Often, people have preconceived notions about things and think that they are always right, which may not be

true. But you can know that only when you keep your mind open in absorbing and analyzing mode. Never shut your mind to new ideas, always be ready and eager to adopt new ways and instill new ideas to usher in an era of wisdom, innovation and clarity. Your mind has unlimited capacity & resilience, so are possibilities.

An average human mind is jack of many trades but can master only selected few, in which it is naturally good and will be more interested in doing that particular trade, work or job. To be good in something, you must like to do it. When you like your work, then, it ceases to be work, which you may otherwise find monotonous or boring. Since it naturally interests you, you like to do it and hence, are also good at it. So, in life, you must follow your positive interests which should come naturally to you.

Another important thing with mind is that *it is very flexible*. It will move in any direction. If you fill your mind with negative ideas or thoughts such as '*it can't be done*', '*I am sure, nothing will come out of it and it shall be failed attempt*', '*I told you, we are not capable of doing it*', and hundreds of such negative thoughts voiced by negative thinkers, you are running a race with heavy weights tied to your legs. You cannot do much to perform well in life, since you are pushing your mind who is the commander and director, towards negativity. Result will be a poor show.

On the contrary, when you fill your mind courageously with positive thoughts like '*come what may, we shall do it*', '*we are quite capable of handling it*', '*I have full faith in God and am sure, He shall help me perform to the expectations of my superiors*' etc. Your positive thinking matters most in life, reflecting in your performance and accomplishments. They make all the difference whether you are an achiever or non-achiever, successful or failure. It is not to suggest that positive people do not fail but they make every failed attempt count, since they learn from it, mend and succeed. Patience and perseverance which are dealt later in this book, are their often used tools to ride to success, ultimately.

Same way, your happiness quotient in life, peace of mind, friendship and relationships you build, feel of wellbeing and vibrancy, contentment level, willpower, enthusiasm and optimism, sense of general satisfaction and fulfillment in life, are all in mind, in your thinking. You will then always be full of joy and hope. Instead of these feelings, which are positive, if your mind is dominated by feelings of grudge, hurt, pain, worry, criticism, arrogance, ego, hate, envy and greed, nothing much of significance can be achieved. Even if one is able to make lots of money, with dominance of these feelings, it will not be much of a consequence, because of the predominance of negativity. Hence always keep your mind on a positive mode, things will turn out fine for you. True achievements and happiness in life must be deeply felt by your inner core. Their affect should not remain at the periphery, only sensually enjoyed by the physical body. It

should go deep within. Positive mind has to be backed by positive actions, which would require change, changed mindset and habit of doing things differently.

**Our FUTURE is in CHANGE. It may be unpredictable. But that's where our HOME is:** An important law of life is that *when we are prepared to meet any situation, we face it better*. If unprepared, same problem can become insurmountable. Things are changing fast and we have to be prepared. How much change in all walks have taken place, can be seen but changes in future are unpredictable at present. But they shall be there all the same, faster & more unpredictable.

However, it is not easy to let go off old ideas and ways, even when we know them to be outdated, outmoded, obsolete and irrelevant. We tend to hold on to them, simply because they are familiar to us and we are used to them. We find it easy to do what we are used to doing. But by continuing with those familiar things, we block our true potential, growth and development. However, my experience in life is, unless we grow and keep moving forward, in the real sense, we are moving backward. So anticipate changes and be prepared to move along with the times. Those who do, are successful, those who don't, are mostly failures and are left behind.

Just imagine how much change has come in last sixty years. Had we continued with old ways, we might never have seen so much progress and growth. Progress at any level, is impossible without change, and those who cannot change their minds, are doomed to live a life of scarcity. For change, we must get out of the old mindset. *If we continue to do what we have been doing, results will also be the same*. Hence for change to come in our lives, we must always be on the lookout for new ways, adopting to technologies and innovations which, initially, you might find difficult to handle, but everything is possible with perseverance, patience & practice, which becomes a habit with time in due course.

So, one must never be averse to change. Change is the essence of our life. As we age, we have to bring in attitudinal changes, which may be called *aging with grace*, specially when one is 'old or retired'. People are at their peak career-wise or earning-wise, just before the 'retirement'. Suddenly, you find almost everything has changed. One has to accept that with dignity and grace. It is rightly said, "*Change, what you can, ACCEPT what you cannot*". This is the best law to survive happily in this world, since, otherwise, we may keep complaining, grumbling, finding faults and blaming others. So, time to change is now. If we wait, time may just pass & we may keep waiting. You cannot be at peace if you don't change with the time and circumstances. We must also learn to handle change as it comes and need not keep glorifying "*the good old days*".

In one sentence, Gandhi ji said it all "*Be the change you want to see in others*". This is the most pressing need of the present world, since nothing will change unless you change. Let's not waste our energies in

grumbling or criticizing others. Instead, channelize our energy in the direction of change in which growth and progress lies. Never fear to **give-up good for the better**. Unless we are prepared to leave the shore, we can never cross the ocean.

A word of advice for the young entrepreneurs, professionals or those doing or seeking jobs! Keep yourself fully abreast and informed of the changes likely to come in future and prepare yourself technically and professionally to meet them. All round knowledge is a must and also the modern mindset. Business people have to keep predicting about the changed customer preferences and the like. Keep updating your knowledge, skill and competence through professional magazines, audios and research papers. All these will make you competent enough to match with the competition.

Long ago, most work in banks was hand-written. But computers had to be introduced to usher in the changed working of banks. Lots of resistance and opposition was there from the unions, fearing mass lay-offs of the workers. Nothing of the sort happened. Imagine, if computerization had not been introduced, where we would have been without it. So, we must change with the world and circumstances.

*So unfortunate, it is to see all sorts of reforms being blocked for current political expediencies. These are going to have devastating effect on our future generations, because progress needs infrastructure, which takes time to build.* It is the irresponsibility of our political masters, which would create havoc for future India, your children and grandchildren. Unless we are prepared to sacrifice our present short term benefits for long term, there will be no progress to be made for our future generations. Life means change. Nature itself is ushering in change every moment but since it is very gradual, we do not notice it. But change is nature's law and we must accept it.

**PROBLEMS are normal but essential part of life:** *'There is no Education like Adversity'*. Adversities, problems, challenges, difficulties are all part of life. They are there to strengthen you and give you that blissful feeling of joy and satisfaction once you overcome them, which you would be deprived of, if adversities were not there in life. That's why, it is said *'biggest curse of life is unlimited leisure, to get everything on a platter without difficulty, without having to sweat for it'*. You will never enjoy your success, if you have not worked hard for it. Hard work only gives inner wellbeing and satisfaction.

Your learning process in life starts from day one, of course, with the help of your mother initially and then with the help of both parents. Your mother has gone through all those difficulties and pains in delivering you. Ask her how happy she felt when she brought you to this world, the way you cried announcing your arrival in this world. As a child you have faced innumerable difficulties but you have got over each one of them, to become what you are. Whatever you can do so easily in life now, it was quite difficult to do initially. But with little effort, practice and help, everything in life, is achievable.

While creating the universe, God also wanted to create someone to rule it. Weak cannot rule. So, while God created man to rule the universe, to make him strong and undeterred, He devised godly ways. And making a person strong through adversities is, perhaps, god's way of making him strong physically, mentally, emotionally and psychologically. The world has been enriched by adversities, not by comfort or luxuries. *So never be afraid to face adversities. Face them head-on and they shall be resolved or disappear. Fear them, postpone them or procrastinate them and they shall become Frankenstein.*

Imagine the life of cavemen, our ancestors, thousands of years ago. They must have gone through hell to provide safety and security to their family and community, feeding and sheltering them, meeting catastrophes, both man-made and natural. The disappointments and frustrations, they must have had but ultimately, they triumphed through their labors, efforts, zeal and zest for living and surviving and coming out winner, whatever the circumstances. Life, these days is secure and comfortable a million times over for us because our ancestors took all those pains, for which we should ever remain in gratitude of them.

To overcome all those difficulties and adversities, human mind has devised various methods through patience, perseverance and to continue with his efforts, whatever the odds. Remember, one is defeated only when one accepts defeat. A boxer is never declared defeated, when he falls down. He is declared defeated when he refuses to get up. *'Our greatest glory is not in never falling, but in rising every time we fall'*. Life is full of dualities and opposites, *rise & fall, high & low, profit & loss, good & bad, day & night, soft & hard etc.* and the list is unending. We have to accept them all in their stride and learn to live with them. Bigger the obstacles, more the glory in overcoming them! Keep doing whatever we must, our '*karma*' or action, which only is in our hand, not the reward which is always in the hands of God.

Always be stubborn in life when facing adversities, problems and challenges. They are God's way of making you strong and enabling you to tie over so called bad times, never accepting defeat, never bowing to any situation, always winning them over. Do not avoid or procrastinate problems or pains. Today's pain is much lesser and better than tomorrow's. But for this unique human trait of meeting adversities and challenges with dogged determination and riding over them, we would not have been ruling over millions other species and this vast land mass.

**Journey of a thousand miles, begins with the FIRST STEP:** This world belongs to those who act. You have to be a dreamer, analyzing and evaluating type, everything your mind can think of, but unless *you act or take action on your thoughts or plans, nothing will result.* Action means, you have to take the first step, then as directed by your mind, keep doing what you have set yourself for. Any thoughtful considered action is better than no action. Once you are at it, do not hesitate or

vacillate. Keep the action meter 'on', patience and perseverance 'on', and you will reach your goal or destination whatever it is.

Once you take the first step and act, much is accomplished. Most important & difficult thing is to start, mostly because of indecisive mind. Once you make up your mind, get into the action mode, indecision is on it's way out and action is on. Just waiting for an ideal set of circumstances to appear or an ideal opportunity to come, only delays your action and some other hitherto unknown problem may arise. So, just think over and get into action mode to make things happen. Delayed action means valuable time lost. Once you take the first step, you may still keep thinking and bring in required changes and your action plans as demanded by the situation. Best time to begin anything is NOW. Never let indecisiveness rule your life. It is not to suggest that you do things in haste without thinking about the pros and cons. Be quick to think and act, is the gist of the matter.

**Never be JUDGMENTAL on others:** Often, we are quick to pass judgment on others, criticizing them unjustly without knowing full facts. At times, we are impatient and intolerant with our own spouse, children, parents, friends, subordinates, associates and others. Without understanding their situation, we pass unkind and unwarranted remarks, which might hurt them but many times, we have to chew our own words and cut a sorry figure, when we realize our own folly in saying unnecessary thoughtless things.

Mostly, we gain nothing by being judgmental on others and only expose our immaturity and reckless temperament. It is said '*wise man has long ears, big eyes and a short tongue*'. God has given us two ears to listen more, two eye to observe more but only one tongue to speak less. It can also be inferred that we should be a good listener and keen observer and speak as little as possible, since if we speak more, we are likely to speak things which may expose our weaker side and make us look harsh, insensitive and couldn't careless about others' feelings.

There is no pressing need for us to be proactive in judging others. You must always put yourself in others' shoes before uttering unkind words about others. In fact, *nothing is opened more times by mistake than the mouth*. Do not say for the sake of saying. Your spoken words must weigh heavy with good intent, essence and wisdom. However, we must always refrain from using unkind harsh words, hurting others' feelings and sentiments. On the contrary, we must pause and think clearly by putting ourselves in such situations exhibiting a mature, loving, tolerant, seasoned and balanced outlook and disposition.

But, what when others are unreasonably judgmental on us? How should we react? You must have the confidence and maturity to ignore such unwarranted remarks and comments. Mostly, people behave that way because of their own hidden sense of frustration and inadequacy. You need not be so sensitive, take things lightly. If you instill and adopt most things from this tiny book, your interior will becomes steel and then you need not worry about wrong remarks or expressions.

**POSITIVITY attracts and Negativity repels:** Life gives you enough options to choose between positivity or negativity. If you want easy life, easy ways, easy money, you may have them, but they shall come clubbed with negative emotions such as ego, arrogance, greed, high expectations from others, envy, jealousy, one-up-man-ship, selfish & self-serving nature, acrimony, resentment, comparisons etc. Carrying all these, you will be mostly bogged down in life, since you are burdened with heavy load. All right-thinking persons find such negative people repulsive.

These days, negativity-centered materialism has taken over our society. Most people are negativity-drunk and are not prepared to see the other side because of inherent sense of insecurity and doubt, they always carry hidden within their flamboyant exterior. Shun them. Be and feel free. *Do not be a slave of life as others want you to live.* Have courage to live it differently adopting a better, more innovative way, may be little harder initially, but life is a long distance race, not a short sprint. You really need to look at life and what it has to offer you, objectively and deeply for long run, not casually and superfluously for short run. Choice lies only you and you only.

It is up to the parents to nurture positivity in their child from early years, since common inheritance of the child is generally negativity. As the child is growing, parents must instill positive traits which are mentioned everywhere in this book. You might find it little difficult initially, but leave nothing to chance in this matter since it is not only future of your children but also your future. You have to adopt and instill positive traits not only in the children, but discuss them with your family or like-minded friends and 'convince' them to adopt positivity to spread goodness, harmony, brotherhood, cooperation, tolerance, self-control and patience etc.

These positive traits bring peace and tranquility in life, which all of us are looking for, but very few find them. Why? Because we look for happiness and fulfillment outside, in sensual fleeting pleasures, material objects. How can you find it there when it is not there? Peace, happiness and tranquility is there right inside you. Peace and happiness proliferates when we make a difference to others' life, in sharing, giving, helping.

If you eat in a star hotel, you might find the food taste 'good' and presentation attractive. But, will you be able to eat that food everyday like normal food at home, cooked by your mother or wife? These days, you will find almost everyone running after negativity because it appears attractive and more easily acquired and reachable, but appearances are mostly deceptive. As a mature and balanced person, have the courage of conviction to do *what you think is right*, not what others tell you or ape others which is common practice these days.

Embrace positivity. All of us want to be happy but more than happiness, actually, we want peace. Peace and prosperity are always linked. If you are not at peace, prosperity has no meaning at all. You

are at peace when you look for, instill and spread positive traits such as goodness, harmony, love, tolerance, patience, self-control, are helpful, sharing and giving type. Then peace, serenity, tranquility and prosperity will all walk in. You will realize that you had been looking for this peace and prosperity which is accompanied with ever-soothing contentment. You have found it because you have worked for it and shunned the deceptively attractive and tempting negativity of present-day cut-throat competitive, pretentious and materialistic culture.

**Parents fulfilling their UNREALIZED AMBITIONS through their children:** Child is admitted in play school, nursery or KG, when poor fellow may be as young as two & half or maximum three years. In fact, it is before his/her brain is fully developed. Though it does not make any sense, directly or indirectly, full pressure of studies, competitiveness, grades is 'on' from the day one. As the child grows, there is heavier and heavier pressure of curriculum and syllabus. For the child to do well in school, then college or university, becomes a question of life and death, more so for parents, who club family's reputation with child's academic performance and his resultant success and admission to various prestigious professional institutions.

Biggest calamity is when child fails some exam. Most parents are totally crest-fallen, thinking that everything is lost. You can imagine the condition of hapless child, who might have worked very hard. He finds the newly emerged situation very painful but has nowhere to go. This is a great setback to child's psyche and confidence. No one cares, what are child's interests and talents, nothing but only syllabus, tuitions and coaching classes are the order of the day.

It's great Indian 'Bhed-chaal' (following the sheep in front blindly), in which only aping others, finds prominence. It's really sickening, when you look at it closely. Attitude of most parents is totally selfish, basically to '*enhance their own or family's prestige*' in the society or in their circle of friends. Child's interest, growth and development are heartlessly forsaken for the family's show-off or to satisfy parents' ego. *Most parents try to get their own unrealized ambitions and dreams fulfilled through their hapless and helpless child, **wanting their child to achieve what they could not.***

Worst is the 'cut-off' marks syndrome. A child, who is good and participates in many other activities apart from studies, scoring one mark less, does not get selected, while another child whose sole preoccupation is mugging up books and answers questions exactly as written in the books, gets selected for the coveted seat. Almost no credit is given for any extra-curricular activity such as communication skills, debating or essay writing skill, sporting activities, leadership or organizing skills or hundred other activities, which play lead roles in later life. How much world has changed in last sixty six years since our independence, but we are continuing with the same rotten and long obsolete education system. British introduced this education system in our country at least a century and half ago to mass-produce clerks and

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***What they don't teach in Educational Institutions***

low level officers to run their empire. It is nothing but colossal waste of money and effort on so-called education.

**AGING PARENTS & Green Card:** Since we do not have a social security system in place as yet, most old parents must fend for themselves when they are old. Hence, parents must think and plan their future independently seriously, when they can, instead of simply hoping for the best. Worst out-shoot of present day materialistic unprincipled culture is that old parents are left to fend for themselves in old age. Those who are suffering now, are also to be blamed for their pitiable state.

We must inculcate a sense of responsibility amongst our youngsters who have studied here, passed out from the elite institutions, mostly government-funded, but when time to pay-back comes, they run-off to greener pastures in foreign lands, lure of '*green card*' too tempting to resist, without any remorse. Worst is that these NRIs, when they visit this country, criticize and belittle the system which has made them what they are, Thanklessness & Ingratitude personified.

Cream of our youngsters, are going away without remorse because of lack of guidance and defective parenting, when a child sees so much value and importance being given to materialistic ways and culture. Seeing the parents working day and night for something called money and 'status' in society, child becomes insensitive to others' feelings, including his own parents'. Most parents are initially euphoric about their wards getting lucrative job in foreign lands. Imagine how much those countries have benefitted from the talent and brilliance of our children, without having to spend a penny on nurturing them. Normally, you reap what you sow. But, in case of our children going to greener foreign lands, it's '***we sow but they reap***'. Imagine the colossal amounts spent by our government and society on their education, bringing-up and well-being without any significant returns.

**In life, always keep the LEARNING PROCESS on:** Knowledge is the real powerhouse in any individual. It is through knowledge, you create your value, which results into earning power, money-making capacity and status. Knowledge is gained by keeping the Learning Process 'on' or remaining in Learning mode throughout life. It's never too late to learn anything new. Get into the habit of mixing information and knowledge in your analytical mind and keep it stored there to use it as and when required. You can learn a lot by meeting people, as long as you keep your eyes and ears open and are keen observer with an analytical mind. Observe more but speak less.

From childhood, as we grow, our learning process starts, conscious and subconscious. Subconscious learning is what a child learns automatically as it grows. Conscious learning is what child mostly learns in school or from parents, which is 'education', which provide sustenance in life. As child grows into a person, he/she grasps more and more of knowledge and wisdom, some conscious, some subconscious. But with learning mode remaining active in the person,

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***What they don't teach in Educational Institutions***

he/she makes his/her value in society. Yardstick of success is mostly measured by the acquired knowledge, which ultimately, determines level of competence, value and leadership traits.

