

STRATEGY OF LIFE

YOUR RELATIONSHIP WITH MONEY, TRUTH AND GOD

(A Practical and Comprehensive Guide for Planning Personal Life)

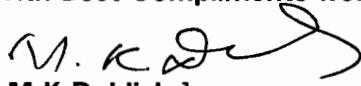
Mahendra Kumar Dublish - Chartered Accountant

[FOR STUDY AND COMMENTS]

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STRATEGY OF LIFE

Your Relationship with Money, Truth & God

Mahendra Kumar Dublish - *Chartered Accountant*

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HOMAGE

DEDICATED IN THE CHERISHED MEMORIES OF THOSE BRAVE AND VALIANT SOLDIERS, WHO HAVE MADE SUPREME SACRIFICE OF THEIR LIVES FOR DEFENDING THEIR BELOVED MOTHERLAND - BHARATMATA. WE ARE PROUD OF ALL OF THEM. WITH ESTEEMED REGARDS, EXCELLENT RESPECT AND GREAT HONOUR, WE SALUTE HUNDRED HUNDRED TIMES TO THESE HEROIC AND VALOROUS SONS OF BHARATMATA. WE SHALL ALWAYS REMAIN INDEBTED TO THEM. IN THE HISTORY OF INDIA, THEIR NAMES SHALL BE WRITTEN IN GOLDEN LETTERS.

*** * * * ***

**(25% of the Income from the Sale of this book shall be
contributed to the Army Central Welfare Fund)**

PREFACE TO THE FIRST EDITION

It gives me great pleasure to write this book relating to Strategy of Life. It has come to my knowledge that most of the people do not pay proper attention to the overall planning of their investments and other important matters in their personal lives. On this subject, the books available in the market, are generally stereo typed and written in technical languages. There is hardly any book available in the market, which suggests exact ways for the investment and other planning in life by a common man in his own language. This book has been written primarily in simple and lucid language. The intention to bring out this book is that readers get benefited from the practical approach and wide experience of the author.

In an effort to make the book valuable to the general public, the language of the book has been shorn of any legal jargon, as far as may be possible, without sacrificing clarity, simplicity and precision. Efforts have always been made to present the subject matter in a simple and lucid manner. It has always been the endeavour of the author that readers be well acquainted with the real truth. In fact, truth is eternal and can not be concealed in any way. **Ignorance of truth does not nullify the existence of truth.** For long centuries, it has always been the ardent desires of the human beings to know the Truth. Truth and God are closely related to each other. In fact, **TRUTH IS GOD.** It is **ETERNAL AND INVINCIBLE in any way and by any means.** Truth is one which never changes. Truth means *Satya* which is derived from the word "*Shaswat*" means everlasting, eternal or always remaining the same. According to Doctor and scientific analysis, helping others without any selfishness boosts the immune system. The patients' immunity power gets a boost when he shares his traumatic feelings. Stress is a major causative factor of disease and hence one should adopt a healthy lifestyle based on vegetarian diet, physical exercise, spirituality and meditation. One should adopt four values in his life 1. Truthfulness 2. Hard work 3. Purity 4. Compassion or generosity. These are four pillars which make us golden aged or **Satyugi**. Purity in living, thinking, actions, behavior, speech, food and environment (*satsang*) of a person is must to get utmost happiness and blissful life. Meditation regulates even cellular growth and thus helps heal and prevent cancer. One should speak only those type of Truths which are beneficial, advantageous and pleasant. Truth is more valuable even the combined worth of state, son, fame, money on this earth. Don't speak truth which is unpleasant. Neither speak pleasant lie. Prayer of *Vani* is that it should be true, beneficial, limited, non-controversial and soft. It is the *Tapa of Vani* called in the *Vedas*. There are 4 sins of *Vani* - 1. Untrue or mis-statement of speech (*Asatya Bolna*), 2. Discussion on shortcomings of others *Parninda*, 3. Use of abusive languages & absurd words in speech (*Apsabad Bolna*) 4. Useless discussion (*bakwas*). One should always avoid all these four types of sins of *Vani*. One should always speak soft, sweet, slower and lesser. When a person discovers truth, he finds himself nearer to God. The more he knows the truth deeply, the more closer he reaches the God. Though, it may be somewhat difficult to always speak the truth. Sometimes, Truth leaves some bitter taste. It is very difficult to discover the Truth and it is most easy to understand the Truth. In some places, some general comments have been made against some certain persons, in order to bring out the veiled truth, before the readers. It has been our very honest and truthful intention to place the right things before the readers, without any fear or favour. In this regard, even the sentiments of some persons may be hurt to some extent. We respect and honour them. We offer unconditional due apology to all of them. We are not against any one. We do not hate or have enmity with any class of people at all. All persons are respectable citizens in our eyes. We think that keeping in view the subject matter, the concerned persons would not pay any further heed in this regard and bear with the author.

The successful accomplishment of any work requires the efforts of so many people. I thank my wife Ritu Dublish, whose immense patience and whole hearted support was instrumental in accomplishing this task. I also thank my staff for their dedicated efforts and diligent work, which made this publication possible. I gratefully acknowledge the assistance of my friend, Dr Mukesh Chand Jain, Reader, Faculty of Commerce, Government Degree College, Noida. His valuable advice on the subject, greatly helped me in shaping my thoughts, while writing this book. I am also grateful to Shri Kanti Chand Kaushik - LL.M., Senior Advocate, Supreme Court of India, New Delhi advising me on certain legal matters. In writing this book, I have been guided by so many of my long time friends, who are either in practice or in service. My special thanks are due to Shri Sudhir Kumar Gupta, Chartered Accountant, Shri Ajai Kumar Agarwal, Chartered Accountant, Shri Madan Lal Gupta, Chartered Accountant, Shri Amit Kumar Rastogi, Advocate - my childhood class fellow, all those who have inspired me to write this book. Lastly, my thanks are due to my best friend Shri Ajay Kumar Jain - Chartered Accountant and his beloved wife Smt Arpana Jain - Chartered Accountant, for their valuable guidance and suggestions, without which it would have not been possible for me to bring out the book in this form.

Many examples, stories, incidents, anecdotes are the result of collection from various sources, such as newspapers, magazines, eminent speakers and friends over past 30 years. Unfortunately, in most of the cases, the sources were not always noted or available. Besides, to maintain secrecy, the sources have not been mentioned. In fact, most of the incidents are based on real, true and practical experiences of life. Some incidents have been narrated by my friends and even clients. Regardless of the source, I wish to express my gratitude to all those persons, who have contributed to this work, even though anonymously.

In this book, most of the examples are based on true life incidents. However, it is very difficult to translate the true spirit of a live presentation exactly into written words. But, each story and example have been selected after a careful study and certainly convey some clear cut message to the readers. Some stories will speak to you louder than others. Some will have a deeper meaning. Some will make you cry. Some will make you laugh. Some will give you a warm feelings all over. Some may create action, reaction and chain reaction within your brain. Some may hit you right between the eyes but only with some slight and right reaction. Some views and comments may compel you to think something entirely a new concept and horizon of life.

In this world, people come alone and go along with their valuable experiences. Thus, in this way, their golden experiences go waste and unutilised. They share their life long experiences with the nearby youngsters and other persons on a very low scale. Besides, their experiences are scattered into different pieces, sometimes unable to lead to any comprehensive and conclusive end. To take advantages from their long valuable experiences, with the blessing of the God, an idea came to my mind, why should not compile and share those long and invaluable experiences and noble guidance of the aged and experienced people with the public. These would be very helpful for a common man to lead his life peacefully and happily.

I was also encouraged by enthusiastic and overwhelming responses from my well wishers and friends. So, this has necessitated to get this book published. Otherwise it would not have been possible to bring out this book within such a short span of time, relatively due to my busy schedule and preoccupation in my professional work. This book contains experiences of more than 30 years of the author and other persons. The views have been expressed in this book frankly, unbiasedly and without any hesitation, fear, favour or discrimination whatsoever. However, some readers may agree or some readers may disagree with some of the comments mentioned in the book, in totality, partially or to some extent. This is a natural phenomenon, being subject matter, very wide and general. The readers are humbly requested to send their frank opinion, good & bad experiences and cogent comments to the author without any hesitation. Any suggestion for its' improvements is, of course, most welcome. Your suggestions and criticism would immensely help me to improve the contents of this book in future editions. Good suggestions, valuable advice and strong comments from the readers would be duly rewarded, acknowledged and published in next editions of the book. In case of any query, readers are requested to please send the same along with a self-addressed stamped envelop along with or through E-mail.

As already mentioned, the views expressed in this book are based on true life time real experiences and detailed analytical studies. However, it is reiterated herein again that if on the basis of the advice given in the book, any person incurs any loss, the author, publisher and printer disown and disclaim any liability for any such loss occurring under any circumstances, whatsoever. Readers may take decision and get advice from the book, at their own risk, cost and sole discretion. One of the basic aim of this book is to present the unique ideas, innovative concepts and new thoughts before a common man, which may help him to lead his life peacefully, comfortably and successfully in this materialistic world. In this direction, if the author gets any success even partly in his arduous efforts, it would be an immense help and service to the **HUMANITY** and a great prayer to the **ALMIGHTY GOD** in a true sense.