**LEADERSHIP. Do not go where the path may lead. Go instead, where there is no path and leave a trail:** History of the world is replete with men of great caliber, who were born ordinary like anyone else, but rose to great heights to lead the armies, nations, people and organizations. All great leaders world has produced since time immemorial, were original thinkers with which they changed the face of this world. They chased their convictions which they thought, would do good to the masses, followers or organizations. They were very clear in their mind that they were not running for popularity contests. They had faith and confidence in their team and long term good of the organization, not short term gains or policies to appease.

Leaders lead the way for others to follow, think innovatively and act as per their convictions, not just be one of the crowd. Readers must remember that it is only your independent thinking which will light your path. *Leaders do not be the part of the herd, only to be counted in.* They feel better to be alone and be right, than be with the crowd but be wrong. They always maintain their unique identity. They never hesitate to say a firm 'no', when they feel that they are being taken for granted. To work on your inner self, you have to get out of the herd mentality. Be a team person who only can become a leader, but not a herd person. Some of the LEADERSHIP traits are;

1. **Leadership is about assuming *responsibility* to make things happen. Leaders are mentally prepared to go through the rut and grind, which leadership mostly involves and demands.**
2. **A leader has to be a *VISIONARY*. They ensure that their *VISION* is well understood by all followers. Job of the leader is to transform that *VISION* into *REALITY*. Leadership is also about *Change and Difference*, he can bring to the life of his followers & people, by realizing that *Vision*. Distant *VISION* may appear distant & far away but is the real Powerhouse of Leadership.**
3. **A leader should be able to *peep into the future* and see the organization how it should be and work relentlessly towards realizing those goals**
4. **A leader must visualize and recognize *Problems* before they arrive or become insurmountable. *Action*, preventive or otherwise, is their hallmark.**
5. **Followers are always keen for *recognition and appreciation*, which leaders must give liberally.**
6. **Heart and soul of the leadership is *inspiring others, courageously casting off fears, self-doubts, uncertainties and limiting beliefs*, to achieve their coveted goals for general good.**

7. **Leaders must instill in people, a sense of hope and optimism with firm belief, commitment and confidence that goals will be attained. They also have and instill unbound enthusiasm in their followers, for achieving whatever they have set-out to achieve.**
8. **Five 'Ps' make strong foundation of leadership. PURPOSEFUL, POSTIVE, PASSIONATE, PATIENT and PERSEVERANCE.**
9. **When goals are achieved or mission accomplished, Leaders give full credit to the team. In case of failure, leaders take full responsibility and never blame anyone for it. They never hesitate to own up their or team-members' mistakes.**
10. **Leaders set the right Priorities so that energies and efforts are focused in the right direction.**

Ego and arrogance is the first thing to be shed by a leader. Leaders are good at building relationships since people like to go along with the one, they get along with. Leaders delegate as much responsibility as possible, so that everyone feels involved. They use their power to empower others. They are flexible and change course whenever and where ever needed. Leaders are persons of foresight, seizing opportunities and taking initiative.

They should be prepared to be alone at the top, since there is no one to guide them except for their own intuition, judgment, convictions, knowledge and leadership qualities. They also should know when it is time for them to retire for the benefit of the organization. They must retire when people should feel and ask, "why?", rather "why not?". It is their responsibility to groom junior leaders to take over the organization after they leave, so that organization is not affected by leadership change.

Leaders are basically achievers who can deliver. They plan with a purpose in mind, prepare with prayer and faith, act positively and persistently pursue what they have set upon to do. They do not waver or deviate, remain steadfast, do and mean what they say. They lead by example and think of collective good, not their own selfish ends. They are honest, service minded, sincere, calm, cool and unruffled, even when things are going wrong or even appear hopeless which they often do. They are optimistic about achieving what they have set upon to achieve. They enthusiastically achieve that. They treat 'public funds' or government funds for which they are the trustee, very cautiously to avoid wastage, misappropriation or pilferage. In nutshell, true leaders are caring, persons of integrity and totally responsible & dependable.

For *business leaders*, it is necessary that entire work-force should have confidence in the organization, that he shall be dealt-with fairly, for which business leaders have to be generous in disposition, building high sense of self-esteem and fulfillment in the work force, which goes a long way to build an organization. Everyone in the organization must

consider himself to be an integral part of the organization. Everyone must be treated with dignity, respect and true grace. **And finally, all leaders have to be good listeners.** (*Readers may note that above description is of **true leaders**, which we have seen in history in this country & elsewhere. The readers should not mistake present crop of our political rulers who, generally, do not possess & may not even be aware of these leadership qualities and responsibilities*)

**GOOD LISTENER is more popular than a good speaker:** Good speakers are dime a dozen but good listeners are difficult to find. So try to be that. Good listening habits are acquired, no one has them to start with. Why God is such a popular entity? All powerful! When anything goes wrong, we run to God only, because He listens to our prayers, confessions, worries and fears. It is not necessary that we get all what we want, but our saying and god's perceived listening, makes us highly satisfied and trustful of our God. Someone said '*an open ear is the only believable sign of an open heart*'. So, by being a patient and attentive listener, you make way to other person's heart. Anything can fail but patient and attentive listening never does.

In other words, listening is caring. When you listen attentively, you are, in fact, promoting yourself, because by loaning your ear to the other person, he becomes stress-free and feels much lighter and we become open-minded, approachable, exhibit our kindness and compassion, understanding and respect for others. This small kind act of ours, is a great spirit-booster and stress-buster for whom you have given your ear. He gets that feeling of self-importance and being cared, when he shares his thoughts and experiences with you. Not listening to the person attentively or properly, is tantamount to other person feeling rejected, uncared or not good enough. Encourage the person to talk, show interest in what he has to say for harmonious and peaceful co-existence.

Being good listener, also helps us make strong relationships, specially marital. Good listening habit of the partners is tantamount to caring in marriage and must be encouraged by both partners. While someone or your spouse is speaking, do not show irritation or reply immediately after he/she has paused. Do not interrupt someone speaking. **Listen long enough, not to reply but to understand.** This is the best potion for a happy, satisfactory and fulfilling marriage. **But remember, you cannot listen with an open mouth.** *Lending your ear, perhaps, is the most economical and attractive gift one human being can give to another.*

**May I have your ATTENTION, please?** We come to this world seeking attention by crying hoarse, announcing our arrival. From that moment onwards, we become attention seekers. We cannot do without attention. We are happy and in good mood as long as we get attention. Deprive someone attention and see what he does. Anything! A child can create tantrum, little older can indulge in any sort of destructive activity, elder can lose temper while a powerful person can

be very unreasonable. Such people may not directly say but their actions speak loud and clear, have no doubt.

Giving attention is also perceived as caring. In every household, there are people craving for attention. It's not only the old people, anyone for that matter. Be it your wife, mother, grandmother or husband, father or grandfather, make them happy by giving attention. You earn your happiness by using your time well, nothing else. Be little more open, communicative and friendly. Give little more to get lot more. Do not wait for someone to say 'hello'. You say a smiling 'hello' to one and all and see your popularity graph soar to new heights. Never hesitate, never ignore, be smiling and pleasant. Pay attention before someone demands it or makes his demand for attention by oblique references. Always be ready with attention because this world is full of attention seekers. Give to get.

**Be a questionnaire. Never hesitate. Successful people ASK:**

Short-circuiting is common in any meeting, classroom or assembly. Students or people often have doubts, unanswered questions troubling their mind and confusion about the subject. They will not get up or raise their hand and ask. They simply keep quite even when teacher or the person addressing the group, welcomes the questions, and is ready to reply and make people understand. Such an attitude is the result of in-built complex, fear or hesitation as to what if.....the question is not right, others may laugh and ridicule, accompanied with many fears which propel us towards negativity. They will not ask the right person, the speaker or the teacher but keep grumbling among themselves (short-circuiting) making adverse comments within the audience or ask others who do not know any better.

Such an attitude, though very common, is no solace. Parents must instill habit of asking questions in the children from the very beginning by encouraging children to ask questions or clarify doubts. If children are encouraged from the young age to clarify their doubts and ask questions, as grown up also, they shall have no hesitation or fear in asking questions in the class, any meeting, assembly or boardroom. Though this habit is not tantamount to unnecessarily arguing about anything and everything, but clarifying the doubts and inquisitiveness should be the motto in life. This being the trait of good leaders and successful people, children must be nurtured from the young age in this important quality. It also makes your genuine presence felt by others in the class or in any assembly. Never short-circuit but ASK.

**SHUN 3Cs. Complaining, Cribbing or Criticizing:** In life, everything starts small. With constant practice and repetition, with time, things become big. Negatives and positives are both part of the same life. Initially negatives might be small routine, harmless looking comments, observations, criticism, grumbling, habit of constant complaining and bickering but when often repeated, negativity takes root and becomes a habit. In the light of negativity, it is not only we become miserable but also everyone around us.

I would like to narrate a small story I read somewhere long ago. Two sisters were travelling by train. It was hot weather and train was crowded. Suddenly, train made an unscheduled halt at a small station. Sisters came to know that there has been an accident further up and track is blocked, which would take 6-8 hours to clear. Hearing this, the elder sister was furious and started cursing the railways, hot weather, crowd and train's late-arrival would mean that they would reach their destination mid-night. By her outbursts, she not only made herself miserable but her sister and all co-passengers, who could hear her and thus could only see the negativity of the situation. By her negative outbursts, she made everyone gloomy and despondent.

Younger sister realized their predicament but wanted to do something better. She came out on the platform, where passengers were simply moving around purposelessly, enquiring about the situation from each other. This girl straight away went to the station master's office and very coolly asked him about the situation. Station master apprised her of the factual position that there has been an accidental derailment. A crane is already on way to put the engine back on rails but it would take 6-8 hours minimum for the stranded train to move from here.

She saw that it was an accidental situation, which no one could help and whatever needs to be done, is being done but things in such situations as in other such situations, take time, which in this case was 6-8 hours of delay, if nothing more unforeseen happens.

Instead of brooding over the situation, she changed her mindset, rode over the mood of despondency and started mingling with co-passengers. She started from the children who are most receptive in such situations, organizing small games, songs, stories, jokes which immediately found many takers, since everyone was feeling bored and totally lost till then. Seeing her in action, initially many youngsters and later almost everyone joined in. In no time, whole gloomy atmosphere was electrified and everyone started taking part, organizing games, jokes and story-telling competitions.

Looking at her, many more took lead and cue, started organizing various events in their compartments and on platform. Since, people often carry lots of food items during train travel, they started distributing it to other passengers. She became cynosure of every eye, appreciated by everyone for converting a dismal negative depressing-looking situation into a vibrant, exciting and energetic atmosphere for most of the thousand five hundred co-passengers.

There are many lessons for the young readers in this story which must be evaluated and analyzed objectively. Both sisters and all co-passengers, were in the same situation, inordinate delay at reaching destination, hot and humid atmosphere, boredom and helplessness, about which nothing could be done except to bear with the situation. Here was a choice. Easier one was to flow with the flow & keep cursing, criticizing, grumbling about the situation in a negative manner

as was being done by the older sister or how to convert a bad, seemingly hopeless situation into a vibrant one, which younger one was doing.

*Change the changeable, but accept what can't be changed and make the best of the situation in hand.* Nothing could be done about the delay, hot weather and consequent late arrival of the train. But much could be done about the present, our reaction, attitude and boredom, which younger sister was doing, who was later joined by the almost entire public in the train, except few like her elder sister, who might have thought it convenient to give in to the bad situation and kept cursing, criticizing and grumbling.

Younger sister took the lead, though no one asked her to do that. This is the foremost quality of leadership, *taking initiative* which is to do the required something without being told to do. *A true leader worth his salt is not given responsibility but he assumes responsibility.* He is not told to do something but does what is required to be done and people shall follow. Initially, people may hesitate or have doubt but never mind about it. Just do what is needed and followers will always be there. Leaders are thinkers. So, just think what can be done. If you are doing something for general good, people will always see through your good intentions and shall follow.

Negativity, habit of *complaining, criticizing and grumbling*, is something which creeps in a person slowly, unannounced as a child who mostly learns such traits from parents. The child grows up as a negative person, always giving in to the negative emotions, situations and values. It is the duty of the parents to gauge it and stop it from spreading. As such habits get entrenched in the system, they become more and more difficult to get rid of. In fact, negativity is a personality trait in some people, which becomes a way of life as they grow old. You would find enough people around you to spot such negativity habitual persons. Instead of doing anything positive, it looks as if such people were waiting for something bad to happen and as soon as it happens, they grab the opportunity to announce the onset of negativity proudly. If you are their true friend or relative, point this out tactfully to the person and help them overcome this gigantic negative personality trait.

**Be HELPFUL and COOPERATIVE:** *'Help others. Good deeds have echoes'.* Where ever you can, make a principle of helping whoever you possibly can. If you are helpful, kind and cooperative with others, you will have someone to help you at the most unexpected moments. If someone offers to help you, accept the help with grace, thanking him profusely. Often, people are hesitant of accepting help. It often happens with those who are not helping type themselves. If ever hesitation is there, reverse the position, putting yourself in other person's shoes. If you would have helped, you should not hesitate to accept the offer of help. Helping attitude is great happiness and mood booster, since, *in the same degree you are helpful, you will be happy*

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*and upbeat in life.* Ensure that with your help, issues are resolved which, itself, is a very satisfying state.

Same is true of *cooperation*. It's simple. If you are cooperative type, you create that image of yourself in others' minds and in turn, will always find others ready to cooperate with you. If, on the contrary, you have been stingy type, un-cooperative selfish type, caring only about your own interests and viewpoints, you will find others also un-cooperative. So an image of helpful, kind, cooperative person, which you create by your earlier actions, always helps.

Like respect, being helpful and cooperative, is mostly mutual and reciprocal. Remember, you cannot go up successfully in the ladder of life alone. You have to have people to help, support and cooperate with you. So, you must nurture your relationships in such a manner that people are keen to help and cooperate with you. Relationships sustain only when *others see you as a giver, not taker*. So, being helpful and cooperative is a two-way traffic. More you do for others, more you get from others. In this '*give and take*' world, if you give more than you get, your success graph will only move upward.

**Learn the Skill of FORGETTING and Move on:** Life is full of experiences, events and anecdotes, both, good & bad, pleasant and unpleasant, forgettable and worth remembering. Life gives you ample opportunity to learn your lesson from each of the negative situation you have faced and overcome. But forget them after lesson has been learnt. Never use your mind as garbage bin to store unresolved prejudices, resentments and hurt sentiments.

Our mind has monumental capacity to store all the rubbish and garbage of such nature. You will also be tempted to carry over old prejudices, unpleasant memories, pent-up anger, frustrations and disappointments and the like. Practice forgiveness which comes as blessing in such cases, forgetting them and move on. Instead of remembering each unfortunate episode and the person responsible for that, try forgiveness to calm down your hurt sentiments and feelings. Attitude of forgiveness works as a soothing balm in life. Do not carry the weight of others' grudges in your life. Drop them and see, how light you feel. That's the way to go about things in life.

Well, there is another but pleasant part. Vast majority of such events, happenings and anecdotes are pleasant ones. Treat them as flowers to freshen-up your mind. Keep them carefully stored in your mind for future references. Whenever you are down or feel distraught about something, just freshen up yourself remembering these. Better still, maintain a diary for such pleasant anecdotes. Go through them often. But keep a record of only the pleasant ones, not the rotten ones. These will always cheer you up. Life has both positivity and negativity in enough measure but gives you the option to choose. Shun negativity and choose positivity, always and every time.

**CONTENTMENT, the True BLISS of Life:** To write about contentment in these times of insatiable greed, cut-throat competition,

wayward corruption, cultivated dissatisfaction, ethic-less commercials, mindless aping culture, can be quite hazardous. If you are not with the crowd or part of the rat-race, there is every chance that you may get trampled. But as a human being, God has empowered us with a mind to think, not ape. *I would rather be alone and be right, than to be with the crowd and be wrong.*

Whatever we want to achieve in life, we have to achieve it only through action. And every action consists of two parts. One is the physical action which is executed by our appendages. But our appendages work under the control and direction of our mind. It may also be through reflex action in which case, appendages are programmed to work without active participation of mind. In other words, whatever action we perform, mind is behind that. Quality of action, which results in success or failure, thus, is very important. But our mind thinks and guides best when *it is calm, cool, stress-free and at rest*. Mind can think only one thing at a time or only one thought at one time. Whatever physical action mind is directing, the quality of work produced or output, is directly proportional to mind's capacity to concentrate on that action in calm and cool mode.

In fact, our right is to action only, not the result. We are supposed to do our best or put-in our best without thought of rewards or results. Since mind can only think one thought effectively at one time, if our mind is also thinking about rewards or results, quality of our actions will not be best and the best results are simply not possible, when our mind is not concentrating or paying full attention to the action. It also means that our mind is not able to put-in our best, when our one eye or part of our mind, is thinking about the rewards and results.

Hence, a study stress-free, calm and cool mind to direct all your actions rightly to best affect, is the key to success. Such a mind is possible to have, only when we are contented, at peace and satisfied in life. A discontented and dissatisfied mind cannot produce the best action for success in this competitive world. Focus and concentration is the key to success, which is best realized through contentment and satisfaction, both of which play great role in our growth.

Contentment does not mean that you sit back and do nothing. *You have to keep your body in action mode and mind in thinking mode.* Fuming and fretting is not required. Idea of contentment is to live in a relaxed, tension-free atmosphere. Moreover, things take time. Change emphasis of your thinking from what you want, *to what you have*. Do not be impatient, hurried and hassled. *Peace and prosperity* always go together. Prosperity without peace, simply has no meaning. Idea is to give credence to your own thinking. Do not be a part of the aping culture so much predominant these days. Your thinking mind is best gift which you have received from God. Make best use of it through application and focus of mental energies. While you keep trying for more and better but derive your happiness from what you have, learn to enjoy that by practicing the bliss called contentment in routine life.

**What you want to be, a MASTER or a slave?** Every individual has *Two Entities* residing within him, and a battle for domination between the two, is always on. Winner entity only decides what sort of life you will lead. Whether you cherish and relish the way you are living and love every moment or hate it calling it dull, monotonous & boring.

*First one is BAD, which is full of Anger, Greed, Envy, Discontentment, Ego and Arrogance. It feeds on resentment and guilt.* It lies and cheats, is filled with pride, acrimony and a sense of inferiority, which often, gets converted into superiority complex in many people. It is then that you want to subjugate others, to lord over them. Your expectations from others become high, while you want to give nothing in return. Fulfillment of your desires is paramount for you and you have them in plenty, which results into tension-filled stressed existence. You are always in comparison mode, evaluating other person's financial worth compared to yours or others. Your total outlook is always materialistic, greedy, money-oriented and phony.

*The other entity is GOOD. It is full of Joy, Peace, Love, Hope, Serenity, Humility, Kindness, Empathy, Generosity, Faith and Compassion.* You are, giving and sharing type, helpful and kind, treating everyone with due respect, exactly the way you would like yourself to be treated. You know the correct perspective of money, like to share it and are neither spendthrift nor miser. In nutshell, you are a balanced person with lots of substance.

And the battle is always won by the Entity YOU CHOOSE TO FEED. If you are the first type, you are a slave to your desires. You will be hardly ever feeling good except for momentary highs, when your desires are fulfilled. In fact, your desires and cravings play major role in your life. First entity comes more naturally to most people, while the second, GOOD one, you have to put-in lots hard work to imbibe.

It is the duty of the parents to guide and coach their child from his/her formative impressionable years. Parents must become the loving guides of the child by personal example. Child's mind can be compared to walking on the field of soft grass a few times. Soon a path will emerge. Child is the '*field of soft grass*'. Supposing the same field is littered with stones or other hard objects. Even after years, no clear path will emerge because as people age, it becomes harder to instill or imbibe good qualities or GOOD in them.

*It is easy to mould the child's nature with second entity, if parents take good care of basic habits, instill right discipline, compassion and right character in the child.* A child is like a free-flowing river when fresh inputs in the form of selfless unconditional love and caring guidance, are given. These qualities can be best instilled by parents in homes, not in school by teachers.

**MONEY MANIA & our beleaguered society! Knowing correct Perspective of Money!:** Money mania seems to have taken over our society. Everyone seems to be in the rat race for making money, young, middle aged and the old, alike. Fear that I might be left behind,

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dominates everyone's mind. Result is the **money mania**, dominant emergence of corrupt, greedy, selfish, uncaring, self-seeking attitude and such people coming to the fore, pushing good people who value ethics, morals, altruism, kindness, brotherhood, compassion, in the background. However, it's always better to know little more, the other side of the story, for you to make a considered and mature approach to money in life.

For certain sections of young and grown adults, earlier unimaginable amounts, can be earned now at a relatively young age. Earlier, things were different. Most people started small, grew big with time. Since, it took much longer to make money, side by side, they also learnt the real value of money and how to handle the money earned, which automatically came with age and experience. Since they had worked hard for the money, they were careful in spending and saving both. It could take years before one could even think of buying a house or affording or adopting a lifestyle or owning things, one might have longed for years. Money was scarce for most people in those days.

When I joined army as 2<sup>nd</sup> Lieutenant in 1964, my total starting salary as a commissioned officer was Rs 460. But this 'measly' looking sum, had lots of value. Free accommodation in the officers mess was provided but we had to pay for our own contributory messing, which came to around Rs 100 per month with sumptuous nutritious veg./non-veg. food provided in style. God bless our mess cook, who used to make so many wonderful dishes for us, many of them, eating first time in my life. We cycled around everywhere. Owning a two wheeler was luxury enjoyed only by senior officers in the unit. Car was rarity. Music could be heard from radio or gramophone in the officers mess common room but enjoyed together all the more since we danced a lot. Socializing was encouraged as hosting a party in homes or mess, was considered a privilege. We often went for picnics, which mostly meant 'Alu-puri' and pakoras or the like. But we enjoyed being together, highly valuing each other's company, which was most enjoyable pastime. There were no mobiles, but valued each others' company and genuinely cared for each other.

Hypertension, diabetes, cardiac problems and cancer etc. were unheard of. Life was simple because we lived within our means, there being little or no show-off. Relationships were built on sincerity, appreciation & understanding, since present day culture of unabashed show-off, materialism, and 'money-mania' had not set-in.

Coming to the point of discussion, Money-mania, *earning wealth is relatively easy compared to handling earned wealth*, spending it judiciously, saving a fixed amount regularly in safe investments, also spending a part of the amount on charity or philanthropy or sharing, helping those not as lucky as you. When you earn the wealth, it must also shine, please and satisfy your inner self, rather touching only outer physical body-mass and then disappear. Money has a habit of rolling, today here, tomorrow there. So, when you have, it is time to

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be judicious and careful. Many will like to befriend you then, not because you interest them, it's your money which they find interesting. They are mostly 'fair-weather friends'. Do have them but don't attach much importance to them. However, you need to be careful with them. Do not expect much from them or count on them and if they ditch you, don't feel disappointed. Never compare with them or confide in them.

Since money or wealth is very important part of everyone's life, *you must clearly understand the correct role, perspective and place of money in life*. Understanding money is also important because it plays a vital role in forming ATTITUDE. **Always consider yourself, the Master and money, your slave.** Never try to impress others with your money, nor be impressed by theirs'. Money and wealth is your personal domain. As long as you keep it that way, you will be happy and at peace. The moment you flout the equation, stress, pain, worry, doubt, envy, impatience, anger, irritation will always be there to give you company. Money cultivates high ego and accompanied arrogance. When we have money, flaunting comes naturally. Overcome and subvert such urge to live peacefully and contentedly.

Because of our ignorance, most people equate happiness with fulfillment of their cherished desires and wants, when our expectations from others are met. We remain in the illusion that when I will get my dream house, dream car or other objects or possessions, I will be happy. So many unrealized dreams are created through media ads, which tend to get converted into inferiority complex, disappointments, stress and frustration, *devaluing what you have, always fancying what you don't have*. But, after initial infatuation, follows the deep-set bitterness and negative emotions, when we realize that pleasures derived out of these fulfillments and acquisitions, are fleeting and temporary in nature. On the contrary, when we work on our inner peace and strength through values expounded in this book, you will be happy, vibrant, satisfied, fulfilled and contented.

Wealth fulfills two basic human needs. *Sense of security, which is physical and sense of achievement, which is emotional!* After these two needs have been met by reasonable amount of earned wealth taking care of all your needs, additional wealth does not add to happiness. On the contrary, it caresses your ego, pride, greed, envy, jealousy and adds many more negatives. A person becomes a slave of these negatives but very strong emotions. More he accumulates, more clouded his judgment and thinking becomes. You have to be extra vigilant, since, with a secure job, profession or business, additional wealth continues adding. This additional wealth can do lot of harm if you or family becomes a slave of wealth, mentally measuring and comparing everyone, how much he owns. In such cases, balanced thinking and mature approach, is left far behind if you are not careful.

Problem is not of wealth as such, but of *additional wealth*. What to do with it, how to make best of it? How to enhance your *inner*

*wellbeing*, do things which give you greater satisfaction, freedom, peace, serenity and tranquility? Answer is simple. Be *generous* in *giving, sharing, helping* and taste real inner pleasures, wellbeing and vibrancy of life. Be *stingy* in these, use your wealth in selfish, self-serving pursuit for outward physical pleasures, you sow all vanities of life in full measure. *Quality of your life is determined by, whether you are generous or stingy with your wealth.*

There is no better person than **Warren Buffet**, presently the second richest man on earth, whose advice on *money matters*, you must consider. He has donated *US\$ 31 billion* (around 2 lack crore rupees) to various charities, the world over, *to do good*. If you don't know it already, as a boy, he sold newspapers. **His relevant advice:** *"Happiest people do not necessarily have the best of things. They appreciate the things they have. Choose a simple smarter way to live. Don't go for expensive brands. Just wear what you feel comfortable in. It's your life. Let it be governed by you. Do not let it be governed by others. Don't do what others say. Just listen to them and do what you feel good about. Remember, **money does not create man. It is the man who has created money**".* Free advise worth a million dollar. Use it everyday.

His specific advice to youngsters *"Stay away from credit cards and bank loans. Invest in yourself. Don't try to show off. Just be yourself. Don't buy more than what you really need"*. On EARNING, he says *"Never depend on single income. Make investments to create a second source"*. On SAVING, he says *"Do not save what is left after spending but spend what is left after Saving"*. On INVESTMENTS, he says *"Do not put all your eggs in one basket"*. On TAKING RISK *"Never test the depth of the river with both your feet"*. On EXPECTATIONS, he says *"Honesty is very expensive. Do not expect it from cheap people"*. His final advice *"NEVER LET MONEY RULE YOUR HEAD"*. Even as the second richest man on this planet, **Warren Buffet still lives in the same house, which he bought fifty years ago after marriage, drives his own car and wait, it's not over yet. Though his company Berkshire Hathway, owns sixty three companies including world's largest private jet company, he prefers to travel with regular airlines like everyone else, never ever using number of private jets his company owns.**

Our planet earth is home to countless species. But humans are the only ones who love to hoard, be it wealth, knowledge, information or even fame. Let's see what hoarded wealth can do to you. There is no proportion or measurement to hoarding or accumulating, since you do not know the *'why or how much'* of the hoarding. It's simple, because everyone is doing it and you are in a position to hoard, so hoard it. But think innovative, think original, think afresh. Money or objects of luxury, comfort and services you can buy with it, are important as long as you don't have them. Once you have them, sheen is lost.

After your basic needs have been met, additional wealth does not add to your happiness. As for things you can buy for your pleasure or

to look others down, any big house, car or thousand other items available these days, lose their attraction once you own them for few days. It is so for all items of luxury and comfort, which become ordinary, once you have them or acquire them. All such pleasures bought by money, are fleeting, temporary in nature.

Unfortunately, more you accumulate or hoard, your troubles will also multiply in the same proportion. Hoarded wealth stinks, brings unhappiness, fearfulness and restlessness. Present day culture of insatiable *greed*, never let you enjoy what you have. Greed focuses on what you do not have and some others have. If you have many things which others do not have, your sense of greed, dissatisfaction and discontentment, will simply ignore it. Greed can destroy what one has labored hard to achieve in ones' life. Additionally, vicious present day culture of cultivated dissatisfaction through repeated ads, does immense harm to the psyche of immature minds, which harps on, only when you will buy the advertised article, you will be happy, you will belong to that class who can afford it. So the dissatisfaction, temptation and lure in week minds, remains.

However, being wise and mature is to remain down to earth, person of humility, valuing people more than money in all your dealings. Never consider anyone inferior because he is less wealthy. Give due respect to everyone irrespective of their financial status. Money shines, when you are not stingy but generous and open-hearted in giving. It shall, then make you happy, vibrant and peaceful. Just think over, the amount you give, will not make any significant difference to you but for the receiver, it can make lots of difference. So, for a graceful vibrant living, make it a habit to spend a part of your income in making a difference to those not as lucky as you. This one habit will create that soothing feeling of inner wellbeing, when you would look back, with great satisfaction and pride, how you handled your wealth.

**The BAD money, more than known sources of income:** Money or wealth created through corruption, illegal means, criminal acts, tax evasion etc. can be called BAD money. Such money can be relatively easy to make, once one is in a position to do so. *But easy money goes as easily as it comes.* In short run, it can give all sensual pleasures but is difficult to handle in the long run because you have to keep it safe, mostly in physical form, since it is unaccounted. Such wealth, soon becomes a big liability since you have to keep devising ways to hide it. Bad money generates more bad money, thus becomes a bigger liability, painful to bear with time.

Most of the times, you can neither use it, nor spend it. Only hoard it. All the time, you are worried, pained, stressed because, after all, money is money. May be one has got it through easy undetectable criminal acts, but after some time, you forget that '*criminal act*' part and are left to take care of the '*bad*' money. So, criminally, one takes out the money from the running system of poor people and puts it illegally somewhere, may be in a foreign bank account, which is as

good as dead since you may never need it or take it out. Many times, people devise legal-looking methods to keep this illegal money safe but the question is, you have taken it away from poor people, who could eat, get treated or educated with that. Putting it in the safe vaults of banks of rich country with every likely-hood, that money shall never see the light of the day and would remain there forever, mostly unclaimed, making them more and more rich and poor, more poor. That's how those banks have become so rich and big.

For decades if not centuries, criminal elements and unethical businessmen both from rich and poor countries, corrupt politicians and bureaucrats, have deposited their illegal wealth in these banks. In fact, it has been a simple case of taking out wealth from a poor system, where such wealth could have been put to good use for the welfare of poor starved masses, but has been illegally fed into an already rich system, where it was not needed. But unscrupulous elements from the world-over, kept bringing and feeding the rich system all the same. Result is what we see today. There are innumerable deprived malnourished and undernourished people without hope, all over the world with a very big chunk of poor nations' wealth, coming into the hands of already rich people through these banks or related channels.

I am not an economist but can see what has been happening and is happening. Rich countries like Switzerland use that wealth judiciously and have become so rich. Powerful people from poor countries keep feeding them. Most of such bad money is never claimed, since when such people die, they also take the secrets of wealth laundered with them to the hell, they would go to. They never needed that money as they already have more than enough. If they take out this illegal wealth, it shall cause more problems and trouble for them. As such, these people are cursed. Some die painful natural or unnatural death with regrettable past, always haunted and hounded by sad memories of their sorrowful deeds.

Vast fortunes come to corrupt so easily through corruption but this is the way such money goes, filling the coffers of the rich. It was easy to deposit the money in those banks. That filthy money from our filthier corrupt people, keeps lying there forever never to return to their rightful owners, the poor deprived people of the poor countries. Their protruded bones, linear legs and sunken eyes haunt the corrupt, when they see them in the media. That's how poor remain poor, rich becomes filthy rich, from the bread, medical facilities, infrastructure and education they snatch away from helpless deprived poor through such criminal acts. They may not be caught or arrested, since the *system has been created by the powerful, for the powerful, only helping and benefitting the powerful, but nature has a way of punishing such rotten human beings*. They cannot escape the punishment for their stinking corrupt inhuman acts.

Mind you, this crime is done mostly by those, who do not need the money or have any use for it. They already have enough. It's just that

they cannot resist the temptation or lack of sense of belonging. It is your country, your people, creator is the same. Then why such shameful acts? Even if one is in a position to do it, one should never indulge in such despicable self-defeating acts, since such money carries millions of curses for not only the one, who is indulging and conniving in it but also for his family. Through such reprehensible acts, they invite curses for their own children.

I have privilege of knowing one principal of a college, who was transferred from one city to another. His total expenditure in executing the transfer came to about Rs 2000. The clerk made his total inflated bill for Rs 5000, since he was 'authorized' to collect that much amount on transfer, from the government. Principal did not accept it and asked the clerk to make the revised bill showing the actual amount. But why are such people rare? Rs 3000 extra or such insignificant amounts made through corrupt and dishonest means, would have made him fearful, his conscious-pricking and less respected. Those who give-in to such temptations, lead a very low form of life. When one lives with high sense of integrity, honesty and sincerity, see how good and vibrant one feels. Simply put, *Quality of your life depends upon whether you accept or reject such offers to be dishonest.* Honesty is not giving-in to the temptation to be dishonest/corrupt.

**INCOMPETENCE, MOTHER OF CORRUPTION:** Why is corruption so rampant in our society? Reasons are not far to seek. Though there are umpteen Educational Institutions, no care or pains are taken for character building, discipline, civic sense, courtesy and regard for fellow citizens and many other inner qualities which work towards making a better human being and in turn, better society. In developed countries, society in general, takes care of that part of human development. Here in India, a child sees all that what is happening, most of all power, money holds over human beings and society i.e, the admiration, praise, respect and clout, all withstanding. A child, as he is growing, sees that only the end matters, not the means. He sees incompetent people holding positions of power and how others who are better qualified, are treated by them, and capitulate before them.

In Institutions of higher education, like medical, engineering and other professional colleges, teaching staff is least qualified or at the most, of mediocrity levels. Commitment and dedication of most of them is almost zero. They are more stressed to hold their job and have to do all sort of balancing acts to remain where they are or mainly to meet their family expectations which are very high these days. Original thinking minds with vision and imagination, have evaporated into thin air and their place has been taken over by the selfish aping and sycophantic culture, which has taken root in every sphere of our society. People also see that sycophancy pays and rewarded, in politics, bureaucracy or even defense forces.

While in neighboring Pakistan or perhaps, China also, only the best opt for officers class in Armed forces, in India, Armed forces is no

option for even the mediocre. With introduction of latest highly complex and technologically advanced weapons and communication systems which need to be introduced in the forces, and forces being led by reluctant leftovers from other lucrative trades, is a matter for great concern for every citizen of our country. To top it all, most defense ministers coming from no knowledge or experience in defense matters and constant bickering between civilian, finance ministry bureaucrats and forces top brass, I only hope I am proved wrong but with the things in forces as they are, another 1962 is only waiting to happen. Since we are very adept at praying, we can just do that.

It is easy to get used to money and high life which money can buy but mere thought of it being taken away, can lead a person to do anything for survival, corruption, crime, dishonesty, cheating or pilfer. Sincerity, concern for society and sense of belonging, which all stem corruption, are at a great discount. First concern for every politician who shall lead our destiny, is to get elected somehow. If successful, how to make up for the time and money spent. Then, to come up to voters' expectations in returning favors in cash and kind, after the election. He must fulfill them, otherwise his whole political career is over if he fails. For a professional politician, choices are tough.

*Hence, in a system infested by incompetence from top to bottom, to expect a corruption-free society, is only wishful thinking. (Volumes can be written on the subject, but this not being the subject matter, this only is enough)*

**Giving-Sharing! Why?:** Most people like to eat and be merry, while some like to feed others. Both find 'happiness' in what they do. But there is a big difference. Happiness of the self-eating types, lasts only for the time they are indulging themselves. This is the fleeting happiness which they get from fleeting pleasures. *Second type of happiness is when you feed others, the smile on their face is your reward. Buy an ice-cream to a poor child and see the smile and satisfaction on his face. Happiness through such pious acts, will last a life time for you because it touches your heart, your inner self. This happiness is truly encompassing.*

People seek happiness and pleasures in life, which they call the purpose of life, while in my opinion, *inner peace is of paramount importance in life.* Without inner peace, no pleasure, no acquisition can ever be enjoyed. Happiness which we all strive for, also remains elusive since it is momentary, fleeting. Only when we are at peace with ourselves, we enjoy living. Peace is within us. When we live right, we are at peace. When we live wrong, peace eludes us. Living right is when *we value people more than money.* Living wrong is the opposite. When we maintain good relationships, we are ethical, disciplined, patient, helping-sharing-giving type, we are genuinely at peace because we are living right.