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1. SOME BASIC CONCEPTS ABOUT INVESTMENTS

- 1.1 There are 3 basic essential ingredients for any type of Investments : (1) Safety (2) Liquidity (3) Profitability. Safety means that your investment is protected against any type of risk. Liquidity shows the ease with which investment may be converted into liquid cash. Profitability means that return on investment is rewarding.
- 1.2 There are 3 basic areas of Investment : (1) Gold (2) Land & Building (3) Securities. Herein Gold means all valuable jewellery, diamond, and other precious items, which are movable. Land & Building means all immovable properties. Securities mean deposit with Bank/Companies, Shares, Debentures, Bonds, Indira Vikas Patra, National Saving Certificates etc.
- 1.3 All types of Investments carry certain type of risk under different circumstances. NO INVESTMENT is fully safe at all times and under all circumstances.
- 1.4 Investment in Gold - MERITS : 1. International Value at all times 2. Light Weight and easily storable 3. Appreciation in Value 4. Easy possession 5. Movable 6. Easy Liquidity 7. Some use Value DEMERITS: 1. No Monetary regular Return in cash 2. Risk of Theft. 3. Lower or negative rate of appreciation during last decade.
- 1.5 Investment in Land - MERITS : 1. Greater Chances of Appreciation due to High Demand 2. No risk of Theft 3. Benefit of enjoyment due to use or possession DEMERITS : 1. Problems due to immovability 2. Risk of genuineness of title 3. Problems of control due to uneasy physical possession 4. Can not be easily liquidated in parts. 5. Small amount can not be easily invested.
- 1.6 Investment in Securities - MERITS : 1. Greater Chances of Appreciation 2. Regular return through cash inflow and appreciation 3. Easily Transferable 4. Best Liquidity - Can be easily liquidated in parts 5. Lesser chances of theft 6. Easy possession 7. Even very small amount can be invested DEMERITS 1. Risk of Heavy Losses being Intrinsic value of Shares/Bonds Zero - an intangible asset represented by merely a piece of paper. 2. No international value at all times 3. No use value in itself.
- 1.7 Three types of investments are the best for a person - One home, investment in a PPF Account and deposits with the Bank in FD & Savings Bank Account. These type of investments provide utmost and unparalleled safety and regular return, unmatched and incomparable found anywhere in this whole world.
- 1.8 The main question before a person, is how much funds to be maintained in liquid or semi-liquid positions. If the funds are kept in liquid forms, then there is always a temptation or inclination on your part to expend it, to get immediate benefits. On the other hand, if funds are blocked in long term investments, you can not avail it, in case of any emergency. Liquidity of funds also depends on your social requirements, family set up and age factor.
- 1.9 In the securities market, shares are always either overpriced or underpriced. This is the basic system of the securities market all over the world. Share market is the barometer of the thinking of the masses about the economy of a country. Volatility in prices is one of the main feature of the securities market. Do not speculate in shares - beyond your capacity. Do not buy shares on tips - never. In case of loss, do not be panic struck. One gets a sort of frenzy, enthusiasm, tension, craze, excitement, fear, thrill, craze, excitement, tension as a regular feature in the share market. These are not good for life of human beings in the long run. Share Markets in India are highly volatile and people in India are generally more greedy. Only that is not enough. Further, Greed is endless. It generates restlessness in human beings. Certainly, either the share market would go up or come down. This is why, excess volatileness prevalent in Indian share market is not good. Tension created during investment period results in more indirect losses to a person than direct losses. It affects your working efficiency. No one can work efficiently under continuous tension and strain. If he works, his overall efficiency would be curtailed ultimately. A person normally earns as an investor but not as a trader or speculator.

2. RULES OF INVESTMENT

- 2.1 Don't keep all the eggs in one basket. Always diversify your investments, so as to balance the risk & return on one side and liquidity & profitability on the other side, in different types of Investments and further in different kinds of securities, properties and valuables as per your requirement, age and risk bearing capacity. But diversification of funds does not mean that money be fragmented into useless, dead and blocked investments. As a general principle, you can convert your money virtually into any thing but reverse is not easy and always possible. Money has several options before you. But, once money has been blocked in some useless and dead assets, it would be very difficult for you later on to reconvert them easily into the money again. Liquid Cash is just like *Aladin Ka Chirag*. You can buy or get virtually anything from it. In fact, CASH is the uncrowned king (*Betaj Baadshah*) of its own regime. Everybody follows its directives & orders. It has its own intoxication (*kanak kanak se so guni, madakta adhikai ..*). It solves your 90% of problems in life. Majority of people have their own dreams. When a person gets some heavy money suddenly, his long unsatisfied wishes, unfulfilled desires and cherished aspirations come alive. Infact, the unsaturated desires are already present in queue in order of priority in the mind of human beings. The list of desires is endless. But, when they get the right opportunity and time, after sensing the arrival of sufficient fund, most of them are activated automatically. True colours of a person can always be seen only when he becomes rich suddenly. So, one should always keep the children away from the agony of great desires and emotions, when one becomes suddenly a wealthy person. You can buy or avail most of the things/facilities in your life through Cash Money. An asset can not be directly exchanged with any other type of asset at present. Firstly, each and every asset have to be liquidated in cash and then to be converted into other assets. At present, there is no barter system prevalent in the society. So, always plan your financial affairs in such a way that your all incomes/inflows are regular, while your most of the expenses/outflows are generally one time or irregular, other than the usual household expenses. You earn profits only when everything goes in the right direction. But, you may lose your hard earned money either due to any lapses or default on the part of anyone else in the complete chain/line.
- 2.2 Example : An investor went to a share broker in *Kolkata* for selling his shares. Being late, he stayed at the residential house of his broker. During night, he heard some noises of dropping someone repeatedly several times. The investor was thinking that some thieves have certainly entered the share broker's house. In the morning, he was very much keen to know the exact reason of the noises that occurred during the whole night frequently. He inquired from the domestic servants of the share broker about it. He was totally surprised when he was told that his so called share broker had the usual old and long habit of open outcry by giving offers and bids for sale and purchase of shares in the dream, being usual business in daytime in the trading hall of the local Stock Exchange. He was a jobber in the Stock Exchange and used to give offers and bids for the sale and purchase of shares. In order to procure business, he used to reduce his jobbing margins, by lowering his offer rate and increasing bid rate for the securities. (*For example he may buy a particular share for Rs.56 and sell for Rs.57. If he further reduces his jobbing margin, then buying may be for Rs.56.25 and selling for Rs.56.75 and so on.... If the buying and selling rates are the same, that is called the best offer and bid price, being buy sell margin zero.*) But, sometimes, he used to be over excited in this whole process. So, while sleeping, he was so habitual of such system, he used to generally come down from his bed under some intoxication and that created noises and fury. This process was repeated about 3-4 times during the whole night. Sensing his natural problems, the broker had already given clear cut standing instructions to his domestic servants, not to disturb him at all in such situations, whenever he comes down from his bed. What they did - they only placed him on the bed for restoration in the original position. The process was repeated several times during the whole night. The frequency of this frenzy, used to increase, when the market was highly volatile, marching towards either a bullish or bearish trend. (Based on a true incident).
- 2.3 Always invest in shares after considering the fundamentals. It is the fundamentals which in the long run, persist. Primary market is more safe than secondary market. There are 5P's in Primary market that have to be studied before investing in New Issues- 1. Promoters 2. Project 3. Product Demand 4. Profitability. 5. Performance in the past. Promoters' track record, commands the highest points. Fundamental Analysis tells us WHAT to buy/sell; while Technical Analysis tells us WHEN to buy/sell. Always regularly review your portfolio. Those investments are best which pay returns and dividend, consistently and regularly in the long run overall.
- 2.4 In monetary matters, it may be too risky even for the first time to rely on anybody. So, always be cautious. In case of monetary transactions, never try to test the integrity of anybody even for once. Any such type of test or experiment, may bring loss to you. Never disclose your income and wealth to

anybody except to your wife and the Income-tax department and that too only when it is specifically required.

- 2.5 Always book profit at different stages. In the market, those persons have earned money, who have purchased at lower and sold at higher. A trader or investor, generally earns the profit, while a hoarder or speculator may lose the money on several occasions. So, don't wait for the highest or lowest. It is virtually impossible to buy anything at the LOWEST and sell at the HIGHEST. Buying at the lower and selling at higher (even after taking some small margin), is the best policy for a successful business man.
- 2.6 Three most basic concepts which should be kept always in mind : Always see *Khandan* (Past Track Record and Family background of the Girl) for choosing a bride for your son, Location, title (Whether genuine or not) & possession for acquiring Land and Financial Soundness & Integrity of the Borrower, while making any financial dealing with any body. So, when you buy the land for your business or residential purposes, you do not buy the land only but the location of the land, that is more important. Besides, you buy all the nearly available infrastructural facilities just as conveyance facility, market, hospital, road, school, bus service, bank, short distance from the important locations etc.
- 2.7 Invest in your children. Give them time, attention, care, love, affection and Godly teaching. Imbibe them divine virtues. They are your future. They are your real wealth in a true sense.