When we share or give anything, gesture rebounds. More you give, more you get, mostly directly, at times indirectly. Whatever you give

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***What they don't teach in Educational Institutions***

to life, you get back many times over in different ways. If you hate, the hatred coming out of you, will someday come back to you. When you love others, since they have been created by the same creator who created you, love only will rebound. People have a sixth sense of knowing your true feelings. Simple equation is, if you love, you will be loved. *About GIVING, be it wealth, help, knowledge, information, your time, a few soothing words, a confident assuring handshake, a flower or even a smile or love, it will do wonders to someone who is in need. When you give people more than they expect, you get back a lot more, many times over.*

Rivers appear to be flowing happily, because every moment, old water is replaced with good fresh water. The moment old water is not replaced by fresh water in a river, pool or even in a sea, water becomes stagnant or stale. Same is true of wealth too. When we keep giving, in any form, we keep getting also. Look at banks! They flourish because from one end they give, from other end they keep getting. Once bank stops giving, it will fail. Look at trees. They are there only for giving, shade to us, home to birds and animals, fruits and life-giving oxygen to all living beings. Once it stops giving, tree shall dry up. Never let it happen to you. So, keep giving whatever you can. As a giver, you are always at peace, because there is certain *relationship in GIVING & PEACE*. When one is only a taker, always greedy about things, one will never have 'enough', will never be at peace, will always remain pitifully 'poor'. Giving and Generosity-filled attitude, makes you a noble being.

Young parents of today, would be old in due time, since time passes fast without our knowledge. These parents must instill the habit of giving in their children, so that same children, when grown up, shall take good care of their parents, which is not happening these days. No use if you cling to money even when you don't need to, specially persons in advance age. They have so much and '*Money in*' meter in most cases may be '*on*'. Hoarding more and more purposelessly, knowing very well that they may never be able to use it. Overall need for money gets limited with age but pension, business, interest, rent or money from other incomes, keep coming. For whom are they accumulating? For their heirs to fight after their death! Be wise, put that money to some good use while you can and get god's blessings and receiver's gratitude, which will come a great deal handy at this age. Be generous, do not be stingy and be free of overtly worrying about the future. When you take care of God's creatures, God takes care of you.

Actually, most attitudes or habits are formed during childhood. Foundation of giving type, generous person or a stingy type greedy self-serving person, is laid in childhood only. So once again, it is the duty and responsibility of the parents to mould the basic perspective of the child towards money, so that they do not suffer when they are old. Money gives you security, no doubt, but excess gives lots of pain,

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***What they don't teach in Educational Institutions***

worry, insecurity and tension. Having greedy and selfish off-springs in old age, is worst that can happen to people to make their life miserable. So raise your children and live your life with end in mind. Seeds you sow now, you will reap when you are old. Think and be wise, rather ape and be a fool.

We came from nowhere, do not know where we go after our term is over. We are just a carcass of flesh, blood and bones. End is only ash. Why not spend our life with a purpose of spreading goodness, by sharing and by giving. We see all wrong things going on around us. Let's not join those. By living a life of goodness, humility, kindness and compassion, we elevate ourselves to the level of Gods. Pointless visiting temples, mosques or churches, if we only have our own selfish good in mind! In each one of our religions, special directions have been given to giving, helping, feeding the poor, sharing of our wealth, which we will have to leave here only. So, help when you know you should, and GIVE when you know you can.

When we give with an open heart, we get bliss and are blessed. Hence, now that we are here, how long, no one knows and it does not really matter. Do something more than only looking after just yourself. Sharing the wealth in so many ways, is hundred times better than indulging in rituals to please the deity, spending huge amounts trying to please the gods. Habit of giving and sharing is win-win all the way. It's the most graceful and joyful thing to do while we are here.

This lesson is best concluded by a small Hindi verse from Sant Kabir "Chiriyā chonch bhar le gai, nadi na ghatio neer. Daan diye dhan na ghatē, kah gaye sant Kabir". Translated, it means "*If bird drinks a beak-full of water from a river, water in river is not reduced. Same way, wealth is not reduced, when we give alms or do charity*". Hence, **it's in your own best interest to make a difference to others' life and see the difference in yours.**

**RESPOND with GRACE. Do Not React with Irritation:** Reacting with anger and irritation, are the two most common behavior 'crimes', which most of us commit often. The tragedy is that anger is as good as doing a self-goal or trying to throw a red hot burning coal on someone. In the process, we burn our hands only. Every day, bad un-anticipated problems, unforeseen situations, small and major irritants will be there, like maid absent without information, heavy traffic-jam on road, a quarrelsome neighbor parking his car wrongly, while driving another car just touching yours, someone speaking rudely, a shopkeeper trying to overcharge or a difficult colleague, boss or spouse being unreasonable etc. Such things happen to everyone daily. You cannot avoid them. But when your reaction to what others do or say, is of anger or irritation, things get flared. But when you respond calmly, coolly with grace and dignity, peace prevails.

In most unpleasant situations, what matters most is your reaction. When your reaction is aggressive, other person also, most likely, will match your aggression. Result is, a totally new situation emerges,

which may be difficult to handle. When your reaction is harsh, strong or matches other person's aggression, situation gets out of hand or a new derisive situation arises. Hence, always display a cool mind and soft heart accompanied with consistent and stable personality. Handle ugly, heated and tense situations, ignoring harsh and hard words, conversing softly, with grace and aplomb. Your calm and cool temperament handling such situations, will inspire others' confidence by display of much needed anger management skills.

When you respond with grace and dignity, in all likelihood, other person will also respond in the same manner. Matter would end then and there. You can attend to some other matter more actively and wisely. It always helps to keep your mind cool to work at maximum efficiency. Often, we get bogged down in life in small inconsequential petty matters. Never be carried away by a small matters. Impressions matter a lot these days. An impression that you are a cool-headed, well balanced and reasonable person with a smile on your face and gratitude in your heart, is much beneficial to you than having your winning ways in small insignificant matters. *Do not focus at winning the argument. You may lose the person in the bargain.* Instead, focus on positivity which comes by being nice, kind and helpful. Grace and dignity lies in responding that way.

**Be DECISIVE. Do not be afraid of Mistakes:** Human history is full of decisions taken. Then only action follows. Taking a decision, thus, is important part. Many actions, 'karmas' or execution of work, do not take place because someone, whose duty and responsibility it is to decide, remains undecided, which delays the matter or projects further, adding costs, tension and non-availability of benefits, which would have accrued, if person responsible had taken an early decision and acted in time. Indecisive person remains in doubt, not sure, in anxiety or anguish. A simple decision, because of many options available, is sometimes, delayed or not taken at all. Sometimes, as is happening these days, because of worries, inadequate support or doubtful preparedness, bureaucrats or ministers do not want to accept responsibility and keep dilly-dallying on numerous matters. Often, people are unsure, double or fickle-minded.

Chance of mistake is another reason for being indecisive. But unless we make mistakes, we can never learn. *More mistakes means more experienced we are. More experience means lesser mistakes.* It is better to take a wrong decision, act on that and learn, rather than no decision, hence no action. We should always have a positive attitude towards mistakes and decide quickly in spite of them. Never let procrastination or hesitation rule your mind.

Everything in this book, must be learnt by parents, and taught to the children. Children learn best by example of parents, who are their role models. In all matters of their upbringing, children must see their parents as decisive and action oriented, rather than dilly dallying, hesitant, unsure, doubtful types. If you want your children to be

leaders and successful persons, train them well, train them now to be quick on decisions and resultant actions.

**Aspirations, Expectations and Comparisons:** Once you have learnt true perspective of money or role money plays in the life of a balanced and mature person, it will be easy to learn many things. Coming to the topic of discussion, *Aspirations*, everyone has them. There is nothing wrong to aspiring to become a rich man, a leader, a successful professional or entrepreneur. In fact, one must have such aspirations which act as pushing agent, motivator or inspiration. Only thing one has to be careful about, is that to truly enjoy and cherish the fruits of your hard labor, one should never indulge in short cuts, cutting corners, be fair to everyone concerned and do as directed by your conscience and convictions, not by conveniences and greed, irrespective of how much '*correct or lawful*', they may appear. Aspirations are positive energy you radiate to achieve your goals, long or short term. Nurture aspiration to reach where you to be!

However, *expectations and comparisons* are totally negative and must be avoided or got rid-of, at the earliest. To truly enjoy the bliss which life is, get rid of these two things, *expectations and comparisons*, which always drag you towards others' slavery. These two most common 'ailments', never allow you to enjoy what you have, cherish the bliss which we get from true selfless labor, always feeling small with inferiority complex, always looking to others whom we consider higher than us for appreciation, approval and support, always loaded with that deep-set feeling of inadequacy or incompetence. Never be a slave to others. Be independent and assertive, instead.

Best is to have least expectations from others, even from own parents or children and never compare your wealth, possessions, home, spouse, children or jobs with anyone, howsoever distant or close person may be. You never can know, how lucky you are or how miserable life others may be leading. Always keep trying, pursuing, persevering whatever aspirations you have and do not expect others to help you achieve them. Keep doing your '*karma*', effort, action, planning, guided and directed by your own mind and thinking, not depending on others' help. If help is coming, accept it with gratitude. If not, keep doing what you have set yourself to achieve. You may take a little more time but you will be able to do it alone, which would give you a big sense of accomplishment, satisfaction and fulfillment. In the long run, which life is, actually, feelings of honesty and sincerity, are much more important to have, to keep you vibrant, energetic and purposeful, than to have those nagging doubts and lack of self-confidence and self-belief.

**Sympathetic, fine but better still, be EMPATHIC:** Difference between Sympathy and Empathy is, sympathy is a feeling of kindness you have for others but empathy is a step further when you feel as others are feeling. Empathy is about sharing their woes. Empathic people are quick to realize the true feelings of others and would like to

help or want to do whatever they can to alleviate others' suffering. They are truly understanding, deeply observant and can listen to what has gone unsaid, can see what is being hidden. They are the friends or relations who, at the first sight, can smell that everything is not right, in spite of the person saying "it is". Because of their sincerity and eagerness to help, they, ultimately, find the truth.

Empathic people are friends in need, with whom you can share your true feelings and ask for counsel or advice. Because of their sincerity, they shall give the best advice possible themselves or will not hesitate to ask someone else known to them for advice, who they think, might be knowing better. They are totally trustworthy, open-hearted, dependable and faithful. They are always available for you, least assuming, always truthful calling spade, a spade, come what may. They have a mind of their own. Such persons generally avoid crowd because they are rare and far between. They know that life is a marathon, not a sprint. Hence their advice, even if not appearing to hold good in short term, but is always sound one, for the long term.

**Appearances can be deceptive. CHOOSE PEOPLE Carefully:** We meet so many people in our routine life. About seven billion people are inhabiting this planet. No two persons are alike, not only physically, but also emotionally, value-wise, thinking-wise. Each one is different and has a very strong feeling that he only is right. You might be a student, doing a job, entrepreneur or a professional. As you grow, you need people to work with as colleagues, subordinates, friends, relations, who are all different. Judging them rightly is a big challenge and goes a long way to help you achieve your cherished goals in life. We need to be very mature, balanced, very well conversed with human strengths and follies. With experience, we should become adept at knowing, handling, choosing or judging people correctly.

Most important thing in judging people right. Take your time. Do not form opinion in a hurry. A person is best judged when things are going wrong. When things are going right, anyone can be at his best behavior. You might find a person very sweet-speaking normally in a routine way but at the first sign of things going wrong, same person can lose his temper, be insulting or behave in very unexpected or obnoxious manner. In fact, how one behaves when he is under stress, is person's true nature. If you were in a hurry to form an opinion, you might have already made an opinion far from reality, which does not speak very high of your maturity level. However, be on guard when a person is *extra sweet*.

In the present materialistic culture of unabashed show-off and up-man-ship, people are so sweet and nice to talk to, but most of it is only a cover-up for their real intentions. Hence, take your own sweet time responding to their overtures. Appearances are, often, deceptive. So be careful about making friends, letting people come close to you or sharing your secrets, emotions, sentiments and feelings.

Another important aspect of choosing people is when you *choose* friends, how much they can be trusted, allotting work and responsibilities to subordinates, knowing people judiciously etc. For example, in your business, job or profession, a good worker cannot necessarily be a good supervisor also. Someone who is not a good worker, may be good in organizing work and doing other duties or getting things done. Different people have different talents. Work and responsibilities must be allotted accordingly after properly judging their strengths and weaknesses.

Moreover, a sense of belonging must be created in everyone to perform best as a team. As a Chinese saying goes, '*better to have one person working **with** you, rather three working **for** you*'. Unless, everyone in the workplace considers work he is doing, as his own and enjoys his work, productivity will not be optimum. You must develop the insight to choose right people for the right jobs & responsibilities. And most of all, a sense belonging must be created to get best performance and optimum results.

We all want to grow and go up in life. We all want to do well. We cannot do that alone. It is only possible with the willing help, support and cooperation of others, which may include our family, friends, relatives, subordinates, superiors, associates, customers, suppliers, workers, everyone. Since each one of them is a human, you have to understand them, make them cooperate with you, support you. They must want to do all this for you. Unless you are able to get the best out of this whole lot, you cannot succeed in whatever you want to achieve in life. Hence, you have to know people well, understand them, be appreciative of them, motivate and inspire them to draw best out of them for mutual advantage.

**Have COURAGE. Have FAITH:** Whatever we do, our thinking mind plays most important role in all our actions, apart from guiding and directing. But, unfortunately, because of our past mindset, negativity in the form of misplaced fears, worry, self-doubt and confusion, are our constant companions. We can throw them out of our system with positivity in the form of *courage, hope, faith, self-belief, self-confidence and high self-worth*. *Courage* is a state of mind, which is the most important of them all.

*Courage is "...Life's battles don't always go to the stronger or faster man. But sooner or later, the man who wins, is the man WHO THINKS HE CAN". Courage is 'When confronted by a multitude of grief and adversity, if a person stands boldly without accepting defeat, he shall see the defeat itself, depart utterly defeated'. Courage is 'when, in spite of dark clouds all around, you see a ray of hope and with full trust and faith in God, you become the master of the situation. When you do not accept 'NO' as an answer and keep trying till you succeed.'*

Courage is to stand for what you think is right, which is called the '*courage of conviction*', following your conscience, refusing to compromise on matter of principles, despite temptations, risk and

pressure from all sides. Courageous people take a stand against what they feel is wrong, unethical or immoral. God always provide them with guts and fortitude. They sacrifice personal gains for the benefit of collective interests. They never hesitate to challenge the status quo. Courageous persons do not hesitate to challenge their superiors, whomsoever they may be and always take a stand. Mostly parents are their role models who have taught them these lessons as children.

Explicit faith and trust in God, hope that ultimately, we shall succeed in our efforts, perseverance in efforts and patience, are constant companions of courage. Courage is most required when we are passing through tough and trying times, a bad phase, when nothing seems to be working to our advantage. It is then you must keep pursuing your '*karmas*', never deviating from the right path you have chosen and waiting patiently for the final positive outcome in your favor, after you have done what needed to be done. When you put explicit faith in God, completely surrender to His will, never complaining, never grumbling, always hoping that things, will, ultimately turn out fine and they do. If they don't, keep trying. They will. That is the best way to go about life.

You must keep your mind full of hope and trust and never have doubt that you will be the ultimate winner. Those are the testing times in life and later when it's all over, you will be glad that they came and you overcame them with courage and wisdom and transformed into a better human being, more compassionate being, helping-sharing-understanding type of a person emerged. When God is your '*Sarathy*' and companion, you have nothing to worry or fear. Just keep doing your duty to the *best of your ability* and leave the results and rewards for Him to take care.

**PERSISTENCE in efforts and PATIENCE in wait, will win the race:** For all of us Indians, Gandhi Ji is, has been and will always be, our role model. There is no better example the world over, in matter of extra-ordinary courage, wisdom, perseverance and patience. Moments pass but some leave a mark in history. For the entire world, specially for India and British empire, it was a moment in that cold dark night in South Africa, when he was thrown out of a first class railway compartment, in spite of him holding a first class ticket. His fault, color of his skin was not white.

No one could imagine at that time that this small insignificant looking incidence, would change the face of the world in next half century. British empire was the most powerful, reigning over more than seventy countries at that time. That's why it was said "*Sun never sets on the British Empire*". In wildest dream, no one could ever imagine that it will soon start setting because of one man, Mohandas Karamchand Gandhi, father of our nation. He had no power, weapons or ammunition to defeat the most powerful empire in the world. Only thing he had was his unflinching self-belief, courage of conviction that he was right and empire was wrong, determination to fight without

weapons with something called 'AHIMSA', of which, no one had heard till then, to fight the most powerful and experienced war machine in the world bare-handed, nothing to match them except his frail body and steely determination and resolve to throw-out the invaders and rulers from the sacred soil of his beloved country, India.

Perseverance and patience were his only '*weapons*'. Only by his innovative untried methods, he kept trying to convince the British that what they were doing was wrong. They had no right to rule us. They were invaders and must leave our country. Millions were woken up from slumber, followed him where ever he went and ultimately, our country was freed from slavery and a chain reaction followed around the world. Within two decades, whole world was free. But for the foresight, vision, convictions, truthfulness, *perseverance and patience* of the frail old man, who made impossible, possible, goal set seemed unrealistic in the beginning but achieved in due course. Something which was imagined impossible to start with, was ultimately achieved.

It's million times easy now to talk of perseverance and patience during those darkest hours in our history, but unless one has rock-solid resolve and determination, doubt and hopelessness could have set in many of his millions of followers. But it is during those hours, you have to keep your hopes alive, keep trying by various methods till you succeed. Mind-boggling perseverance and patience were needed to get to the goal of throwing out the British from our sacred soil. Never stop trying and wait patiently, till one day, you succeed. Never accept 'no' for an answer. '*Never give in, never, never, never*'.

Perseverance, mostly, concerns our achievements but *patience* is part of our daily routine personality. *Perseverance* is required off and on but *patience*, everyday, many times over. Patience has to be acquired with time as a person grows up. You cannot flow with the flow. Necessary changes, adjustments and rethinking is required to improve ourselves, in the pursuance of goal to be a better person, better human being. For achieving that, you have to control your emotions, feelings, manage your anger, be calm and cool whatever the provocation, exhibit poise and grace in every situation.

You have to practice patience, and practice makes a person perfect. Patience helps you physically, mentally and emotionally. You are in control of the situation where ever you are. Biggest advantage of being patient is that *you never feel sorry for having been patient*. Patience boosts your morale and makes you more popular, likeable and pleasant person to deal with or talk to. Being patient, helps you improving your image. Cumulative effect of patience, is colossal in your achievements and success in life.

If you are a patient person, people will soon come to know about it and you can be rest assured that you will do better whatever your profession, business or job might be. You will be good at forming meaningful relationships in life. You will be better spouse, parent, sibling, friend or boss, simply because of one fact. Patience implies

maturity, mental health and urbanity. Being patient, everyone likes to be with you. People like you from heart.

**TIME is precious. Manage it well:** Those who have done well in most parameters in life and are successful, are simply those, who *used their time well*. They not only did well in exams but made best use of their 'spare' time and did many other productive things. Simply put, *time management is life management*.

We all have just twenty four hours. Big chunk of these go to whatever business, job or profession we are doing. Then comes sleep, time to get ready and 'to and fro' to place of work. *How well we use the leftover time* or you can call it 'spare' time from these essentials, counts a lot. Most people waste most of this time watching TV endlessly, reading fiction novels or other such value-less reading material, endlessly gossiping about others, which includes curiosity about other peoples' lives, their ways, lifestyle, affairs, spreading rumors, false news specially about film stars, which amount to nothing but utter waste of the most precious commodity you have, TIME.

Successful people, attractive and pleasant personalities or people who count and matter, make best use of their time. They do not waste their time discussing people or in things described above. Instead, they watch TV selectively essentially improving their knowledge/information, read inspiring and life-skill books to self-improve and develop useful hobbies. They also do not waste their time visiting social networking sites to fulfill their curiosity. Time is perishable and cannot be hoarded. It can only be **used or wasted**. How you use it, it's all up to you.

Another principal of astute time management is organizing your day to day life. This includes keeping things properly at their designated place to avoid wasting time finding them, organizing things and events for the day properly, so that you have everything handy when it is needed, forgetting nothing. You also must have your priorities right, which means important things are devoted more time than lesser important or least important things. It takes same time to do something important, lesser or least important. If you have not set your priorities right, invariably, you will end up doing unimportant or least important things first, leaving hardly any time for productive important things to be done for your growth and progress.

Even while traveling or driving to work or otherwise, make good use of your time in thinking positive, filling your mind with positive ideas, refreshing your memories with good times you have spent with your near and dear ones, think of the ways you can tackle some recurring problems, praying, expressing silent gratitude to god, family or friends, who have contributed so much in your life, deep breathing or '*kapaal-bhati*' (*type of breathing exercise*), which will make vital difference in the quality of your thinking, mental and physical health, and well-being in general. Supposing you are travelling by local train or bus, instead of gossiping, playing cards or otherwise wasting time

doing nothing, do not hesitate or feel shy to start an exercise, yoga or breathing exercise to put the available time to productive use. Many will follow you with time but initially, people are always hesitant.

**Better to be FLEXIBLE. Rigidity does not help in life. Do not have strong LIKES & DISLIKES to others' chagrin:** You must have observed that after a storm or gusty winds, number of trees are uprooted, branches ripped apart, broken twigs and leaves are strewn all over. But nothing of the sort happens to bamboo tree. Why? Bamboo trees are never affected, howsoever strong, gusty the wind may be, uprooting or damaging big or small trees, buildings, electric poles etc. Reason; Simple, the bamboo tree is flexible, wind just passes by. No damage is done to the bamboo tree or shoots. In the river's path, huge trees are uprooted but nothing happens to grass because of their flexibility as they bend with gushing forceful water. Same is true of life which needs lots of flexibility and adaptability.

If you do not bend, you may break. Be flexible in your approach. Rigid and inflexible approach does not pay, both in short or long term. Mostly egoists are with rigid mindset. They do not want to change their mindset, though such approach can harm their interests and hinder growth. Many times, I have seen people are very stubborn or inflexible. Such an attitude is not liked by their family, friends, juniors or associates. In such cases, it is difficult to get them to co-operate with others and in turn, others also do not cooperate with them, which only harms their own interests and growth prospects.

Flexible approach of the leader and it's members enhance teamwork, gelling together, collective group co-operation, all of which add up in team achievement benefitting everyone in the team. Things change, circumstances differ, new situations and problems may emerge, necessitating flexibility of approach and work modes. Moreover, remember one thing that same approach cannot work in different circumstances. You have to be flexible to meet new challenges, avail new business opportunities and meet competitor's activities head-on.

Often, I come across very strong minded people who can only either like something or dislike it, be it opinions, people, food, clothes or many other habits. Conditioning of their mind is such that they have very strong notions about their likes or dislikes, can only accept or reject, nothing in between. These are the people who are very happy when things are favorable, but are totally distressed when opposite happens. In many homes, husbands are particular as to how anything and everything in the house, should be. They lose their temper or make their intolerance known by nasty behavior. This is nothing but being slave to their desires, likes, dislikes and selfish choices.

Mastering likes and dislikes, will bring great satisfaction and joy to any right thinking person. Such an accomplishment is equivalent to mastering life and a major step towards realization of life's goals and objectives because you have now become a more pragmatic person, a pleasing personality with whom everyone likes to interact, deal and

remain in touch. Unfortunately, we also have another class called foggy people who have unbending opinions, which they try to thrust on others irrespective of their childish uncompromising attitude. Mature people on road to success, have an attitude and flare for flexibility and adaptability not rigidity.

**DO A LITTLE MORE each day than you think you possibly can:**

Both our body and mind have unimaginable resilience and capacity for hard work. In life, we get back what we give to it. More we get when we give more and vice versa. Often, we might feel that we have worked very hard and expect some good result. Nature has provided us with unlimited capacity for hard work. Hence, when you put in little more than the best each day, its cumulative effect will be that many times more and better. In life, there is no substitute to organized hard work with focused approach.

During my army training at OTS, Madras (Officers Training School Now, OTA, Chennai), I was not at all used to the rigors of hard training. Initially, I found it very difficult to cope-up and thought of even returning back home, without finishing the tough training. But with the help of my colleagues, instructors and our platoon and company commander, I simply got along, putting in required hard work and little more. They inspired and encouraged me not even to think of quitting. With that mindset and determination, I found it easier to get along ultimately, completed the training with flying colors, which at one time, seemed painfully difficult.

After all, only action is in our hands. Results and rewards of our action, are not in our hands. That is God's jurisdiction. However, if you have taken best of action, worked hard, worked smart, then the rewards will also, automatically, be good only. Quality of result and rewards will be directly proportional to the quality of labor put in. So, if you put in more, you will positively get more. Hence, never hesitate to work hard and smart since our physical and mental self can easily take that, specially, when you are young and capable of putting-in hard work, *do more than paid for*, which will give you all the benefits of cumulative effect, sooner or later in life.

Leaders have to work harder than followers. Be a leader by working harder for your success. Things are as sweet as much sugar you put in. So harder you work at the job, better results you would get, always. Never be disappointed or think that you have worked so hard but desired results have not come. They will. '*God's delays are not God's denials*'.

Another flaw I have seen with many mindsets. When people are not satisfied about remuneration or some other perceived unhappiness or dissatisfaction, they do not put-in their best, nor put their heart and soul in the work. This is a self-defeating attitude which harms them only. Once you have accepted the responsibility or continue to work, you have to put-in nothing but the best. Whatever your grievances or some other offending matter as per you, you must never put-in second

grade work, because of some perceived injustice or any problem for that matter. Always do more and better than the best you can do. Never make any irresponsible statement about the organization, boss or team, when you are a part of them. Never crib, criticize, grumble or keep grudges in your heart.

**GIVING people a little more than they expect, is a good way to get back a lot more than what you would expect:** Habit of giving or sharing is basically for *your benefit*. Benefit for the recipient are secondary. Habit of '*giving*' helps you professionally or in business dealing with persons working with you or under you, customers and suppliers alike. Unless those who will actually execute the orders in the field or sales force which deals with the customers, put their heart and soul in their work, desired results in any business or profession can never be achieved.

Human factors play a big role in any business, profession or organization. Morale, eagerness, sense of involvement, motivation & commitment and interests of staff, labor, personnel, leave a big impact on businesses, professional jobs or in defense forces. These are vitally important, and priority has to be given accordingly. Howsoever, good, knowledgeable and professionally qualified a general or CEO is, unless he takes care of the needs and welfare of the staff, workers or personnel, desired results are impossible to achieve. Dissatisfied set of workers or personnel, will never accomplish much for the organization.

A friend of mine opened a big showroom spending more than a crore of rupees on interiors only. But within six months owner did not find business and returns, to his expectations. Nothing seemed to work. When he talked to me, I came to know that he paid just the market rate to his staff, nothing extra. Hence, retention, motivation and loyalty of the staff were poor. Staff could see colossal amounts being spent on showroom and adv., but what they got was peanuts. Hence, lack of motivation, sense of belonging created heart burn and took their toll on business.

When I came to Chennai in 1983, a friend was employed in his brothers' company. He took care of a very lucrative line of business which he only had developed. Understandably, he wanted partnership but brothers kept him on meager salary. He left the company in frustration and opened his own with little capital and help from friends and suppliers. Soon, situation reversed. Original company had to be closed by his brothers, who, when losses were incurred, started fighting and blaming each other. My friend was young, dynamic, sincere, energetic and above all, looked after his staff very well. His brothers' company benefitted a great deal from these qualities. So, had his brothers cared for him and ready to share the benefits and profits, first benefits would have been accrued by them. Since they did not care, nor wanted to share, they only fell on the bad days by the closure of the company.

Try the bold headline of this lesson in any field, organization or activity, you will realize that you have to share the wealth created, for your own benefit. When you are generous in giving, wealth shines and makes you happier than the recipients. With my experience of last five decades, I can confidently say that '*habit of giving*' never goes unrewarded. Both seen and unseen forces are always at work, when you are generous, kind and sharing type of a person. In my life time, I have seen hundreds of businesses going down the drain or not making much progress because owners refused to share the profits earned, while those which had sharing and giving type of owners, flourished and are doing very well.

Human resource basically means '*humane*' part. Supposing a worker has been having problems in his family, medical or otherwise. If you ask about his or family's welfare and help him with money and few kind words or just hear his woes sympathetically, it would go a long way for your growth and progress. Do not let an opportunity skip to show that '*you care*'. It pays you handsomely, both in short and long run. If the workers are happy, satisfied and know that you care, they shall perform much better for your benefit. It is by their efforts and labor, you are flourishing. A part of the profit and other benefits must be, rightly shared with them, in all fairness but for your growth.

**In this world, many things catch your eye. But pursue those which CATCH YOUR HEART:** Not everything attractive is deceptive but most deceptive things are attractive, initially, to start with, at least, otherwise we would not have been attracted to them. Small children will be attracted to different colored or shiny objects. There is no dearth of attractive things these days. So, when children see something more attractive, they at once, leave that which they wanted earlier and grasp the new attractive object.

But this outer attraction wears off, in children's case, in no time, in adult's case, may take a while longer. All because, outer attractions are more of infatuations, which wear-off soon. So pursue things, course, objects or goals, which are heart-bound, those you love to do from heart. That is real love which does not wear off. When you put-in your heart in the work you do, result is first grade output. When you love what you do, then work is no more '*a must do chore*'. You do not need any other entertainment to relax. Work, which gives you immense satisfaction, is your entertainment. When you do something for the benefit of others, without expectation, you will find that work most rewarding and satisfying bringing you great mental peace and inner gratification.

Such as this work I am doing, writing what you are reading, gives me immense pleasure, joy and satisfaction. If you just consider what I have suggested in this book, analyze it and then adopt or reject it, I have achieved my aim. My life's mission is accomplished. Idea is that it should do good to you and our people, who I feel, have under-achieved because of our own faults.

*We have great potential as individuals, but, unfortunately, it has not been transformed into collective achievements as a nation.* However, if all of us are together with a mission to do something, as per TEN BASIC PRINCIPLES as mentioned on page 3, we can reach great heights as a nation. I am writing this, full of gratitude towards almighty, who has helped me write this for you. I never knew I have this in me but with God's help, I find nothing outside my grasp and understanding. And when it is for my own country people, rewards are not required, only God's Blessings.

**Take PRIDE in yourself, your Heritage, Country rather than your possessions:** Taking pride is good as long as it does not inflate our ego and makes us arrogant of our assumed superiority over others in matters of education, knowledge, wealth, status etc. Unfortunately, because of selfish nature and individualistic tendencies, we take great pride in our possessions such as house we live in, car/cars we own and other similar objects, which money can buy these days. Indirectly we try to look others' down, even sometimes our close friends and relatives. Such an attitude is an open invitation to a life full of acrimony, deceit, hate, envy, unhappiness and discontentment. Such negative self-defeating attitude must be corrected at the earliest.

But, when you take pride in yourself, your positive attitude, discipline and character you live and exhibit during adversities, emotional control, calm and cool temperament, giving-sharing-helpful & kind compassion-filled nature, you invite God's grace and attract people towards you. You become a loving person, loving yourself and also being loved by others. People see your fine heritage, talk good about you at your back. This way, you become an asset to whichever family, business, profession or organization you belong to. People like to befriend you. They take pride in calling you their own or knowing you or being known to you. You become an asset to the country. When we have most people like you, country in itself becomes great.

What people see in you, you can see the same in people's eyes and their eagerness to come in close proximity to you. This is a great factor, which elevate yourself in your own eyes. This gives you lots of self confidence and belief. Though how people see you is far too secondary to, *how you see yourself*. When you feel good about yourself, you will feel good about the outer world too. You will radiate positive energy to attract people for the collective good which you basically seek.

**DISCIPLINE builds CHARACTER. Both are basic raw materials and foundation of Good Societies:** Have you ever thought, why and how British, with much smaller armies, mostly comprising of our people, whom they were ruling, were able to win most of the battles in our country, thousands of miles away from Britain, to rule over us for over two centuries. Simple! They were disciplined and organized, which we were not. Secondly, as for character, many battles were won

by bribing the gate-keepers, guards of palaces and forts or even generals and commanders of the armies they were confronting.

Present day scenario is no better or any different. With our penchant for short term gains and '*get rich quick*' methods, no one likes to be disciplined, which must be enforced on the unwilling minds. When I came to OTS Madras for my army training, I found the routine too tough and harsh. Getting up at 4 am, rigorous schedule, tough routine were too much for me. But, then slowly I got used to all that and even started liking it very much. Though everything was enforced there and I hated it at that time, am grateful to God and army, for having given me the opportunity to see a different life, a different world, which has made so much difference to me as a human being.

Discipline is like the foundation in a big building. Sound character is an offshoot of discipline. In fact, discipline is the seed which grows into a big tree with many branches. Each branch signifies Positive attitude, high degree of moral courage & emotional control, facing adversities courageously, enforcing strict fiscal discipline through controlled spending habits knowing correct perspective and value of money earned, controlled enthusiasm, exhibiting high degree of in-built patience in difficult situations, resolving differences amicably, efficient and productive time management etc. Since discipline is basically mind-concerned and mind-controlled, it is also how you positively respond to various unwelcome difficult situations, rather reacting negatively to them.

With the help of above offshoots of discipline, one leads an ego & arrogance-free life, building self-confidence & self-belief, having least expectations from others, does not compare his life and possessions with others, avoids controversies by not criticizing, grumbling or blaming others. A disciplined person, thus, builds strong meaningful relationships, deep contentment is his fort and is respected by one and all. Total cumulative result of such factors is that he leads a peaceful happy life with grace and dignity.

What we see all around us today, is the result of our total detachment and denigration from the word '*discipline*' or the disciplined way of life in our homes, roads and educational institutions. Parents are unable to enforce discipline in children at homes nor anyone cares about it in the institutes of learning, since their object is to educate them for sustenance only, and not making them better human beings, person of wisdom, pleasing personality and a trustworthy and dependable leader. Unfortunately, we want immediate gratification, are impatient, intolerant and petty-minded in every walk of life resulting in so much acrimony and hate.

Discipline & Self-discipline is the difference between winning and losing, excellence and mediocrity. Self-discipline is the key to personal growth and progress. Without self-discipline, none can ever hope to achieve outstanding success, in spite of his background, qualifications and capabilities. Such a person is doomed to mediocrity in life. Self

discipline, self-motivation and self-confidence are always hand in hand. For success and growth, one has to be focused, dedicated and self-disciplined.

However, Self-Discipline, which is an essential ingredient for a life well-lived, successfully reaching where you want to reach, you have to master one more Dragon. This dragon accompanies you 24/7/52. This dragon is the biggest enemy of any kind of Discipline, self-discipline or character. This dragon is called *TEMPTATIONS*. Mastery over temptations in life will count to much, whether *you are a success or failure*. Let's start from early morning. Alarm has rung but you are tempted not to get up or sleep 'little' more. Because of the accompanied laziness, you do not wish to exercise or avoid going for a walk. Since you are getting late for office, you avoid carrying lunch and are tempted to eat pizza, burger or a ghee roast for lunch. In the evening, you are tempted to attend a '*bachelors only*' party, drinking and driving back home drunk after the party, eating all sorts of unhealthy snacks, then heavy dinner and sweet dish, adding hundreds of calories, annoying your spouse and of course, committing the offence of drunken driving.

There can be endless list of temptations you must overpower to lead a disciplined life for successful end. There are temptations at each step in life, which you will face but will have to go over them, side-step them or simply avoid them. Success in life, demands a price and mostly it is self-discipline, riding over the temptations to embrace negatives and shun positives. But you have to do exactly opposite, always and every time. Overpowering the temptation is often, quite painful. But for gains in life, pains have to be accepted otherwise, mediocrity will be there to give you company.

Without discipline, we cannot progress or grow. Prosperity also has no meaning without discipline, since we cannot ever truly be joyful and confident. We can always draw fleeting pleasures, enjoyments and highs but without fail, they shall result into lows sooner and surer. So much difference in the '*quality of life*', *disparities of income and general social unrest and road rage* seen between the first and third world countries, is because of one factor, DISCIPLINE, which they are and we are not. High time, we make an effort in this direction, have disciplined homes, educational institutions and roads. Without discipline, we are doomed to live the life of third world forever. But, choice is ours.

**Be ETHICAL and a person with high sense of FAIR-PLAY:** As mentioned elsewhere in this book, you need others to cooperate with you, on your road to success which everyone wants in life. But you can't force others to cooperate with you. They must want to cooperate with you, support you, feel good in your company. It's the basic human nature of which you must take full advantage of. You are known by the company you keep. Good people will be in the company of good people, while a person with a tarnished reputation, will feel AT

HOME in the company of like-minded. So, it always pays in the long run to be ethical and be fair to others in all your dealings.

What is ethical or fair-minded? Simple. *Being right, principled, just and fair or morally correct!* You do not flow with the flow. You always go after *what is right not who is*. You have your own convictions to stand by. By being ethical or fair-minded, you attract others to have business with you if you are a businessperson, avail your services if you are a professional or just be in your company, because it feels good to be in your company.

Where ever you go, you are sought after. Hence, you will see that being ethical is good for you first. Everyone likes to be likeable and feeling important. It's just being human which adds to your high morale and feel good factor and importance. There is no better feeling since most others often feel miserable. And those miseries are of their own making by negative thinking, expectations not met, unending and unfair comparison with others, when envy, jealousy, hatred which corrodes our inner being.

High sense of fair-play, also means to treat everyone well and fairly. Your behavior should be impeccable. Never try and take advantage of anyone. In business, it can mean a lot when your customers have the confidence and full faith that their ignorance shall not be taken advantage of. Your business practices are ethical and fair. It's the confidence which goes a long way in building businesses and relationships. It's a real morale booster for you when you come to know that people talk good of you in your absence. So, to be a winner all the way, to enjoy the win-win situation every time, always be a person of high ethical standards and fair-play or fair-minded.