3. AREA OF INVESTMENT

- 3.1 To get the benefit u/s 80-C of the Income Tax Act, 1961, Investment in NSC is the First Priority unless the interest income does not cross the maximum limit allowable u/s 80-L of the Income Tax Act, 1961. The present limit of Rs.12,000/- has been deleted under the provisions of the Income Tax Act, 1961. The second priority should be PPF. Interest income under PPF Scheme is totally exempted and is free from any attachment against any liability.
- 3.2 HUF (Hindu Undivided Family) and multiple HUF's should be created to lower the Income-tax and Wealth Tax liability. From the Assessment Year 1997-98 and onwards, the difference of Specified HUF and normal HUF has been abolished. A Specified HUF is one, which has at least one member, whose individual income is above the maximum limit, chargeable to Income-tax. Under the provisions of the Income Tax Act, a person has the statutory right to arrange his affairs in such a way that attracts minimum tax liability.
- 3.3 In India rate of Income-tax is based on Slab System. The higher the income, the higher would be the incidence of tax rate. Firstly Income should be diversified in such a way that it gets equally distributed amongst all the family members. Once, the income of each family member have reached the limit which is chargeable to maximum rate. At present, income above Rs.1,50,000/- is chargeable @ 30%. After that, income in the hand of anyone will be charged Income tax at the same rate of 30%. For claiming family partition later on, HUF should maintain Family Chart/Tree for a clear +understanding. Proper records of the immovable and +movable assets should be maintained, which would be +helpful at the time of the partition of the properties of the HUF. HUF and Succession Chart should be prepared. S.No., Name of the Co-parcener/Member Father's /Husband's Name Address Relationship Share, Family Tree Showing the different position/ancestor and hierarchy. A family settlement should be done as early as possible to avoid any litigation in future.
- 3.4 All the Bank Account should be properly nominated and a photocopy of the relevant form should be maintained in records to know the facts exactly, later on, whenever need arises. Account may be opened in Joint Names but to avoid the confusion in the accounting, transactions of the First party should be done only in the joint bank account. The name of the second party should be used only for operational purpose and as a substitute for Nomination. If transactions are entered relating to both the parties in the accounts, there would be mixing of transactions. The confusion will arise later on while recording the transactions. It would also be difficult to compute the income of both the account holders separately. To have a proper recording, one should have a personal ledger, in which all the transactions should be entered chronologically, which would be helpful later on.
- 3.5 A complete details containing exact weight, specification, description of all the Valuables and Jewellery should be maintained. It should be valued by an approved Valuer. The information should be furnished to the Income-tax Department along with the Income-tax Return and the Wealth Tax Return, if required.
- 3.6 If one is earning 14% Tax Free income, that works out to 20% Taxable Income (assuming it falls in the highest tax bracket of 30%). [14% /70%]
- 3.7 Investment in Public Provident Fund is the safest method for investment. Contribution to this account reduces the Income Tax liability by 20% of the investment. A maximum sum of Rs.70,000/- and a minimum sum of Rs.500/- may be deposited in this account during each financial year. This account is free from any type of attachment. This account is primarily for 15 years and may be extended for a block of 5 years any number of times. An individual or a HUF can open this account with any authorised branch of a Post Office or State Bank of India or any authorised Bank. This account may be opened by the guardian on behalf of the minor. This account should be opened as early as possible even during minority or infancy of children.
- 3.8 One of the major problem in India is its ever increasing population. In the coming period, there will be acute shortage of houses. The prices of land will increase more than the rate of inflation. So, owning of a house in the present scenario is one of the best investment strategy. Construction of a house relatively at a younger age is the most genius method and best planning from all angles - profitability and social security. Acquisition of a home and obtaining higher professional educational & Technical degree are troublesome initially upto certain extent but they pay handsome rich dividend in the overall long run. If you are able to construct a house, even a small one, you will gain in the long run ultimately. In to-day scenario, owning a house is not merely an investment but a social need also. It will also bring a sense of

security within you and your family. It will bring stability in your life. Progress in life is not possible without stability. If you are ever changing your business or profession from time to time, you will not be able to earn money successfully. In most of business, you can not grow unless your stability is ensured. If you own a house, the people will deal with you more conveniently, comfortably and confidently. Your all future communications will be proper and reliable. All business are profitable on one hand, while on the other hand they are also loss prone also. The important matter is how efficiently you control them. Ever changing of your business will require new adjustments in your life each and every time. But the human life span is too short to have experiment with different types of alternatives. The best strategy is to create a nucleus fund relatively at a younger age and get it grow slowly and slowly. It will yield bumper benefits later on so much, that you can not even imagine to-day. Experience has shown that people generally lack fund initially to buy a house/plot. In such a situation, buying even a small one will be sufficient. Later on, you may convert it into a bigger one by injecting some additional fund. If you have even a small house, acquiring the bigger one would not be difficult at a later stage.

- 3.9 Interest cost of the money invested in a house shall always be more than its rental income. But, in case of rented properties, there is always appreciation of the house but there is not appreciation of the original amount in case of Interest. One can get the House on Rent easily, but to get substantial money on Interest is very difficult. House Rent enjoys some benefit under the provisions of the Income Tax Act, 1961 but not the interest income. Both Interest and rental income are unearned receipt. In case of money lending, there are more chances of non recovery but in case of house rent, the chances of non-recovery are very less. Rental Income increases with the inflation each year, but in case of interest receipts, the income shall remain constant. The intrinsic value of the interest will come down, if we consider the rate of inflation. Money should not be borrowed more than the repayment capacity. The tension would be more. That would create regular tension in the long run.
- 3.10 You should have money relating to requirement of 3-4 days in your pocket, around 30 days requirement in cash at home, around 2 months requirements in Savings Bank Account and 3 months requirement in F.D. After that excess money should be invested in Fixed Deposits with the Banks. Though the returns are less on Bank FD's, yet they are virtually safe and can be encashed before maturity in case of any emergency arising at any time. Bank FD provides the liquidity and safety features unparalleled, which are not available anywhere. Some banks provide Liquid Deposit Schemes. FD should be made of different denominations, so that they can be encashed at per exact requirements, in different flexible ways.
- 3.11 Now-a-days, Personal Accident Insurance policy or Life Insurance policy are popular for which very low premiums are paid. By paying just Rs.4,500/- per year, you get insured for 10 years for Rs.10 Lacs. One may take these type of insurance policies to reduce the risk involved and meet out any eventuality in life.
- 3.12 One should always prepare his Will frequently to avoid any confusion and future litigation. Bank account and other investment should be properly nominated. A person may bequeath self acquired property through execution of a Will. Where the property is blocked in different useless areas, it must be liquidated, if possible. It is very easy to distribute the cash rather than disputed property or fragmented assets amongst the successors.
- 3.13 Husband and Wife should have 2 separate account jointly from the operation point of view. But, the transaction should not be mixed up and should always be made separately to avoid any confusion later on. If X & Y are husband and wife. 2 Savings Bank accounts should be maintained - one in the name of X & Y and second Bank Account should be in the name of Y & X. First Account should be used for the income and expenditure of X and second should be used for the Income and Expenditure of Y. Any mixing of the transactions would create confusion for the accounting and income tax purposes lateron.
- 3.14 Regular review, update and revise your investments according to your requirements and future needs. But, never experiment with your hard earned money. However, this may give you some valuable experience but may take away your valuable money and time at the same period.
- 3.15 All the transaction should be done in such a way that they should reveal a track record and evidence of every material transaction. All the relevant records should be properly maintained. To record the transaction at the Bank and other places, it would be convenient if a Personal Ledger is maintained. As far as may be possible, all the major transactions should be routed through Banks. One should have minimum number of Bank Account so that regular updation and complete records may be made systematically. Those Bank Accounts should be closed, which are non-operative. One should maintain a bank account which is convenient and easy to handle.

- 3.16 In case of joint ancestral property, succession chart should be prepared clearly mentioning Name of the Co-parcener/Member, Father's /Husband's Name, Address, Relationship, Share, Family Tree Showing the different position/ancestor and hierarchy. Under the Hindu Law, a person can not make will of the property acquired through inheritance. It has to be passed on to the next succeeding generation. To avoid any confusion in the future, family partition should be made in writing to avoid any confusion in future.
- 3.17 Three area of investment are safest for a person - Deposit in PPF Account, FD's with Bank and a Home. These provide invaluable peace of mind, good liquidity and reasonable return on investment.

4. RISK, BUSINESS, EXPERIENCE AND YOUR AGE

- 4.1 In any business or adventure, take financial risk according to your age. Risk bearing capacity and age of a person are inversely related to each other. The higher is the age of a person, the lesser would be, his risk taking capacity. While social responsibilities of a person increase with the increase in age. When you are 35 to 40 years of age, you can afford to lose, what you have and start again from the scratch. Between 40-50 years of age, take slight risk and avoid major risks and mistakes. From the age of 50-60 years, take very cautious approach and don't entangle yourself in any big speculative investment or business. After 60 years of age, don't take any type of risk if you wish to pass peaceful and respectable life. It may be very miserable for a person to take risk in his old age. Even, you can not get any loan from any where in the old age to meet out your immediate and emergency requirements. Major problems before the money lender are your repayment capacity and survival of life during your old age. No body gives you loan unless it is safe and profitable. When a person grows older then the fear of not having enough money begins to haunt him regularly. It is very difficult for you to earn money in the old age unless you have some regular source of unearned income such as pension, interest or rental income. Unearned incomes are those which are received without making any effort or rendering service or supplying goods or commodities to the other party. In the older age, your first priority should be to have regularity of income/return and second priority should be Safety of Fund. The size of income is not so much relevant here but the most important factors are firstly regularity of Income to meet out the regular expenses and secondly, safety of funds, to ensure continuity of Income and assured returns. This would give you a enormous and valuable peace of mind in the old age.
- 4.2 In fact, the fear of hunger, is present so much in the mind of human being, that one can do anything to come over, out of that. If by mistake you incur losses in the old age, your position may be just like a student, who has wrongly solved some initial questions in an examination and during the remaining limited duration of time, he has to complete all the answers. Now, he has to maintain synchronisation between speed and accuracy. If he runs too fast, he might have the chances to meet with an accident and if he runs too cautiously, he will not be able to achieve the target. The position is also just like a cricket match of limited overs, where target is fixed and overs are limited. The chances of being undecided or draw, of a Limited Overs Cricket Match, are very remote. You have either to win or lose. If you do not win, defeat is already present there. There is no rewind or reverse switch of life in your hand. So, you can not rectify or control any your mistakes done in the past. At the most, you can take only precautions in future against any such repetitions. In fact, in such circumstances, you have to make efforts to win the match but with utmost caution. Success in any endeavour requires balancing with caution and courage. Go forward slowly but steadily. If you try to get sixer/fourer frequently on each balls played, to make a fast buck, certainly you might be caught and be out of the game very soon. In a match of this life, there is no second chance available to a player, once a player is out. The second chance would be available only during next match (birth). So, firstly, one should prudently decide his priority and then, keeping them in view, act and invest accordingly. What are your social and other responsibilities, consider and decide them and plan your investments to suit them in total conformity.
- 4.3. Do not start a new venture or business unless you have sufficient experience, exposure about it. In any trade, business, industry or venture, inadequate experience and insufficient fund may create problems later on for you. Always think before investing. Study all the pros and cons. Estimate how much loss you can bear and upto what extent. Calculate the maximum loss which may be caused under extreme conditions. Estimate whether it is within your manageable limits or not. Do not take risk on your entire capital in one go. Start a new venture with a meager amount and then grow gradually and slowly. Any meager enthusiasm in the beginning in a new venture, may result into losses and bring displeasure later on. See the results and devise your plan accordingly. In to-days environment, what you can control or manage, is yours. Your life span is too short, to try or know each and every thing or aspect about every business. A person learns from his mistakes in his life. Learning is an ever continuous process. A person learns gradually. But herein learning by you from your own past mistakes committed is not so important. It is a time consuming, impracticable, costly and lengthy process. An intelligent person, is one who learns from the mistakes of others too. But, one should avoid committing the same mistake again. You can not control each and every thing in your life span. There are few things which are beyond your control. Always Better Control (ABC) or controlling by exceptions or pyramidal control, are the most convenient methods to monitor the business. In a business, if you try to control each and everything, you will end up by controlling nothing. Leave something to the pleasure of the Almighty God.
- 4.4 All business are profitable and loss prone too at the same time. In every business, there exists always possibility of certain type of risk, though in some cases, the probability may be very remote. Do not experiment with your hard earned money in a new venture unless you are fully sure about its outcome. In

most of the organisations, new policies and new programs are generally implemented in very few selected areas on experimental basis and on the basis of feedback received based on them, all future policies and programs are accordingly revised and adjusted. Gaining experience either through service or through inheritance (Family business) is one of the most safe and best way to acquire knowledge and wisdom. In such a situation, you gain the experience without incurring any extra risk. Regular practice makes a man perfect in his area. There are so many situations in a business, which you can not really understand or think upon, unless you face them personally and practically. Do not change or switch over to other type of business frequently. First plan after studying all the pros and cons and then start a new business on a low profile or very modest scale and then learn the intricacies of the business step by step. Later on, introduce the fund gradually. Do not take risk on your entire capital at one go. Start a new business or venture relatively at a younger age, when you have the strong will power, perennial strength and indomitable courage to fight with all the odds and adversities, which may happen likely. When one fights, he should fight with complete certainty and full determination and without having any doubt in his mind. Adversaries in life of a person make him rough, tough and stronger. Do not start a new venture with very small fund. A situation may come when you may be surrounded by traffic jams on a road and your vehicle does not have petrol even to reach the nearby petrol pump. In any business organisation, faith, trust and confidence of the consumers or customers are most important factors. When a person tells a lie, he loses his both credibility and integrity later or sooner. And once a person has lost his credibility, no one will believe him, even when he tells the truth later on. Loyalty, trust, faith, integrity are such things which are to be created, developed, nurtured and maintained over a long span of period. These can not be bought from the market at one outgo in any way.

- 4.5 Small and petty works do not make anyone a small person. But, by doing a job at low level, a person becomes well versed with the intricacies and complexities of the business step by step. There is no substitute or alternative to experience. The right decision at right time is most important in the life of a person. So, by virtue of his foresightness, an intelligent person can anticipate the forthcoming problems in life well in advance. The level of an experienced and intelligent person foresight is generally more. You should do experiments with your money only at the initial stages and at very low profile, so that the risk involved is lower and there is sufficient time available further to have proper application of the past experiences gained at high cost of time and money. You may lose a battle so that you can win a war later. Infact, learning from the mistakes through Trial and Error method is the best solution, in science, engineering, mathematics, accounts and in practical life too, where no specific or tailor made solution of a problem is readily available. Self learning is a time consuming and costly process. So, learn from the others' mistakes too. Trial and Error method is one of the most popular method to do something in which you see the results and revise the inputs according to the desired output. This process is repeated continuously until the expected accuracy of the outcome/results.
- 4.6 There is no limit of loss which a businessman can incur but certainly there is limit of profit which a business can earn. In a share market, if a broker is declared defaulter, he further tighten up the financial position of the other 15-20 nearby brokers consequently in the whole chain. The quantum of loss in a business or other area, depends upon its' size and other factors. Diversification into unrelated or high risky areas, may create endanger even for the existing units also in addition to the new units. The age of human being is not so long that a person may first do experiment patiently with all types of business and then select or choose the best one amongst all with a cool mind. This process will be very lengthy, costly and sometimes impracticable and time consuming. Sometimes, even the best choice is not available. If a person has 5 marriage offers, it is not possible for him to exercise each and every offer and then choose the best one. Certainly, he has to choose one offer out of them, based on some criteria. There is no other alternative available or option open to him. If one finds the best, that is the luck. Infact, all types of businesses are profitable and loss prone at the same time. Super profit in a particular business or area may not be justified from the point of view of long term interest, survival and growth. Only reasonable margin will ensure the longevity of the business and restrict any unhealthy competition from the others. Any business, having super margin, will naturally attract the others to join the boggy and will create chaos and danger even for the existing units ultimately in the overall long run. If a person suffers continuously heavy and substantial losses, he breaks down ultimately, loses his confidence totally in life and God. His faith is shattered in Destiny and consequently he develops inferiority complex naturally, gradually within himself. In such cases, even if the loss can not be recouped in any way, he must change the place of his service or business and start a new venture at a very low level from the scratch in the very beginning with the available fund. Slowly and slowly, the confidence level would be developed and built up. The feeling of insecurity ultimately brings security in the long run overall. Fear of insecurity would totally disappear slowly and slowly in the long run. It has been found that those persons, who are relatively insecure, do endeavour their best and hard efforts and ultimately they are settled at the best things.