**MARRIAGES are, of course, made in heaven but have to be LIVED ON EARTH:** Any number of lessons can be removed and alternate ones added, still the book will be complete and be your guide for life. *But not this lesson!* This lesson has to be there in all it's detail, since after birth, *marriage is the most important event in everyone's life*. While we have no control over our birth, but how our marriage works and peace, happiness and a sense of wellbeing it generates, within our lives and in the lives of everyone connected with us, will all depend on the two souls brought together as one, by this ancient institution called marriage, which is unique to human beings only. A successful happy marriage is of vital importance for a feel of a life well-lived and to make it work and work fine, mainly depends upon the two partners. It is absolutely necessary, because if it does not work fine, it is unbearable hell for all concerned on both sides.

After having spent first twenty five or so years in their own home, with own parents, siblings and other relatives, independently moving about when you are young, at the peak of your health, beginning to earn, making a career for yourself. In other words, you are at the doorstep of second part, a long one, of your life. How you live now, will decide how you have lived your life, a success or a failure. In fact,

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***What they don't teach in Educational Institutions***

we live only a small part of life as bachelor, major part has to be lived as married person.

You can do with less money, small house or less of all other material things, but your life is good as long as something called '*marital bliss*' is there. However, if everything material is in plenty, in the absence of marital bliss, score is zero. You are extremely lucky if you have got an ideal partner, the one you have been imagining about, a dream partner. But unfortunately, such ready-made ideal partners, made for each other types, are extremely rare, almost extinct species. What you are likely to get is, on what you have to do a lot of hard work to make the marriage work to find an acceptable level of harmony, peace, fulfillment and satisfaction in life.

*Almost all lessons/guidelines mentioned in this book in bold letters, will come into play to make your marriage work, to make you happy and peaceful.* Book guides you to live your life gracefully, with dignity and poise. So read and instill in yourself all you can, to be a role model for your children. Because, the best gift parents can give to their children, is not big house, expensive car, business or wealth but *loving parents*. Both partners are duty-bound and under oath, to make their marriage a loving one.

Your spouse is basically a human being with same aspirations, sentiments, emotions and feelings as everyone else or just like you. You need to understand them and be sympathetic about them. Each partner can virtually accomplish anything and everything, if they know, they have their mate's support. Feel of oneness, a team, is very necessary between the partners. That feel is a great morale booster. So, right from beginning, partners must ensure that the partner knows that he/she matters most in their life.

Partners must recognize that good and smooth working of the marriage is more important than *winning arguments*. Ignoring each other's shortcomings, appreciating and admiring each other's strong points, pays rich dividends in marriage. Make it a point never to criticize your partner, specially before others. Partner should never get the feel of having been let down by action or words of the partner. Partners are like vitamin supplements, who have to make good each other's requirements on a daily basis. For a human being, there is nothing better than a good satisfying marriage, an understanding, forgiving and supportive life partner.

Love acts as a shock absorber in any relationship, more so in marriage. Marital love must be felt deeply and expressed spontaneously. Never compare your partner in any bad parameter with others, which can be highly inflammatory. Partner must have the feeling of being protected or secure in each other's company, not exposed or harassed. In marriage, if you care for small things, big things become mostly inconsequential or automatically get into place. So, always underplay and ignore all small faults or shortcomings, which will add warmth and feel-good factor in marital relationship.

Give patient and attentive hearing to what partner has to say even if it does not interest you or is of no consequence. Trust your partner and have faith in his/her actions. Often, partners are coming from different backgrounds, divergent upbringings, social and financial background. Since God has not made two persons alike, incompatibility is natural & God-given. It's how you respond? Calmly and coolly, is the answer. Do not react with anger or irritation. If you do, in most cases, reaction from other side is going to be the same, worsening even a simple matter.

Differences and disagreements between any two persons are natural and normal when they live together under one roof and are in constant observation. But they have to be resolved with maturity and grace, not with the help of arguments but with sympathetic understanding and care. Partner's attitude must be such, that both must have the feeling of having emerged winners, not losers or having been let down. Barring exceptional cases, both partners will emerge winners if what is suggested in this book is instilled and adopted by the partners, *since future of your children depends upon quality of relationship between the parents*. You may send them to best schools, but if the atmosphere at home is not loving and if there is constant acrimony between the parents, it will not be of much help to them, because of the defective upbringing parents are gifting them.

**Best portions of a good person's life. His little nameless unremembered acts of LOVE and KINDNESS:** When we have a good heart, good life will follow. Being kind and loving to others, specially those not as lucky as we are, is the essence of a good heart. Unfortunately, most people live with the misconception that we give, share, help or show kindness and compassion for others' sake. No. All these virtues are indulged by us, first for our benefit because when we do these, we feel good about ourselves, which is the best feeling one can have. Do a random act of kindness on a daily basis without expectation of return and see your happiness graph scaling new heights. Robin Sharma, famous writer of many books on self-empowerment & life skills, says "*Kindness, quite simply, is the rent we pay for space we occupy on this planet*".

It does not make sense that while people keep clamoring for God's mercy and kindness, they are not so kind to His creations. Your housemaid or servant for example! It is because of their labors and efforts, our life is so comfortable. We prosper because of the hard work put-in by people working for us and share responsibilities in our business places. Person, who works at the construction site to make a beautiful house for you to live in or person, who tends to the punctured wheel of your car in the hot sun, and umpteen other chores done as service, so that you can be comfortable. *When you pay a little extra to show your kindness, it will not make any difference to you, but shall make much difference to them, both in terms of money and morale. Such small measures of goodwill & kindness, make big difference in the long run.*

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***What they don't teach in Educational Institutions***

People going hungry in any society, is a blemish on the entire society, specially to those who are well to do and should be wise enough to share their wealth and prosperity in the shape of kindness and compassion. If we are not doing it, we are going against the nature, which has provided for everyone's need but greedy people, with their power and influence, want and acquired more than their valid share. We are also depriving ourselves of the joy in return we get, when we are kind. Whatever we give or share out of our kindness, makes our Provider also happy with us. With our kind acts, we show that we have been fair with His bounty entrusted to us and have not monopolized it for our selfish ends.

'KINDNESS' is a small word but covers great many virtues. Kindness can be anything for someone, the power of a sympathetic touch, smile to a person for whom that might be the only touching moment of the day, a kind word, an attentive listening ear, a few honest appreciative words about a job well accomplished by the team or individual, even a small act of caring, which might cost or mean nothing to you but has the potential to change a life.

Expressions of compassion and kindness reduce fear, induce feel-good factor, boost confidence and has the potential to generate immense inner strength in the doer. It makes his inner being rock-solid. It is the closest thing you can do to make God notice you. Loving God has no meaning if you are unkind to His creations. Visiting temples, doing all sorts of pujas and rituals to appease the Gods, hardly make any sense when we ignore the poor beggars sitting outside the temple waiting for some alms, so that they can eat something. When you touch a fellow human being with love and kindness, you are doing God's work. Without a rich heart, wealth is an ugly beggar. Be generous in giving and bestow kindness, and see your wealth do wonders to your happiness and wellbeing. Even when your kindness is not acknowledged by the receiver, remember that God smiles in heaven for your kind act and feels proud of you.

**Do not get bogged down by Financial Worries. FINANCIAL FREEDOM FIRST:** Human mind is genetically programmed to be fearful, worry, thinking negative and pessimistic. It keeps worrying about things which may never happen. It has been established that 92% of things about which human mind worries, do not ever happen. Most worries are imaginary, product of our wild imagination.

But financial worries do not fall in that category, unfortunately. They are real, not imagination because they are the creation of your over-indulgence, not handling the money earned with maturity and care it demands. There are two things regarding money. First one is to make it, second one to spend it or to handle it. In my opinion, second part is much more difficult than the first, as I have seen many cases in my own life, persons making tons of money and simply blowing it away. After having reached the top, they came tumbling down soon because of their spending habits. Money was as good as not earned, nor was it

put to any good use. Money provides future security, but future is unpredictable, so is money when it's gone. So, for your secure future, read the following carefully.

Financial freedom or freedom from financial worries, is the *first requisite for success*, because if you keep worrying about your finances, you won't get anywhere. It's a big road-block. Worry creates fear and financial worries create bigger fear, which hampers a person's growth. Even if you reach somewhere, unless free from financial worries, you will never get the feel of success, the fulfillment, the satisfaction. Your sense of accomplishment will be almost zero.

There are three components on how money earned must be handled or spent. *One, your household or personal expenses! Two. Saving for future security* in the shape of bank deposits, which should be readily available to you, as and when required. Savings also include your investments in insurance, equity or FDs. *Thirdly, a part of your earnings must go to giving-sharing-helping* (Since you give-share-help for your own self not for others, I do not wish to call it 'charity'). **Warren Buffet** also advises that you should first save a fixed amount and then cater to your regular/household expenses or you may incur personal expenses, what is left after the savings, not save what is left after having met your expenses.

This is a sound advice, which every person needs and must implement by his/her free will, if you want to avert future insecurity, financial problems/worries. *Financial discipline* is an integral part of any success story. Financial discipline lies in spending the money within your means, never over-spending it thinking that later you will see. If you get into that habit, it is an open invitation to financial disaster, in spite of how much money you are making. Always remain within your means, never buy things on impulse, never try to gain recognition through show-off or pretentious living habits.

These days everyone wants to lead a good 'life-style' for which one needs money. For earning more money, you have to increase your value. You must have seen that some persons are paid more, others, less. Those who perform better, are more productive, earn more for the company or their own business, are paid/earn more. Pains only bring gains in life. Take more pains to do whatever job entrusted to you or when doing your own business or entrepreneurship, be more customer-friendly, giving better value to customers than your competitors. Think, how things or services can be improved. Think of some innovative ideas and ways, how you can improve things to earn more so that you can spend more?

How can you improve your value? Invest on yourself. Get into the habit of getting up early. Make productive use of your time which has been explained already. Get into the habit of reading inspirational/motivational books, literature and also use your travelling time to hear inspirational CDs. Create meaningful relationships. Where ever possible, avoid waste of hard-earned money like eating out often,

buying things to show or impress others and many ways money is simply wasted on avoidable expenses. When you buy things you don't need, money simply evaporates into thin air. You will be left with a very strong empty feeling inside. While, if you overcome that momentary indiscretion, you will feel happy, secure and strong.

Be better organized, more productive and value thinker. Work hard, work smart. Get into the habit of thinking fast, smart and practical. Use more innovative approach to life, business, work and profession. Have the courage to get out of present day curse of comparison mode and encourage each member of your family to do likewise. Think in long term gains not short term. Life is a marathon, not a sprint. Inspire every family member to be health conscious, because lots of money can be saved in future medical expenses if we take good care of our health now. Feel and security of money earned by rightful means, is worth every rupee earned or saved. It's great to be lord and master of money rather than be other way round.

Have confidence and faith in yourself and faith in your faith. Belief and trust in God will take you far ahead in life. But be patient. *Spend less than you earn*. Save regularly and see what accumulated wealth does to your psyche. Work ethically and fairly with well-defined priorities. Be a team person, a likeable and popular one with magnetic personality, person with whom everyone wants to do business, to interact, to remain in touch.

But all through, remain in learning mode. Know more than others, work more than others, be more useful to others but expect less. Devote time to your family, parents, friends, relatives, but don't waste time, since we all have limited time in our lives and those who make good use of time, remain ahead of others. Those who waste it, will always lag behind. With your exemplary do good approach to life, make everyone say something good about you. Become an incarnation of good, spread goodness to feel good, since goodness only will return back to you.

Everyone wants to leave a legacy before leaving for final journey. It is natural for you to want your children to do better than you when they grow up. Habits and attitudes you instill in them now, will help them a great deal in life and you also, will be benefitted a lot. Instead of giving them a hollow foundation in the shape of material objects like celebrating B'days, money and gifts, give them solid foundation in the shape of exemplary ethical value-based living habits instilling discipline and character, *sound financial discipline* which will help them a great deal in life when they grow up. Instill all the good things suggested in this book.

**Remember TWO Golden words in life – GRATITUDE & FORGIVENESS:** Why both Gratitude & Forgiveness have been clubbed in one lesson? Because they do what coolant does in the engine of your car. A person with thanks and gratitude in his words, heart and action, is always cool, calm, fulfilled, vibrant and contented. He is very

understanding type and likeable, since he does not know criticism, complaining or grumbling. He is a person with positive attitude, rock-solid inner core & self-belief, which makes him a gem of a person to deal with, being reasonable, ethical and fair-minded.

Make a point to express your thanks and gratitude loud and clear, whenever and where ever you feel it is due. It could be our creator, who has given us such a beautiful world to live in, your family, friends and relationships. Your parents, who have done so much for you and made you what you are, your teachers, who have endowed you with education and knowledge, your friends who make you happy and loved, your job or business from which you draw your sustenance. Always be proactive in expressing gratitude, since unexpressed gratitude is of no use to anyone.

A person with an expression of gratitude on his lips, is always welcome everywhere. A person of substance, always expresses gratitude heartily, but does not expect it back. Start practicing and heartily acknowledging and expressing gratitude towards almighty, who has provided us umpteen number of things to enjoy, first being the gift of human body with five senses to feel, see and enjoy all the goodies provided by Him. It's His kindness that everything has been provided to everyone unconditionally, whether one believes in Him or not. *By constant practice, develop an Attitude of Gratitude.*

Unfortunately, decline in our moral values is directly related to the culture of ingratitude & thanklessness, which is widely prevalent in our society these days. When we are not thankful to God, we are thankless to our fellow humans also. It is for the parents to teach their children to feel thankful and express THANKS to God for umpteen bounties provided by Him and also by our fellow humans. *Saying 'THANK YOU' should not be a lip service but it must be felt and expressed deeply and sincerely from heart.*

Good health happens when we detoxify our physical body and our subconscious mind by Thanking Him and all those who came in our lives. Good health also happens, when we are ready to consciously, lovingly and willfully, FOREGIVE all who hurt us. *Gandhi Ji* used to say "The week can never forgive. *Forgiveness is the attribute of the strong*". Once again, like all other virtues like giving, sharing, helping, kindness, compassion, empathy, patience, selflessness, we forgive not for others but for ourselves, to make us strong, happy & peaceful.

In every religion, forgiveness has been given a special space and regarded as godly pursuit. There are examples galore. *Jesus Christ* asked those to be forgiven who were crucifying him. In *jains*, there is a specific celebration for forgiveness (*Kshama*). Swami *Dayanand Swaraswati*, founder of Arya Samaj, was poisoned by his own servant. He gave money to him and asked him to run away before people find out the truth. Where ever extended, forgiveness generates peace, serenity and harmony, while un-forgiving attitude generates acrimony, hate and violence.

Since, it is human nature to embrace negativity, history, unfortunately, is replete with instances of un-forgiveness and resultant battles and wars, killing and maiming millions, while instances of forgiveness are few and far between. Our society is in present mess because of high ego caused by weak inner self, resultant arrogance, hate, acrimony coming to the fore while soothing opposites like compassion, bonhomie, friendliness and forgiveness lost in the background.

Forgiveness is a divine trait and ushers in an era of peace, harmony, serenity and tranquility in our lives. When we say "*I can never forgive him for what he has done*", we give the person a rent-free space in our mind, which keeps the fire of hatred, jealousy, anger, resentment, revenge, burning within us, causing physical and mental agony, heart-burning, tension resulting into discomfort, anxiety, cardiovascular and nervous problems of our own making. Those who forgive, sleep peacefully while who do not, spend restless nights. No wonder, Martin Luther King has said "*Forgiveness is pure happiness*".

It is really paradoxical that we seek all sorts of physical comforts and gratification from material things, gadgets and objects, while we ignore in-built happiness, serenity and peace, which we find in adopting an attitude of gratitude and pursuing forgiveness as basic tool in our lives. Today only, vow to make this world a better world to live, by instilling habits of GRATITUDE & FORGIVENESS in yourself first and then your children, family, friends or associates.

**Mind YOUR LANGUAGE. Your tongue can make or break any relationship:** Meaningful relationships are priceless pearls in our lives. It takes years, hard labor, tolerance and patience to build any relationship. But one harsh word or wrong choice of words, unreasonable comment, can break what you have taken years to build – relationships. Our tongue, this boneless two inch piece of flesh in your mouth, can be your best friend or worst enemy. Before words go out of your mouth, think what effect they will have on the person for whom those words are said, because, '*an arrow or words, once out, cannot be retrieved*'. Think before you ink. Harsh and unkind words help no one, least of all you.

Sometimes, unknowingly, we keep flooding our mind with seemingly harmless thoughts like '*It's a terrible job, I am doing*', '*my spouse is worst kind of person*', '*with the type of education I have had, things can never improve in my life*', '*mostly, I find people thankless and untrustworthy*', '*I don't think I will ever have satisfaction and fulfillment in my life*', and hundreds of other negatives, which we keep uttering, murmuring and thinking. With such kind of words often used, you extend open invitation to negativity and attract it.

It all starts with '*harmless*' negative thoughts of seemingly no consequence, getting converted into spoken words, thus endorsing and stamping what has come to your mind to start with. In fact, it's a long sequence. *Thought into words, spoken words getting converted into*

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*actions, repeated action into habits, bad or good habits become our character, good or bad, and finally, our character leading to our destiny.* This is unstoppable. So, the best is to root out all negative thoughts or shun negativity from your mind to start with, which ultimately becomes your destiny.

So, change the way you think, change the way you speak, have trust in God and in God, you will find everything, explicit faith which makes everything possible, hope which makes things work fine, harmony and meaning in your relationships, peace which will make a serene and tranquil setting for you in life and love, which makes everything beautiful. Thus life cannot be lived better.

**Learn TOLERANCE and SELF-CONTROL, because we all have to live TOGETHER in this world:** If you are already a person, who is tolerant type and exhibit fair amount of self-control, you can always improve. Both *tolerance and self-control* are indispensable tools of successful people, who have made significant contribution to the causes they espoused. These two qualities are the real powers by which a person rises in business, job, profession or politics. Both are required in abundance in forming relationships, attaining marital bliss between spouses, in leaders be it business, professional or political, creating magnetic and attractive personalities.

Both intolerant person and a person lacking in self-control, cannot go very far or high because you need people's cooperation for that, which comes only when you are nice to them and intolerant & people lacking self-control are not considered nice. In fact, they are resented, despised and disliked. It is the lack of self-confidence which makes them aggressive, intolerant of others. Person who lacks these two qualities, lacks poise, finesse, dignity and grace, which are a must for any person who sincerely wish for success and growth of a winner.