- 4.7 Some people have an impression in their minds that by paying money (bribe) they can get done and regularised each and everything. That is not a correct approach. A rickshaw puller may not be able to pay merely a sum of Rs.500/- for not being put behind the bars but a rich *Lalaji* would pay much easily Rs.2 Lacs for the same job. You see the level of expenses to be incurred for the same type of job. In fact, the fees of a doctor/consultant (concerned person) mainly depends upon three things - *Mariz (Patient)*, *Maraz (Disease)* and *Doctor (Consultant)* - the standard of doctor, status of the patient and level of disease. So, always try to keep the disease at low level and do not show up any type of extravagance.
- 4.8 Example : To avoid the police and other penal criminal actions under the provisions of the Prevention of Food Adulteration Act (PFA), the top management of a food company of national level recruited some persons, who were always ready to sign the documents as responsible persons under the provisions of PFA. The offences under PFA are cognizable offences as defined in the Indian Penal Code and Police authorities can initiate proceedings or take actions against the responsible persons of the Food Companies, in case of any food adulteration was found. Infact, these responsible persons were normally of lower cadre workers just like drivers, security guards, office peons etc. But, these employees were always and ever ready to go behind the bars on behalf of their employer's company, if the need arose in any way. To encourage and motivate, the employees were also paid double of the normal salary, one time admission charges for going Jail plus daily allowance by their employer company, if they were put behind the bars in any way. It was found that the craze was so much to go behind the bars amongst so called these employees, sometimes management had to fix the priority amongst themselves. Each and every person was allowed to go inside the bar, only by his turn. In fact, this system worked as an incentive for the employees. Under the provisions of the PFA, these employees were allowed to sign the relevant documents as responsible persons on behalf of their respective employer's company. This helped the management to keep the cost lower and reduce the risk substantially, of the top brass being imprisoned in any way. (based on a True incident) [*The basic philosophy behind this scheme is that Law treats everybody equally, but in practical life all persons are not equal. They have different status socially, mental, financially and physically.*]
- 4.9 In India, if in the schools, there are no examinations or conditions of the time of examination be made optional for the students at their sole discretion, majority of students and people (grown up students) would remain lying idle in primary classes only just like in LKG, SKG or 1st in the Schools. Majority of people in India are not self started. Human beings are very smart chaps. They would not work and wait even for the last date, assuming it as due date, unless some type of discipline is compulsorily enforced on them. Their positions are just like railway wagons and not its engine. Experience has shown that people generally do the work on the last date. Last date is not the due date. In accounting system, once the work is pending, it will create confusion and take more time to understand later on. The last date is not the due date for doing or filing any documents. Always try to complete the work as early as possible and have peace of mind to avoid imposition of any penalties and interest. It is the best policy that daily work is completed daily to have mental peace. Everything should have a place and everything should be kept in its right place. It will provide you the relevant information at the appropriate time.
- 4.10 In India, there is no such school or training centre from which you may learn the intricacies of the business practically. You have to learn repeatedly by doing exactly the same job. All the things have not been written in books available in the market. Most of business usage, custom and practice of a particular trade are learnt by those persons easily, who are in the same business line for several years. Most of the business houses or firms would never disclose their business secrets due to their vested interests. A person is the master of a job, which he has been doing in the past for several years. An intelligent person would learn faster and may even go into the depth of the concerned business but a normal person would take his own time to learn the same job. For a student, study is most difficult job. For a house wife, house job is the difficult job and for an employee, service is a somewhat difficult job and for a businessman earning profit in a new business is most difficult job at the initial stage. Study of books and working something is just like to do some work. Both doing study and cooking food are in your control. But, if you start a new business, you are not certain about its success. So, initially in a business, to earn money you have to set each and every unsettled thing. The question is not of simply reading the books and cooking the food. You have to achieve your target/objectives without any basis. But, in fact, the most difficult job is to run a business initially and earn profit, when you have meager resources, no business acumen, no good contacts and no more experience. It is very difficult for a businessman to join a service and it is also somewhat difficult for a serviceman to start a business. Both businessman and serviceman have entirely different type of temperaments, attitudes, thinkings and strategies. In a business or any organisation, it is the strong and regular cash flow which runs it for a longer period. A business

will go on continuously running without any interruptions, if it has regular inflow of fund though it may have overall loss. A business though profitable, may run into rough weather, if there is irregular cash inflow and outflow, in spite of being it in profit. The Cash flow is just like the petrol. If a car has petrol, it will run and vice versa. It is immaterial whether car is imported or indigenous, old or new.

- 4.11 Don't increase your risk bearing capacity after each earning. Always apply conservative approach of a successful businessman. Cut your coat according to your cloth. Always learn to live within your means. Never borrow for consumption. Your expenses must always be lower than your income if you wish to pass life peacefully and happily. The theory of doubling or increasing risk capacity after each step may be too risky and even disastrous in the long run. First you earn consistently over a period of time and then increase your risk taking capacity slightly and accordingly. The nature of *Laxmi* (Wealth) is *Chanchal* (Volatile). Do not rely that it will always stay on a place. Always be cautious about money and woman. They can deceive you at any time. Money has wings. It comes and goes regularly. Laxmi remains to stay comfortably with those persons, who are enterprising, energetic, active and dynamic. It leaves the association, later or sooner, with those persons, who are lazy and believe in easygoing. Laziness is the biggest enemy for a man because it brings unpleasant, poverty, sorrow, worries and miseries in his life. While entrepreneurship is the best friend for a person since it brings happiness and prosperity in his life and removes the negative facts. A lazy person is generally useless, weak, dependent and suffer from different types of miseries in his life. A lazy person always expects the help from the others. In fact, a lazy person can never be prosperous and a cruel person can never acquire knowledge, a person with attachment can never acquire renunciation and one who has a violent attitude, can not be compassionate. The system of money is such that unless it goes upwards, it will automatically come downwards without your intervention. There is no provision of neutral gear in money or any hand brake available, so that you can stop the decrease or diminution in your money. Infact, reverse counting starts automatically. It is just like when, sitting in a car, you go upwards on a slope. In the young age, make forced savings and keep your financial position tight. Make struggle a part and parcel of your life in the young age. One should use his maximum efficiency during young age, so as to create a nucleus fund for further growth. Mistakes committed during childhood disturb the youth and mistakes done during young age destroy the old age. These have long and cascading effect and serious impact during the period of remaining of your whole life. Your creativity would result in creation of money and by money, you can buy other resources of life. Any sluggishness, slowness or idleness during young age would have several consequential and multi-dimensional impacts in life during old age. The main question before you, is to decide the matter of choosing of priority or choice between the present consumption and future consumption. Excess liquidity shall result in extravagance. So always make efforts to earn and save money if you wish to grow. Create an infrastructure in the young age or as early as possible. Live a hard life during beginning of your life. It will give you a sense of confidence, power, independence, freedom and also bring respect for you in the near future. Save when you are young, spend when you are old. At a younger age relatively your first priority should be savings and investment so as to create a nucleus fund, may be a small one, which will grow later on tremendously in the coming years. If you accumulate even Rs.100/- p.m. for 40 Years and invest it @ 18%, it will become Rs.58,95,109.64 (around 59 Lacs after 40 Years). Growth is possible only when survival is not in danger. Experience has shown that those persons who feel unsecured and unsafe initially, ultimately become more secured. While, those persons who are relatively secured due to wealth inherited from their ancestors, do not make much progress. In fact, persons having unsecured future, do make efforts with great vigour and determination, which ultimately leads to having a safe place for them at last.
- 4.12 A person, who is awaken, when others are sleep and shaping desire after desire, that indeed, is the pure and finest soul. That is *Brahman*, that indeed, is called the immortal. In it, all the world rest and no one ever goes beyond it. This, verily, is that, endless *kamna kamna* : desire after desire, really objects of desire. In this world, even dream objects like objects of walking consciousness are due to the presence of Supreme Person. He is the master, everyone is under His orders and no one is above Him to order Him. Even dream consciousness is a proof of the existence of the supremacy of God. No one can ever go beyond it : of Everlast : On reaching God, all progress ends. *Sources : Kathopanishad.*
- 4.13 Rainfall is measured in millimeter. Even if rainfall is 10-15 Mili Meter, some area gets flooded with huge water. As a natural principle, water flows from higher level to lower level. Exactly, the same system applies to the money. The system of money is such that the rich people become more rich and poor become more poor. The money goes ultimately to those who have large sources of inflows and meager ways of outflows. If the inflow of water, is more than outflow, the tank would overflow and inversely, if outflow is more than inflow, tank would become empty after sometimes. Even a small leakage would empty the biggest tank, later or sooner. If survival of any organisation or person, is in danger, the future growth has no value or meaning. The Five things - Disease, Fire, Litigation, Water

and Debt should always be kept within manageable control. Otherwise they may grow to any extent and proportion without any limit and might be out of your control. Sometimes, they may also cause irreparable losses to you, which you can not imagine at present. Don't lose patience in case you incur losses. Cut your losses and get out fast when you make mistake. Don't cry over spilt milk. Still, you can control, contain or minimise your losses. Always try to maximise the profits and minimise the Losses.

- 4.14 Example : There was a flood in a city. A businessman's whole stock of grocery items dipped into water. While, last month, his astrologer had predicted that he would earn a lot of money in the coming days. He was very much disturbed, anticipating his losses and market outstanding dues. He was also confused and cursing his astrologer. But, finally he found that statement of his astrologer was fully true and correct. Infact, when he sold his rotten and decayed stock in the market, that fetched him very handsome premium. The reason was that most of stock of the whole market had become obsolete due to excess decay and there was acute shortage of goods. His stock was in better condition than those of the other businessman of the market, hence he sold his whole stock at a very higher price, much more than the original one. The businessman had never expected earning of so much huge profit. The flood came for him as a boom in disguise. (Based on a True incident)
- 4.15 Safety of fund is more important than its' return. A bird in hand is worth than two in the bush. Safety of fund and expectation of greed are inversely proportional to each other. Even if the safety is in danger, the return is of no use. Never try to over play or to do experiment with your hard earned money and in such cases, most likely, you may get the requisite experience but may lose the money at the same time simultaneously. If you do regularly so many frequent experiments in your daily life, a situation may come when you have a lot of EXPERIENCES but do not have any spare MONEY to make further experiments. Without money, experiences gained at high cost will not be further fruitful. You should not deal in money or take money too frequently. If even a single person turns out to be dishonest, you will certainly lose the money. Money is important when you don't have it and not so important when you have it. You can easily get money when you HAVE the money. But if you do not have the money, you will have to face the teething problems to get the INITIAL money easily. It is virtually very difficult and hard, to earn money, without having initial funds, but not impossible. Experience has shown that it is the money seeker which goes around repeatedly to the money lender first and then later on, the reverse happens, in most of the cases. The money lender goes and chases frequently the money seeker to recover his dead/lost money. Now, both are able to know each other fully and properly. So if you want to know something in details about someone, lend him some money initially and the rest process will be automatic, most likely with the blessing of the God, without any your intervention.
- 4.16 Example : Suresh, an investor, took advice from his financial consultant for investing in time share of a Holiday Resort. Suresh was advised by his consultant to invest in time share subject to fulfillment of 3 conditions namely, buying a big box of Anacin Tablets (for relief of the tensions), a good pair of Shoes (to chase the Holiday resort Company and its' marketing agent later on) and a good colour photograph of the agent, to remember the face of his agent regularly. The agents of these companies sell the unique time share of a resort on a paper. The agents are not concerned with the realities. Keeping in mind their handsome commission, they commit anything with the customer. After being lured, the customers come to their trap finally. Later on the so called companies and their agents disappear out of the scene after collecting a huge sum from the public in general, at all. (based on a true incident)
- 4.17 Example : Two fast friends from their very childhood, Ram and Shyam entered into a partnership to start a new business. Ram was matured and possessed the rich and vast experience, while Shyam was immature and unexperienced but had the money inherited from his late rich father. Later on, when the Partnership was over, due to some disputes and misunderstandings, the reverse was the situation. Now, at last, Ram has the (hard earned ?) Money while Shyam has the (bitter ?) Experience. Ram advised Shyam to apply the same principle further for earning the easy money to catch a wealthy but unexperienced person, by using his bitter but valuable experience. (Based on a true incident).
- 4.18 The human life is already a game of snakes and ladder. Life would be vulnerable to disastrous and miseries, if we involve ourselves in other areas of direct gambling. Every body already makes indirect gambling regularly in his life in a natural way. The degree and extent may vary or differ from person to person and from time to time. Most of the decisions of business have always some contents of Gambling. But, direct gambling should always be avoided. Direct Gambling is just like taking slow poison regularly. There is no creativity in gambling. While in case of appreciation, everybody earns when prices go in the right upward direction.
- 4.19 Example : Noida Authority acquired land around Rs.10/- per Sq. Metre. They sold the land basically @

Rs.130/- to X. Later on, X sold it to Y @ Rs.1,000/- per Sq. Metre. Y Later on sold it to Z @ Rs.5,000/-. Now, the present rate is Rs.35,000/- per Sq. Meter. Now, in this game, Noida, X and Y made profit while Z is satisfied and earned appreciation. Here everybody earned and no body lost in the whole chain.

- 4.20 Finance companies are not investment companies. They are just insurance companies of Finance/Fund. If their money is sunk, then naturally it is your hard earned money, which would be sunk ultimately. In case of losses, their positions are just like a chain link accident of several cars in a road in a series. Their position are just like slaughter houses and the positions of the investors are just like he-goats, which have to be butchered one day certainly at last, later or sooner. Their capacity to absorb or bear losses is very negligible. The main job of a Finance Company is to deal in Finance, which is just like playing with the Fire. A finance company earns profit only on papers. Finance Companies borrow money from the Public at high rate and lend the same further to the needy persons at exorbitant higher rate around 24% to 30% per annum. The margin is just 6%-9% between the rate of money lending and deposit taking, but the risk of non-recovery of the debts and advances, is about 20%-25%. In case of Financial dealing, it is the Financial integrity of the other party which is most important. The value of commitment, risk bearing capacity and loss absorption capacity of the other party depend on his Financial soundness. You earn profits only when everything goes in the right direction. You may lose money due to any lapse or default on the part of the anybody else in the chain. In case of financial tightness, they have the strategy, " To pay Paul, rob Peter". The chances of meeting a road accident of a Taxi driver are more than a normal business or service man. So, it is always safer to invest money in those companies which are manufacturing, diversified and having larger base. In India, there exists a strong force of chain reaction, being so much densely populated. In a shoot out incident on crowd, if 2 persons are dead due to bullet injuries, 10 persons are further killed and 20 seriously injured merely by smash and crushing due to creation of chaos and stampede in the crowd.
- 4.21 When you earn, somebody does mistakes also at the same time. And when you make mistakes, the others also earn. If you have incurred losses, do not be worried. This is a continuous and endless cycle. Later on, when the other youngsters and inexperienced persons make mistakes, you will earn on the basis of your past experience. The losses would naturally be compensated lateron, but surely it will take time. So, always have patience in earning money. When there is rain, all the water goes to the air through evaporation and it comes again to the earth through rain. This cycle of water is being repeated endlessly by the nature for past so many centuries. Exactly, this is the system of money. During election period, the flow of money is in reverse direction from the rich people to poorer. Money can not be recovered back unless the other party has either the capacity to repay or intention to repay its' loan. In case of Finance Companies, money can not be recovered generally once lost because their funds are also lost or blocked further in the chain. Finance Companies chase the borrowers and the Public, in turn, chases the so called Finance Companies to recover their moneys. These defaulter Finance Companies have to repay 4-5 times more than their assets/net worth. All the assets are blocked. Every body tries to recover his money first and in this process, their fuses are blown out. Ultimately in this whole process, the owners or directors of the so called finance companies disappear altogether from the scene, with the available surplus fund. The situation may be summarised just like a Traffic Jam on a road. Now, the persons who are powerful and resourceful, share the bounty out of the money deposited by the Public with these so called finance companies. The innocent investor witnesses all this system just like a mute spectator. They virtually see their moneys disappearing before them. The system of Finance Companies are just like Electric Supply substations. If, in any ways, their power fails or is disrupted, then your Electric supply will be cut and vice versa.
- 4.22 One may earn profit only by buying at lower and selling at higher. Both the bull and the bear operators have the same strategy. A bull operator buys first and sells later while a bear operator sells first and buys later. Where the transactions are done on forward basis, both bull and bear operators do the job. Forward trading is possible only in Bullion, Commodities and Shares. But in case of properties, forward trading is not possible because all the land is not of the same uniform type. Even if you think that the property rate will go down, you can not earn profit. But in other market, due to forward transaction, you can sell first and give the delivery later on when the market is down. Share market is most volatile. The supply of particular quantity of shares is fixed. If you buy more shares than its total quantity in circulation, the price will go up skyrocketed. Harshad Mehta used this policy. He selected some shares and bought and bought continuously shares of those selected companies. Public and brokers (bear operators) sold blankly to him. He demanded the delivery but the delivery was not there. He made huge profits and he again bought shares at imaginative very high rates. Public was also with him. Initially, Harshad Mehta and his followers made huge profits only on papers. But book profit is not the actual realised profit. One can not earn profits by buying anything. One may earn or gain only appreciation after buying something.

The actual profit is realised only after selling it. When Harshad Mehta tried to sell, he was in mess and all his strategies flopped and finally he was in trouble.