Just look at the world we live in. Population numbers are increasing, more and more vehicles on the roads and gadgets in houses requiring more space & energy consumption, forests and other natural resources depleting or vanishing fast which are rarely replaced, umpteen unresolved environmental and other issues, melting of glaciers and unreliable rainfall, and to top it all, umpteen weapons of mass destruction in irresponsible hands, posing threat to billions of living beings/humans, are just a few but usable space on the planet remains same, there being no chance of it increasing.

In not very distant future, a day may come when these factors, individually or collectively, explode into the face of mankind with devastating consequences. In such circumstances, which are not totally unreal, unless we humans who are the masters of this planet, show greater tolerance and self-control, survival of the planet earth in present form, simply may not be possible. More than for our own self, this we have to do for our children, grandchildren and coming generations, who must learn to be tolerant and patient from childhood to live together as friends rather than destroyed together as fools. This

is our collective responsibility towards our children, grandchildren and generations to come. Very survival of human race depends on this.

**LOVE PEOPLE more than things. Learn to accept losses:** All material objects we own and take great pride in owning them, like everything else, have limited life-span. They also can break or damaged as easily as any ordinary object, not as prized. Often, on road, people can be seen fighting over small scratch on their vehicles, some expensive piece of chinaware or glass broken in the house by someone's perceived negligence, a housewife getting upset over neighbor's child dirtying the carpet or some valuable piece of china or glass broken while maid is doing her regular cleaning. These and thousand other such things, cause various degrees of disharmony and loss of peace. Often, years of relationships may break or are strained.

Such kinds of things do happen and shall keep happening irrespective of what cautions we take. Damage to the article or thing is done. It cannot be undone and is not in our hand also. But what is in our hands, is our reaction which if controlled, will keep us and the situation calm and cool. But if uncontrolled, can lead to any unpalatable and unbearable situation. Sometimes, harsh words on road, can invite violent reaction from the other party. Sometimes, chain-reaction of unpleasant situation created by harsh words within the household, can also have grave, unpleasant and unmanageable repercussions.

Hence, it is always best to accept what has happened and do not over-react or create an unpleasant situation for yourself or for others. Things, howsoever expensive or prized, are likely to break or damaged sometimes. Resultant harsh words, abusive language, angry reaction might fetch the same type but opposite equally menacing reaction from the other person, making the matter more complicated. Always react with maturity and dignity over such occurrences to live with grace and poise. In fact, earlier you learn to accept the losses, better it is. Losses, in any form, are an integral part of life. We must learn to accept them gracefully, for a tranquil and rewarding life.

**SELF-PITY! NO. NEVER:** Take everything in it's stride in life, good & bad, smart & ugly, rain & sunshine. Do not just weather the storms which are part and parcels of life but weather them with grace and do not wilt under self-pity. Graceful acceptance of what can't be changed, is the best principle in life. Do your best and leave the rest to Him because beyond that you can't do much. If you fail, try again. Do it with self-belief, with confidence and faith in God, things will get fine. Nothing lasts forever, not even our troubles. Be patient, things take time but don't be restless and impatient. This too shall pass.

Never say, "*why me God*". When you start saying this, it is first sign of self-pity. Pity others who are negative, who do not want to learn, who never see good in anything or anyone, who think they are doomed. Even before God, never go in self-pity mode. If you have lost, so did many in this world. Our greatest glory is not in never

falling but rising every time we fall. You fail only when you stop trying. Boxing bout is not over when a boxer falls down. Bout is over only when boxer refuses to get up.

Nothing wrong in feeling down, everyone sometimes, does. Disappointments are o.k. After all you are a human being and frustrations, yes, sometime they do happen. Things simply do not go as we want them. Go and pray before your God but never say 'why me, God?'. These things happen to everyone. They shall keep happening. That's the way life is. Self-pity is our worst enemy and when we yield to it, we can never do anything worthwhile in this world. Never accept anyone's pity. People may take solace in others' sympathies but not you, because you are different and this world belongs to people who are different. Success or failures are part of the same life and both are not final. Winners keep trying, if they fail, they try again and keep trying, till they, ultimately, succeed. Even when you can't hold your tears, do cry but cry standing erect.

**Instead of making your Presence Noticed, better to make your ABSENCE FELT:** Alexander, the great, had a beautiful garden in which he had got made statues of every big king and outstanding personalities of his time but did not have his own statue there. When asked, why he did not have his own statue there? His reply was "*I have not got my statue because I do not want coming generations to ask, whose statue is that, rather than, why Alexander the great's statue is not there*"?

Often, meetings, seminars and such gatherings, are dominated by vociferous minority, whose sole aim is to get noticed by everyone present, whom they want to be appreciative of their knowledge, skills and arguments. But in reality, what they actually earn is various degrees of despicability and contempt. Nobody takes them seriously though most don't say it on their face. Such people are tolerated but abhorred. They must give their opinion on any subject as authoritatively as is humanly possible. They have no compunction about interrupting others, when something is being said. They have uninterrupted supply of throat and lung power to overpower anyone speaking.

**Goals are important but more so are ETHICS & DOING THINGS RIGHT:** Once Arundhati Roy, well-known social reformer, went to a jail to meet the inmates. There, one, almost 'illiterate' inmate, talking about the *present day widespread culture of aping and sycophancy*, told her a small poem which goes "*Raja bola raat hai, phir mantri bola raat hai, phir saare bole raat hai. Ye subah ki baat hai*". In English, it can be translated something like "*King said, it's night, hearing that, his minister said, it's night. Then everyone said, It's night. This happened in the morning*". Predominant culture of aping and sycophancy which has set in every walk of our society, you can find every speaker, writer or '*thinker*' on self-development, saying, without setting goals in life, you cannot achieve anything.

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***What they don't teach in Educational Institutions***

In last five decades, I have known and met thousands of people, some achieved superlative success in business and professions because of ambition, competence, hard work, sincerity or making best use of opportunities available. Some achieved only mediocre success because their efforts or quality of work to support what they were doing, was just mediocre and some failed miserably because of unplanned approach, lethargic work culture, selfish outlook, uncooperative and unhelpful nature and totally inadequate other inputs which success demands.

When I compare the times I was 20-25 years old and now, I find tremendous difference in the number of opportunities and avenues available, which are infinitely more now. Leaving your background behind, be it social, financial or educational, if you pursue goals with a single-minded devotion, smart hard work, ethically pursuing opportunities available, never be deterred by failed attempts, be a person with tons of patience, perseverance, aplomb and zeal, you can be reasonably successful in the venture you are pursuing from your heart, soul and mind. In life, you have to rank ethics, honesty, dignity, sincerity, truthfulness and trust, much higher than only achieving goals, without required planning, mental aptitude & hard work.

Life is a marathon, not a sprint. You have to get into the '*work smart*' mode, put-in intelligent hard work, have passionate desire, love what you do, focus and most of all make others to work with you from their heart and soul and co-operate with you. You have to imbibe and instill the qualities of an inspiring leader. You have to transform yourself to be a magnetic personality. You have to take continuous and appropriate actions all the while and change your plans as per the situation and circumstances.

Your approach to goals and success must be holistic and broad-based, enjoying each moment of life, hard work you are doing, cooperation you are extending and getting. Do not make goal setting and achieving a totally individualist pursuit. Achieve goals, but achieve them in vibrant and joyous mode not stressed and tension-filled. It is your birth right to be happy all the time. Life cannot be lived in suspense whether goals will be achieved or not, because most of the time, even after great efforts, you fail and at times, fail miserably. If you worked only for goals, this is going to be a great shock which many cannot take, resulting in disappointments, frustrations and heart-breaking. Let that not happen to you by mortgaging your happiness to the future, which is always unpredictable.

Hence, you must be clear in your mind what you want to do. Love what you do. Enjoy each moment of the doing part as much the achieving part, since most of the time you are in action mode. Even miracles happen after lots of hard work. Make perseverance and patience a habit. Enjoy the journey as much as the destination. Never feel disheartened by the temporary defeats. Consider every failure, a lesson to learn. More you learn, more you are nearer to the goal.

Never accept 'no' for an answer. There is always a way to do things, to achieve results, to be successful. Remember, *if there are thousand ways of not doing something, there is always a way.*

**In life, we mostly get what we DESERVE, not what we Desire.**

**Be a REALIST:** To lead a peaceful and tranquil existence in life, one has to be a realist and be practical. You cannot have all sort of unrealized desires and wishes, and still be happy. Every budding cricketer would like to be another Sachin or chess player, be another Vishy or singer, another Lata Mangeshkar, Mohamed Rafi or Mukesh. Exceptional talent which these outstanding players and artists had, was God's gift to them. Of course, they worked hard with single-minded devotion & determination to reach where they ultimately did. But, most of us, neither have the talent nor the capabilities to reach the pinnacle, where these outstanding persons reached.

Everyone has a strong desire to grow and rightly so, because without that, world would not grow or progress. A person's goals in life are achieved and desires fulfilled through qualities, capabilities, talents and strengths, some God-given, others can be developed. But even with those inherent talents, one has to work very hard, totally devoted and determined. Mostly these talents have to be worked and developed from childhood, with active support, devotion and guidance of parents, close relatives, teachers and coaches. These need collective teamwork, sacrifices, motivation, hard work, faith and relentless and honest back-breaking efforts by all these people. Luck and opportunities available also play a very dominant role.

Everyone has strong/weak points, limitations/strengths. You can go beyond them with hard & smart work, labor and dedication, but only to a certain extent. One must accept that as the universal law, before disappointments and frustrations result, which do not do any good to person's psyche and may result into hopelessness. One of life's most important principle come into play over here, '*change the changeable. Accept the unchangeable*'. So, best is to accept that but keep trying and with persistence, you may achieve better. But life entails us to be a realist or practical, so that we are not disappointed and frustrated when our desires, ambitions and aspirations are not met or fulfilled.

Sometimes, in spite of our very best efforts, things do not transpire into anything 'great'. These are part of life and you need not take them to heart. Sometimes, parents are much frustrated with the poor performance of their children compared to others. Here also one must keep in mind that life is a long distance race or a marathon. Most important thing is how child fairs in long distance, as adult, not how he is doing as a child which is almost irrelevant. That's why, it is suggested that one should *neither have high expectations* from others, nor one should '*compare*' his situation or various parameters with others, which will always create various degrees of dissatisfaction, discontentment and disenchantment from life. Teach him all that is written in this book and your child can never fail in life.

Life consists of two parts. *One is materialistic which is mostly how people appear to be. Second one is inner being which relates to how actually people feel or are. Modesty and Humility are the key to happiness and fulfillment in life. Even when your success or achievements in first materialistic part, are modest, you can live a satisfying, joyful and happy life, if you follow various principles espoused in this book.*

**Small things which make a Big Difference, being APPRECIATIVE, COMPLIMENTING with a warm SMILE:** Mother Teresa, once said, *"I will never understand all the good that a simple SMILE can accomplish"*. Yes, a simple smile can accomplish a lot, makes you attractive, changes your mood, relieves stress and helps you stay positive. When you are touched by a gesture of goodwill, compliment the person with few appreciative words on your lips and a smile on your face. When you do that, you do god's work. It may just be a small thing for you, but for the person, it makes a big difference. His day is made. His heart sings.

Good things are not easy to come by these days. But when you notice them or get them, always acknowledge them and return them with a compliment, be it delicious food cooked by your mother or wife who have taken pains to ensure that you get to eat what you like best, dress your spouse or someone is wearing, the way your spouse or any person is looking, even thank and compliment the boy who cleans your car. Always acknowledge any act of service rendered, howsoever small, with a smile on your face and a few words of appreciation and compliments, will do wonders for the recipient and make you happy and vibrant.

When you keep your mind full of jealousy, intolerance, envy, arrogance, aggression, prejudices, acrimony, anger, you are resentful and restless, you will find everyone thus but when you fill your heart and mind with love, grace, appreciation, tolerance, harmony and express these godly pursuits through words, complimenting others for all the good, an unbound enthusiasm and unseen positive energy and vitality will flow into you from all over. Remember, when we are appreciative and compliment the person enthusiastically, these might be the only good thing which might have happened to the recipient during the day. So, never hold yourself back. Be expressive with your compliments, appreciation and good humor which most people are not.

In the prevalent negative culture which has taken root these days, even when people like something very much, they find it difficult to compliment with words or be appreciative. Get out of that enslaved mindset and be liberal with words of appreciation, always complimenting with an open heart. This is one way of making this world a better place, not only for yourself but for all those who touch you and whom you touch.

Everyone wants to be happy. Easiest way to be happy is by spreading happiness, sharing your happiness with others. Spread

happiness through your compliments and appreciative attitude. You want good to happen to you. Best way to attract goodness, is to spread goodness. Life is an echo and reflection of your own self. Polish yourself, so that you see a better and clear reflection. When we polish our hearts and souls with good, we see God's reflection within us.

**Create a PLEASING & MAGNETIC PERSONALITY:** Personality comprises of both, *symbolic or outer YOU and substance or inner YOU*. Though everyone notices outer YOU first, but inner YOU must compliment that and vice versa. First impression is created by the symbolic part, which consists of your physical appearance, bearing, body-language, common courtesy and general behavior, which may be observed by the other person before you speak but once you start speaking, substance or inner part takes over. Most of the guidelines in this book pertain to this substance or inner part only *on which you have to work continuously to improve*. Though symbolic and substance you, must compliment each other, some of the additional guidelines for personality development are as follows:

- 1. Personal bearing:** First thing is how you look, your outward appearance about which nothing much can be done. But how you dress and carry yourself, makes lot of difference. *Always dress to the occasion*. While attending office, put on half or full sleeve shirt with buttoned cuffs, if full sleeve. Clothes you are wearing must be well-pressed and clean, not necessarily expensive or branded, but should be well fitting and look smart. Avoid T-shirts, jeans, sandals or chappals or other casuals for office, meetings or sales visits. *Shave daily* and look smart. Unshaven face gives a casual impression about you, which must be avoided. Get into *smile-habit*. Smile costs nothing but creates a very positive and likeable expression, where ever you go. Smile is infectious and other person can only smile back. He shall be more relaxed and amiable, while talking to a person who is smiling, than to a person with morose or sad look. If you are going for an interview or meeting a senior person, always knock lightly at the door before entering. Enter when asked to, then stand near the chairs, till you are asked or motioned to sit. Sit or stand erect not drooping. Keep your hands in your lap, not on the table. Look and reply direct into the person's eyes. Always maintain eye contact with the person or audience when addressing people. Hold the door for anyone specially for ladies or senior persons, which is a way of extending courtesy and showing your good manners. Always be punctual but do not question others being late unless you are the boss.
- 2. When addressing an audience:** When you are addressing an audience, colleagues or subordinates, look into their eyes and at everyone, not only select few, down or up or towards the ceiling. It always helps if you have rehearsed what you want to say. While replying questions, take time to respond but never appear reactive. Appear and be positive. While walking with a group, walk

slightly faster than others. Do not lean on the podium while addressing the gathering nor shift your weight from one leg to another. Prepare the subject thoroughly which will add to your confidence which is important. Initially, keep a prepared sheet with salient points in your hands for reference if need be but practice to speak without references even if speech is short. Just reading a prepared speech does not make a good impression. As everything else, public speaking requires practice which makes you more and more adept at this worthy art. So, keep practicing before your spouse, family members or even a mirror. You will be perfect soon. That's how all good orators became so good.

3. **Handshake:** Since a handshake is the first contact when you are introduced to anyone or meeting someone known or unknown, technique must be perfected. Once hands have touched, clasp the full hand not only fingers and press it lightly. Do not press it hard or be limp. Just apply enough pressure to impress on the person that he/she is welcome and wanted. Smile is pre-requisite of any warm handshake denoting friendship, warmth and bonhomie. However, most important point for handshake with ladies or senior persons is, *not to extend your hand first*. Extend your hand only after they have extended their hand and press it lightly as in normal handshake. But leave the person's hand after slight pressure. When on a sales call, never extend your hand first. It is the prerogative of the person you are meeting, whether he/she wants to shake hand or not.
4. **Your Voice:** While speaking, your voice must be cool, calm and well-modulated. Voice should not be loud or shrill. When replying to a question or query, take time to respond, which is very important, when you are in a discussion with someone. Listen attentively and take time to respond gracefully, in spite of the seriousness of the matter or contradicting viewpoints. Do not interrupt the person while he is speaking, but if you are being interrupted, take it calmly and once again, let the person speak, never showing irritation or impatience.
5. **Cheerfulness and Enthusiasm:** Everyone likes to be in the company of cheerful and optimists, who put in lots of enthusiasm in whatever they do. Every other factor being equal, people like to interact with those, who are cheerful and enthusiastic. Even when you are disappointed, sad or morose over something, never let it show on your face or from body language. Emotions play a big role with most people, irrespective of other factors which might appear to be more important. So, appear cheerful, enthusiastic and optimistic even in adversities, which pays rich dividends, that you are liked, popular, respected and sought after.
6. **Be Appreciative:** Appreciation is a universal human weakness, which you can convert into powerhouse. Always look for good and things to appreciate in others, and express them profusely. Be

proactive when you can say some good words, words of appreciation for a job well done or efforts undertaken, even when resulting in failure. We are mostly very keen to express our distress over negatives, but ignore the positives. In fact, in life, you get what you are looking for. If you look for faults, shortcomings and things to blame and criticize others, you would find them aplenty and get perverted pleasure in addressing them to the chagrin and annoyance of others. On the other side, if you are looking positively at things, without fail, you will find them also aplenty. So it is all up to you, what you want in life, create a negative mindset who is detested by most people or be a positive person, whom everyone likes to be for company and friendship.

**7. The GOLDEN RULE. Go along to get along with people:**

Whatever we do, we have to interact with people, down, up, sideways, far and near. With people, arithmetic is simple. What we sow, we reap. What we give, we get back. As elsewhere suggested in this book, you need others' support, be it your family, friends, associates, subordinates, superiors, colleagues, suppliers, customers, to go up, to reach where you want to be. To lead a fulfilled and vibrant life, you need friends, associates, relatives and sound relationships. Togetherness is a great boost and motivating factor in life. An ordinary meal becomes a feast when you share it with family & friends. Relationships are best formed when you are young. But, often, young people are too engrossed in their own life and in their arrogance, resulting from inflated ego, do not care much about forming relationships. This attitude may be alright as long as things are going fine. But equations often change in life. When bad things happen, relationships formed when the times were good, come in very handy. A positive person with appreciation on his lips, treating everyone well, with helpful supportive attitude, a person with empathic approach towards one and all, the one who has *transformed into a **Pleasing and Magnetic personality***, would find favor with everyone and shall be pushed by others willingly towards success. So, try to be that person. Never get bogged down in trivialities and pettiness in life. So, always remember this Golden Rule to cherish and enjoy your success and popularity.