- 4.23 Example : Initially, it may be difficult for a plane to take off. To fly it is the easiest job. The most crucial/difficult job is to land the plane at the appropriate/specific place. The reverse counting begins. If a plane does not land, it will come down and would crash automatically, once the petrol (money) is over. Harshad Mehta's strategy of buying and continuous buying of some particular shares totally flopped at last. In fact, the real problem in practical life is to encash the profits at the appropriate time and then again start with the problem where to re-invest the fund realised.
- 4.24 *Mandi* (bearish phase) comes *mand mand* (slowly and slowly). *Teji* (bullish phase) comes *tej tej* (very fast). In any market the ratio between the period of *Mandi* (bearish trend) and *Teji* (bullishness) is around at least 1:4 or more. *Mandi* is generally for longer duration while *teji* is for short duration. In any business, the numbers of transactions are more during bullishness (*teji*), while during recession (*mandi*), the volume of transactions are very few. People generally buy when the market is going upwards. There can not be permanent *Teji* bullishness or *Mandi* bearishness, in any goods or commodities in any market. A trader or manufacturer earns regularly while a speculator (bear or bull operator) earns occasionally.
- 4.25 In the coming period in the business and industry, unnecessary controls would be done away. Everything would be liberalised. Technology would become more advanced and barriers of geographical boundaries would be broken. The inefficient persons would be out of the race. So, cost must always be kept at the minimum and efficiency be maintained at the highest level to keep the business running in the long run. Most of the projects suffer setback because of the financial non-viability. This would keep the competitors at bay or out. The growth of a business would not be ensured in the long run unless it has some monopoly power due to locational benefit or high technology or cost wise unviable for new units or some type of other entry restrictions in any way.
- 4.26 The age of a man is limited. It is not just around 200-250 years. But, at present, age is around 60-70 years on an average. Most of us have already crossed the intervals of their lives. But, the real climax and struggle in life begins after the age of 30-35 years. So, the later part of the life is most tough, crucial, hard and even challenging. Experience gained in the initial age of life contribute in the later stage of life. You can not anticipate exactly when your wicket of your life would fall. If this is to be so, people would use to celebrate their death ceremony with great pomp and show. The earnings of a businessman increases after he has gained sufficient experience and knowledge about a particular trade at a relative much older age. But, when the real age of earning comes, most of the people got retired in service. In case of business and consultancy profession, there is set no fixed age of retirement. Instead, in the old age, the consultancy services got fully matured. That is why, the consultancy profession just like CA, Doctor, Advocate, Management Consultant are the most safest professions. The problem of investment in working capital, Sales Tax, Income Tax, Excise and other related matters also have least impact in case of a consultancy profession.

5. COMPLIANCE OF THE LAW OF THE LAND

- 5.1 In most of the government departments, you have to convince your view point to the other concerned persons. They are both advocates and final judges in their matters. There is lack of proper transparency in major government departments. Most of the laws provide imposition of penalty, if public fails to comply the provisions of the Law. But, generally, when government officials fail to perform their duties, there is no such provisions in the Act. Even in most of the cases, there is no fixed time limit laid down under the laws, to complete the work.
- 5.2 Example : In one of the case, regarding incorporation of the company namely Meerut Stock Exchange Ltd, the standard reply of the (Registrar of Companies, UP Kanpur,) ROC for last 9 years was, that the matter is still under consideration. The ROC was neither issuing the Certificate of incorporation, nor refusing to issue the same. Even, the Court did not make out any solution. The promoters consisted 4 Chartered Accountants *inter-alia*. The Government of India (GOI) issued Notification on 20.11.1991 granting recognition to Meerut Stock Exchange Ltd, even before its incorporation. Now, the moot question before the public was, who will get the stock exchange incorporated. This is just like declaring an unborn child, passed in an examination. The officials of the GOI were considering granting recognition just like issuing a Licence. Recognition is something altogether different thing than a Licence. Issuing of Licence is a prior condition, while granting recognition is a post formation process. The word "recognition" means to give some value, weightage, authenticity or identification to some person or organisation. We generally come across several recognised degrees, schools, travel agencies, stock exchanges. In fact, a non existing thing can never be recognised. A company comes into existence only after its incorporation. This apparent mistake was duly pointed out to the Govt of India, Ministry of Finance. But, the officials of GOI were considering their actions alright. Besides, when ROC, New Delhi was duly intimated to take action against the erring government officials in violation of Section 631 (use of word "Limited" by any person without getting it incorporated) of the Companies Act, 1956, nothing could be done in this regard, till date. We are unable to understand, whether the Government officials have been exempted from the violations of the provisions of the Companies Act, 1956. To overcome out of this impasse, some of the promoters devised a scheme. They invited the ROC, UP, Kanpur to inaugurate the function of the opening ceremony of the Meerut Stock Exchange Ltd. The position is just like a TT who has received money but not issuing the ticket nor refusing to do so. The ROC-UP Kanpur issued the show cause notice to the office bearers of the Stock Exchange, after inauguration. The official of the Stock Exchange also replied in the same style. They intimated to the ROC-UP that they have referred the matter of violation of Section 631 of the Companies Act, 1956 to their legal cell and matter is under consideration. The autocratic behaviour in some government departments is so strong that some officials sometimes fail a candidate even before his appearing in the examination. (Based on a True incident).
- 5.3 If a person is caught in a train without ticket, the ticket will be issued from the place of the Departure and not the place from where the seat has been occupied by the passenger. In case of non-ticket traveling, TT would issue the ticket from the origination of the Train and not from where one has taken seat with penalty charges.
- 5.4 Under the Indian Laws, it is the owner who is liable to pay for all type of taxes. You may arrange your affairs in such a way where you enjoy the property and not the ownership but control remains with you. Owning assets through a Company is one of the genius method to possess assets but complicated to some extent at the same time. Generally new but unexperienced promoters come out enthusiastically with new projects without having any past track record. They lure the gullible investors. These promoters collect a huge amount by printing the share certificates. A share certificate with blank transfer deed is just like a currency note. Anyone having shares with blank transfer deeds, can encash them at any time. These so called promoters play with the hard earned money of the public. If they are successful, they enjoy the wealth of the company by paying a very meager amount as Dividends to the shareholders and if they are not successful, which is most likely, they desert the project and decamp with the available fund and assets of the company, leaving the gullible investors in total disgust, hue and cry, solely at the mercy of the Almighty God. SEBI and Police can do nothing in such situations, unless the matter is of high profile. But, remember, once the money has gone away, it is gone away totally. It is very difficult and sometimes virtually impossible to recover/trace it later on, irrespective of the fact how powerful you are . It is just like pouring water in the sand/desert. The loss of heavy money has very long lasting effects, deep impacts, severe consequences and cascading reactions. Shortage of money has no other solutions, alternatives or options. A leader without power, an officer without post/chair, a gun without bullet, a car without petrol, a man without money are useless things in this materialist world. A man without any source of earning is a futile thing, may be considered even a burden on this earth and would have no self

respect. Infact, a person, without wealth is more dead than alive in this world. It does not matter who you are - one thing is certain - your identity is lost without money. In reality, loss of wealth is a misery. It deprives you from the enjoyment of materialistic things in this world bequeathed by the God. It is just like running a car without petrol. Without money, one has to push the time and pass the time with full, constant and regular tension. Money is very important for every person. Money is always worshipped for ever. One should realise the value of money power. If you do not respect money, it would not respect you. Infact, money is cool, it is motivating and can make you work harder. Money brings independence and freedom. Even if you are unhappy, but rich, you are at least physically comfortable, if not mentally so. So, having money is always a privilege. Money makes you feel secure and when you are secure, your happiness levels improve. Without money, even relatives and friends become aliens. It is always better, pleasant and satisfactory for a person to make progress in his life. But, the most crucial part starts after downfall of a person in his life. In such a situation, he becomes well acquainted with the realities and truths about the life. If a person has suffered heavy losses in his business or otherwise and that loss can not be recouped in any way, he must change his place of business to a new city, far away from his present one. This would help him to revive and provide help to start again from the scratch again. In India, financial crimes are not considered more serious and heinous than other criminal acts.

- 5.5 Example : In Agra, there was a Chaudhary in a village. He built 10-12 shops and residential flats on some forcibly occupied land, not actually belonging to him infact. Chaudhary was earning Rental Income around Rs.60,000/- per month but was not paying even a single paise as Income Tax to the Government. There were so many disputes pending also in several civil and criminal courts between the land lord and his tenants. In this regard, the tenants made several complaints to the Income Tax Department but there was no result at all. At last, they decided to file Income tax return of their landlord. They somehow copied and fabricated the signature of their land lord and filed the Income tax return of their landlord. The Tenants also furnished complete details showing full particulars of all the Tenants, their Annual rent paid, the date of tenancy beginning etc along with the Income Tax Return. The Income Tax department completed the assessment and made huge demand on the Land Lord. The landlord denied categorically the fact regarding filing of any Income Tax Return. Later on, there was a settlement amongst the tenants and land lord. All the tenants made an application jointly to withdraw their complaints/income tax return from the Income Tax Department. But, the Income Tax Department could not give any help in this regard, since the facts were fully correct and disclosed. Now, the landlord was under a difficult situation. If he denies the ownership of the shops and flats before the income tax department, he would have to lose the valuable properties and if he accepts the facts, he would have to pay a huge demand of income tax liability as tax, interest and penalty. On the basis of the current year Income Tax Return, income tax cases of the land lords relating to past years were also re-opened. There was heavy demand of income tax liability on the landlord. He did not pay the income tax at all. The Income Tax Department attached the rental income of the landlord finally, having no other viable option to recover its dues. Now, all the tenants of Land lord were finally happy, having permanent tenancy rights. Now, they are directly paying the rent to the Income Tax Department against the Income Tax demand raised. The land lord was finally in trouble. Always remember, once a fact has been disclosed, it is exposed in totality and later on it is very difficult to conceal it. *(Based on a true incident. See the vulnerable system, herein in the instant case, while tenants appeared in the examination in the name of their landlord, but unfortunately landlord was declared fail in the final examination).*