**8. Learn 'What they don't teach in Educational Institutions':**

What made me write this book which has given me immense pleasure, satisfaction and fulfillment & worship like work? Because I saw limiting beliefs in most people specially our youngsters, *who are among the best in the world*. But where are we as a nation? More than sixty five years back, we got our independence but in terms of most parameters, we are far behind internationally because of our own faults. When I talk to the young, some of them with remarkable academic qualifications, those after their academic and professional courses with degrees in their bags,

about to join professions, jobs or family owned businesses or new entrepreneurship, I found them knowing nothing about self-improvements, self-empowerments, self-development, life-skills and wisdom or how can we live better and also improve the image of our country in the comity of nations. Since everything is connected to economy these days, along with ours, we have to improve the economic conditions of our countrymen. *In any society, disparities will always be there but not of our kind, wherein one citizen thinks nothing of eating a meal which costs Rs 1500-5000, while on the other extreme, people eating out of garbage bins, malnourished children crying with hunger, our own people committing suicides because their crops have failed and unable to repay the bank loans. Such things simply, are unacceptable for any right-thinking person. Such things dehumanize the entire population and are a black spot on the face of every Indian, which should not be acceptable to anyone of us.*

You must analyze various suggestions in this book, which will help you to improve your personality and convert it into a **Magnetic and Pleasing Personality**, making best use of this book, not only for yourself, but also be adept at improving others too. In a vibrant society, everyone counts. *This land belongs to us. Our children and grandchildren and their children will live here. It is collective responsibility of all of us to make us a proud citizen of this great country, with a proud heritage dating back thousands of years.*

**How to BE and STAY Positive:** POSITIVITY is the foundation of this book and integral part of anyone trying to develop and transform into a **Magnetic and Pleasing Personality**. Yes, you can develop and transform into such a personality through practice, perseverance and keen observation. But you need dedication, determination and will to do it and reap the desired fruits in life. There are hundreds of books on Positivity and Positive Attitude but I have intentionally avoided tiring and intricate details which confuse the young readers rather than encourage and enlighten them. I will try and put them before you as simply as possible for anyone to understand.

Life is a marathon not a sprint which means life has to be lived on long term not short term. To become a person of positive mindset and positive attitude, learning, instilling and adopting must start early from childhood. It is the duty of the parents to instill positive mindset in the child and help & encourage him to grow into a positive person. Do not let negativity or self-defeating types and related thoughts, enter your mind. It all starts with a thought. So always shun negativity bearing thoughts such as grumbling, criticizing, complaining or blaming, which we relish. Be a role model to your child which is best exemplified when he never sees a negative mindset in you.

Always maintain your cool and dignity. Never think that the child is not observing. Resist temptation to give-in to emotions, shouting or display of anger. While on wheels, abide by road rules and discipline. If

you do not, child inadvertently learns that and a lot more as human mind is naturally more receptive and prone to negativity. Just one example! It's night time and you are at the wheel with family. Not much traffic nor is there a cop but signal is 'on'. Stop at the signal if signal is red. You might be tempted to keep driving against the red signal since other vehicles are driving past. Let them but you obey traffic rules even though you are the only one. As a grown up, your child will also do the same. Children learn best by parents' or teachers' examples without being told specifically. So, never let down your child on this score. Always give him a solid platform of learning positives.

Leaders are positive, they do what is right and are never afraid to be alone and be right rather than be with the crowd and be wrong. This rule and umpteen other rules mentioned in this book must be adopted and instilled by both the parents and then, worked repeatedly on your child. When they see their parents doing right, they would always respect you for that and be proud of you. Never flow with the flow. Have courage and faith. A fruit is sweetest, if, while it is growing, right ingredients have been given and it has taken it's time to ripe. Your child's success or failure in life will mostly depend on how much of a Gurukul you have created at home. Give your child, a rock-like foundation to grow and you will never have to look back in life.

It is all up to you whether be a sprinter, run a short distance fast, and forced to sit down gasping or be a marathon runner, slowly but surely towards your goals and objectives of helping your children to be better human being through compassion, kindness, helpful attitude, cooperation, patience, perseverance, ethics, harmony, bonhomie and discipline. Real choice lies with you and you only as parent.

**My personal REFLECTIONS:** When I was three, country was partitioned and my parents, along with millions, came as refugees to Free India of their broken dreams. Life could not have been easy for them, uprooted from where you had everything, to a totally new place, Agra, in a totally new environment, where you own nothing except the clothes you are wearing, the will-power to make things work for the family and the tenacity to do well in life, so that their children lived same standard of living, which they had lived in erstwhile Pakistan during their young and middle age. It was a transformation from total abundance to total scarcity, from everything to nothing. Only consolation was, if we can call it that, they were not alone but in the company of millions, who were uprooted from their original homes, on both sides of the border.

Though my parents could only afford us, four brothers, to be educated in ordinary corporation schools, special emphasis was paid by both parents on our education. They themselves were only moderately educated, father could read and write Hindi, Urdu and English but mother, only Hindi. However, our real education was in our home, our 'GURUKUL'. By personal example, they taught us innumerable things, we could never have learnt in school in those

tension-filled times. Sometimes advertently, mostly inadvertently, life's lessons were drilled into us. Patience, cooperation, grace, dignity, kindness, compassion, empathy, helping nature and sharing habits were ingrained into us, sometime by telling but mostly through deeds and personal exemplified behavior.

I still remember those fateful days as a child. I never saw my parents cribbing, complaining or grumbling about the new situation which fate had put them into. Be it money, eatables, clothes or other things which are normal in households these days, were mostly short, less than what were required. We were expected and encouraged to share within ourselves or with other children in school and outside. We got only one 'anna' as our daily pocket money which could generally buy only one item during our school recess. But hunger during those days was perpetual, since hard coal 'angeethies' (coal stove) were lit only twice a day, which took almost an hour to light. Breakfast and lunch was cooked in the morning and dinner, evening. Our mother, for most part of the day, used to be in the kitchen, trying to meet our requirement of food which was heavy. She was a good cook & met our requirements of abundant home-made snacks, quite efficiently.

While attending any social function, our parents strictly used to instruct us to eat last after everyone had eaten. Whenever they had gone to attend a daughter's marriage in the community or friends' circle, parents would never eat there which was dignified social custom those days, quite contrary to present day culture of guests toppling over to eat. They would come home and eat what mother had cooked before she had left for the function. Sharing was encouraged at every level. In daughters' marriages, food was served by friends and community members, not by paid waiters.

In spite of all the financial hardships and scarcities, our parents went about their job, doing whatever needed to be done, my mother at home, father in our grain shop which he had opened by then. Father was a great humorist and mother very social and worldly-wise. People liked to be in their company. Since they were very helpful, sharing and caring types and social, they were welcome everywhere. Adversities and facing problems were considered part of our education. Keep trying and one fine day you will emerge winner, was a lesson we were reminded daily. Without anyone ever mentioning a word, I learnt my first greatest lesson in life "*When confronted by a multitude of grief and adversity, if a person stands boldly without accepting defeat, he shall see the defeat itself depart utterly defeated*".

As I completed my army tenure of almost five years, was released, took to civil life, created a family business with the help of my father, family and brothers at Agra. Destiny brought me back to Madras, in 1983, where I had come for Army training in OTS, Madras two decades ago. Madras became Chennai which is my home now. We have set up a family business for sustenance, but I devote most of my time to writing inspiring books and other related literature. Nothing

gives me more satisfaction and sense of accomplishment that I am able to pass on to next generation what I have learnt, the hard way in life. I must give back to society from which I have received abundance. As I wade through life, I learnt many lessons analyzing people, incidents and situations. Some of the important ones are:

- Don't compare your life and possessions with others, since you have no idea as to what are the realities about them.
- Preferably expect nothing from others or very little to limit your disappointments and heartaches.
- Most things in life are beyond your control. So change the changeable and accept what you cannot change with dignity.
- Things are never as bad as they appear to be. Think positive. If you keep thinking of impending negatives, negatives things only are likely to happen. Keep trying. You will succeed.
- Get into the habit of reading inspiring books and such articles. Knowledge propels you towards your goals and success. It also helps you eliminate fear & worry. More you know, lesser you fear. There is no substitute to knowledge & experience in life.
- Time is the most precious commodity in life. Don't waste it in gossiping, watching TV, reading fiction or just whiling away.
- At any stage in life, watch your health. Create a healthy life-style by regular exercise & staying away from junk foods.
- You go up in life with others' help, family, friends, relatives, employees or associates. Treat them well to get their whole-hearted cooperation and support and let success never enter your head. They all play important role in your success.
- Always be fair. Give everyone due credit & share. Sacrifice individual interest against collective good. Beware of greed.
- Successful persons are flexible but failures are inflexible and rigid. Flexibility without compromising on sound principles is the right approach in life.
- Make giving a habit in yourself, family specially children which will help you a lot when you have passed your prime. Givers are respected while takers are not. Always be a giver because when you give, you also get enough from Him.
- Be money-wise. Read relevant article carefully about money to know real facts about money. Never be impressed with others' money nor ever try to impress others with your money.

***Now read this carefully.*** *Our short life span is nothing but a reflection. When we are good and spread goodness, only good will rebound. More loving we are, more we are loved. By spreading and sharing happiness, happiness rebounds, happier we are. More we give, more we get. Kind, cooperative, helpful, graceful we are, more kindness, cooperation, help and grace comes back to us from Him. When we are honest, ethical & value-based, more & more people are attracted to do business with us, use our services or want to be our friends, generating prosperity, growth and progress, since unseen*

*forces relentlessly work for us to award us for our positivity, goodness, selflessness and wisdom. All the GOOD we do, first benefits us, then only the recipient for whom it is done. So, KEEP DOING GOOD, always.*

**Sooner or Later, the Person who WINS, is the Person who Thinks He Can. YES, TOGETHER WE CAN:** I often remember a song from Raj Kapoor's film 'Mera Naam Joker', which rhymes 'Jeena Yahan, Marna Yahaan, Iske siva jaana kahan'. Translated, it means 'It's here I live. It's here I will die. Where else I can go?'

This is our land. This is where our ancestors lived, it's where we live. This is where our children and grandchildren and our coming generations will live. It is our collective duty and responsibility to make it prosperous, value-based, disciplined and happy. This is a matter of paramount importance for all of us Indians, cannot only be left in the hands of politicians or rulers. Only enacting new stringent laws and lokpals, will never work because in spite of how stringent laws may be written, they have to be implemented by humans and they have miserably failed us, time and again.

We have a democratic system in place, which has 'worked' for more than sixty six years and there are strong indications that our people are mature enough to make it work fine in future too. *But, how to make it work better? How can we make a difference? How can we bring our country at par with developed world? How can we get out of the stigma of 'poor third world'? How can we make each of 1.2 billion Indians count? How can we eliminate CORRUPTION & INCOMPETENCE since Vast Majority of us are HONEST & COMPETENT? How can we change things and make this country a better place not only for us but also for our coming generations, our children and grandchildren?*

**Answer lies in this book.** 'Nothing will change, **unless we change**'. Unless we change, nothing constructive will happen. Starting from ourselves, family, community, society and the country, let's bring in required changes in our thinking, then act to bring in those changes in ourselves. It's going to be difficult road full of obstructions, but we have to take that, *since there is no other way*. We have to do it for us, since no one will do it for us.

Life is dualities. *Two courses are open for us*. First is the easier way now, as we have been living and have become so used to. Normally, presently easier ways, create lots of difficulties later for us or our children. Second will be, full of difficulties and road blocks now, but very heart-warming, satisfying and fulfilling for us all and our coming generations, later. If we take the first one, we and our children are doomed to live the life, they have been 'destined to', because of our selfish and self-serving nature. It only will mean that along with gift of life, we also pass on the curse to live their life in an India, which is a *poor third world country* by choice.

**'What they don't teach in Educational Institutions'** inspires you to self-improve, self-empower, self-develop life-skills, which help us to take on POSITIVITY through WISDOM and be a better human being. In

sixty six years of our independence, we have seen the results of 'Education without WISDOM'. India is the land of Vedas which were 'written' thousands of years ago. We had poets and scholars like Gowtam Budhha, Sant Kabir, Rahim, Valmik, Tulsidas, Guru Nanak to name a few. They never had any formal education but their insight of human nature and Wisdom, was unparalleled and outstanding.

If those who have left us for greener pastures abroad, can do so well there, why can't we do it here, in our country, for our country, for our own children and grandchildren. Whatever we do today for them, will be enjoyed by them throughout their lives. **We have it in us and we can do it, TOGETHER** by instilling the guidelines provided in this book especially on page 3. A lot can be achieved and accomplished when we are together. We must learn from our armed force personnel who never hesitate to sacrifice their today for our tomorrow, so that we can live safely and securely in our homes with our families. Let us not hesitate to sacrifice a little bit from our today, for our children's tomorrow, to gift them a better and proud INDIA.

Changed thinking and action is what is needed from each one of us. Let us convert our homes into **GURUKULS, the learning grounds for our children**. Let's instill in them what is good even if it appears difficult now, *courage, discipline, character, patience, tolerance, self control, giving-sharing-helping attitude etc.* These are all lying deep inside us. Find them and take charge of your life and your children's. Apart from guidance and coaching which you will provide them, remember, children learn best by observing, when they see their parents do what they preach, by personal example parents set before the children as Gandhi Ji used to say, **"Be the change you want to see in others"**. Also '*Future is what we do today*'.

In the present circumstances, we can't be apolitical. Those who can and want, must enter politics. Do not be afraid. You will find acceptance with people. Why criminals and good for nothings, have entered the politics in droves, is because of our fault only. By being apolitical, we have created space and vacuum in political arena where they have entered to make quick buck at honest tax-payer's expense, to loot your money. In a recent survey, it was found a legislature's wealth increased by over 1600% in five years. There are umpteen examples, how, through high level corruption, politicians have made mind-boggling sums of money. Which trade in the world, gives you those kind of returns? It's all your money they are stealing and filling their coffers, the money which can feed our hungry, Educate our children, build roads, medical facilities and thousand other ways money can help our people.

While we have competitive exams and stringent tests for becoming even a peon, clerk or low-grade officer, there is no competence rule for becoming a minister or chief of a corporation, handling thousand of crores of public money which they, along with their cohorts, swindle and siphon-off in personal bank accounts, which, again is used to win

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***What they don't teach in Educational Institutions***

the elections and be our masters. We see only Neta's wives, sons or other close relatives given tickets to become all powerful politicians as if no one else exists. That's how culture of sycophancy has become so ingloriously rampant. ***Under the present regime, all vanities have flourished and virtues oppressed. CRIME & CORRUPTION may not have been legalized but has been openly institutionalized.***

In last ten years, rupee has touched it's nadir, high-end corruption rampant with one scam after another exposed, hundreds remain unexposed, criminalization of politics, job-creation almost non-existent, daily rape stories and other crimes against women on the increase, inflation at all time high and all of us under threat from home-grown or foreign-funded terrorists. How long we shall be a meek witness to the shameful things going on, in the name of governance?

Are you going to gift your children and grandchildren, this kind of India? Will they ever pardon you for this kind of callous and indifferent attitude about their future? At least you have to make an effort. Do your part. Have a clear conscience in this matter which involves the future of your children. All goodies you gift them or leave for them, wealth, cars, posh houses, properties and businesses, are meaningless, unless they are secure and live in an INDIA, which is a value-based caring society, an INDIA of which they can be proud of.

I have great faith in my countrymen, our people, their capacity and potential. We are second to none in the world. We are great individuals. Let us form a TEAM-INDIAN. Think collective but sacrifice individually. When we are TOGETHER, nothing is difficult to achieve. When we think collective good, everything is possible. ***With this faith and confidence, I dedicate this book to our countless children and grandchildren, who will live here in this land, a great country and value-based caring society, INDIA of our dreams and aspirations. These Children are our future and hope! It is immaterial whether I will be there or not, but they should live in an INDIA of which we can all be proud of and take pride in making it that way.***

Two of these children are my blood descendants, my granddaughters, Ragini, ten and Naina, only four years. Couple of days back, as I reached home, very excitedly, they came running to me and said "Nanu, Dadoo. We have learnt a new song". "Oh really. Sing it for me", I said, equally excited. Both of them stood together in front of me, raised their right arm and started singing together with their innocent smiling faces and shining eyes, "Hum honge Kaamyaab ek din. Hoge Kaamyaab ek din. Ho, ho. Mun mein hai vishwas, poora hai vishwas, honge kaamyaab ek din". They did not understand the meaning of what they were singing. I do. Translated, it means '***WE will be successful one day, definitely we will be one day. We have full belief in ourselves that one day, we shall succeed***'. My hopes, aspirations and faith lie in their bright shining eyes and smiling faces. If not in my lifetime, definitely they shall, in theirs.

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***What they don't teach in Educational Institutions***

## ***“What They Don’t Teach in Educational Institutions”-Quotes***

**Pg.8:** ***“Unless vast majority of our people change individually, collective change in our society will remain a wishful thinking and a distant dream, because as of now, we have ever ready, fresh set of corrupt, greedy, sycophants or power-hungry, to replace earlier set of corrupt, greedy, sycophants and power-hungry. As long as we have uninterrupted supply of such rotten and unworthy people, produced by the prevailing system or culture, hope will elude us. This is what has been, is and will keep happening.***

***Thus, even after hundred years from now, in 2113, things will be the same. In such a case, even if we do acquire the desired prosperity levels, in a society without values, ethics, morals, discipline and character in vast majority of our people, prosperity will have no meaning.”***

**Pg.18-19:** ***“Attitude makes all the difference in life. Life provides thorn with every rose. Life is a rugged path, not a smooth one. Accept them as part of life and stay positive, which is the key to the dignified and graceful living”.....“You are bound to fail sometime, but bounce back after each failure and make them as stepping stones to success. You may not know everything, but keep learning attitude on to learn all that you can. You cannot have everything in life but learn to make best of what you have, striving for more and better.”***

**Pg.39-40:** ***“To write about contentment in these times of insatiable greed, cut-throat competition, wayward corruption, cultivated dissatisfaction, ethic-less commercials, mindless aping culture, can be quite hazardous. If you are not with the crowd or part of the rat-race, there is every chance that you may get trampled. But as a human being, God has empowered us with a mind to think, not ape”.***

**Pg.93-94:** ***“Our short life span is nothing but a reflection. When we are good and spread goodness, only good will rebound. More loving we are, more we are loved. By spreading and sharing happiness, happiness rebounds, happier we are. More we give, more we get. Kind, cooperative, helpful, graceful we are, more kindness, cooperation, help and grace comes back to us from Him. When we are honest, ethical & value-based, more & more people are attracted to do business with us, use our services or want to be our friends, generating prosperity, growth and progress,..... “ All the GOOD we do, first benefits us, then only the recipient for whom it is done. So, KEEP DOING GOOD, always.”***

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