- 5.6 There are several departments which have negative sense from the Public point of view. General Public are mostly concerned with the Police Department, Income Tax Department, Electricity Department, Sales Tax Department and so on. These government departments render valuable and indispensable services either to the government or to the public. In fact, the utmost gain is for you that you do not lose anything, while dealing with departments. Income Tax Office is such type a negative department from the public point of view. Where you are NOT awarded for your good work and honesty if you are right, but you may be penalised for your mistakes/wrong deeds committed, irrespective of the fact, whether done intentionally or unintentionally; knowingly or unknowingly. So, always be cautious while dealing with these departments. In negative departments, passing of an examination is not so important. The most important point to be noted herein is that one should not fail in a negative department. If a person does not appear in an examination altogether, the question of his failure (or pass) would never arise at all. Income Tax Department and Police Department are just two such type of departments, with which the general public are mostly concerned. Corruption is more rampant, pervasive and prevalent in those department, where public dealings are more and officials have been conferred by the statute very wide ranging discretionary powers to deal with the Public. So, always be strong while dealing with these departments. You need not to fear, if you are right. Don't of afraid of fear. Become fearless. One, who takes shelter of the Supreme God, has nothing to fear, even in the midst of the greatest calamity. But, the important thing is that public are generally confused and afraid while dealing with these departments. It is

very difficult for a doctor to prescribe his own treatment. These departments have been conferred enormous and wide ranging powers through enacting relevant Acts by our Parliament to deal in certain peculiar situations. In fact, laws are framed keeping in view the each and every remote possibilities and eventualities. Laws framed all over the world are based on logic, human psychology and common sense. They have to be complied with in any case in the overall interest of the public. Amendments are also made from time to time as per experience gained or feed back received, to plug the loop holes. Laws are framed by those persons, who have expertise in the field. But, the laws are implemented by those people, majority of them are not even well versed with the basic provisions of the law. This creates litigation between the public and the Government Departments. Law treats everybody equal. But, in practical life that is not always the truth. It would not be an easy job, if you fight with a government organisation. You can not catch a bus by merely chasing it. The bus would go away, if the speed of the bus is more than your speed. You will chase the bus, if you are optimistic to cover the gap/distance, otherwise you will have to drop the idea. In the same way, all the government employees get salaries from Government in a regular away. But, for a private firm or an individual to fight with the Government department, one has to incur money from out of his meager resources. Naturally, one would get exhausted easily.

- 5.7 Generally, a person having taxable income is required to file his income tax return. There is no benefit of passing an examination in a negative department. If a match is declared merely draw, that would not indicate the winning of match by any team. This is why, majority of people even do not appear in a negative examination at all, having fear in their mind, of being failed. So for them, it is best strategy not to fall sick or get trapped sometimes and somewhere. A person would always try to avoid in appearing in negative examination. He will apply different techniques and ways to delay in deciding the matter. The problem before the government officials is how to declare fail a student, who has not even appeared in a examination. To understand this simple psychology of the human beings, our country took more than 50 years after getting independence. Our country is really great. We are really proud of being Indian ! However, to overcome this problem, now the laws have been enacted to take examination of a specific person, in case of any specific requirement. The provisions of the Income Tax Act have been amended accordingly, where a person is required to file his income tax return, even if his income is below taxable limits, provided that he fulfills the economic criteria of 1 by 6 (owning of a Car, House, Telephone, Credit Card, Club Membership or Foreign Travel). In fact, Form No. 2-C is a complaint cum return form, to be furnished by the applicant against himself, to the Income Tax Department of the Government. This is why, the Government has made it compulsory to file income tax returns even having below taxable income, for those persons, who fall under the economic criteria of having Telephone, Car, House, Shop etc. But, in the absence of adequate staff and specific information, that does not work efficiently and effectively. Penalties provided in the law are sometimes very negligible. Imposition of penalty for violation of law or rules & Regulations should always be deterrent and not encouraging as a matter of principle. Infact, punishment is designed to protect society by deterring potential offenders as also by preventing the guilty party from repeating the offence; it is also designed to reform the offender and re-claim him as a law abiding citizen for the good of the society as a whole. Reformatory, deterrent and punitive aspects of punishment thus play their due part in judicial thinking while determining this question. In modern civilized societies, however, reformatory aspect is being somewhat greater importance. Too lenient as well as too harsh sentence both lose their effectiveness. Treatment does not always make guarantee that a patient would always be all right. Disease may or may not be cured. Prevention is always better than cure. Sometimes, it would be best strategy not to comply with any law and if you comply, then you might be caught. Once a file is open, it is completely open. The purpose of enquiry may be different, but you may be penalised for some other mistakes. But, always remember, compliance of the Law gives a sense of security. The way, a person goes to a temple or Gurudwara or mosque, to find peace of mind, in the same way, by compliance with the Law of Land, a person gets immense peace of mind. Peace of mind is a priceless and valuable thing. One can only know its' true value when he is upset and disturbed.

- 5.8 In any democratic country like ours, the law executors (regulatory authorities) are entrusted with the duty of framing rules and procedures to implement the laws made by law-makers (the Legislature). During the last ten years, the Indian economy has continued its march on the road of globalisation. To facilitate this progress, our Parliament has undertaken the process of simplifying tax laws, whichever political parties may have been in power. The logic for simplification is also very simple; simplicity reduces corruption and creates trusts, faith and confidence among the people and encourages them to follow and abide by law. Human nature always looks for reciprocity : if you trust me, I will reciprocate in the same way; if you look me with the suspicion that I am doing something wrong, I will become cautious and try to avoid facing you. Despite increased confidence of law-makers in the Indian public, the implementing and regulatory authorities are finding it difficult to decide as to the extent of simplification, and they still have doubts about the honesty of the common man. Normally, the common

man is not dishonest; everybody prefers to pay taxes and abide by the law but the complicated procedures and the corrupt system creates terror in his mind and he tries to escape from such a system altogether, even if it entails violation of law. In such a scenario, the regulatory authority should come forward by removing the terror of complicated procedures from the mind of common man by further simplifying things, rather than complicating them.

- 5.9 In India, majority of people enjoy the wealth and show them either as liability of loans or deposits taken. The main tussle and contention between the assessee and the Income Tax Department (ITD) is that ITD treats such assets as Income of the assessee. The onus or burden to prove rests entirely on the assessee. An asset can be created only out of 3 sources - liquidating some assets (Debiting the Assets and credit the Asset), getting loans (Debiting the Asset and crediting the loan) or through earning income (Debiting the Asset and crediting the Income) . One has to prove before the ITD that a particular asset has been created out of loan or liquidating some assets. If a person fails to do so during the assessment proceedings, the ITD has no option, except to treat it as an undisclosed income of the assessee.
- 5.10 The principles of accounting are very simple. We make entries in our records only after doing a transaction. In practical life and business, we deal with money. We either receive money or pay money. When we receive money and if the money is refundable then it is our LIABILITY and if money received is non-refundable then it is our INCOME. When we pay the money - if the money paid, is recoverable then it is our ASSET and if it is not recoverable, then it is our EXPENSE. We put the Type A Transactions on the Credit Side and Type B Transaction on Debit side. It is just like traffic on the road side. Inflows/Upwards on left side and outflow/downwards on the right side. Every income results in increase in the Assets or decrease in the liability and every expenses results in decrease in Assets in increase in liability. A liability is a negative asset. Money can be received either from disposing or liquidating of any assets, or taking from loan or from any income. If a person fails to prove that money has not been received from the Assets or loan, then naturally it would be treated as his income by the Income Tax Department.
- 5.11 Accounting is an art of presenting the Financial data in a systematic way to a layman. The best, we can present the financial information, the best would be the accounting system. The word Income literally denotes in+com(e)+ing, which means what is coming in. A person can not earn profit by trading himself. It must come from outside. Savings in expenses is also a notional income. If a person owns his house, saving of house rent expenses is his notional income. Income may be further classified into several categories such as hard earned and easy, legal and illegal, lawful and unlawful, business and salary, accounting and taxable, cash and credit, exempt and taxable, actual and notional, real and fictional, contingent or certain, casual or regular, Indian or Foreign and so on. Nomenclature used by the parties is immaterial, it may be called by different names such as damage, recovery, claim, penalty, interest, service charges, salary, fees, subsidy, concession, rebate, discount, compensation, benefit, gift, donation, award etc. Income has been defined u/s 2(24) of the Income Tax Act, 1961 as including profit & gains, dividend.... The most important thing is that if you have received the money (for tangible or intangible consideration of goods delivered or services rendered) AND if it is not REPAYABLE to someone, then it is your income. (*Jo paise le kar nahi dena* that is your income).
- 5.12 Income Tax is a tax on Income. There are only three sources of creating a new asset first out of Income, second Liquidation of an existing assets and third one is out of taking loan. The precondition for a thing to be classified into an asset is that it must be convertible into money. An asset, from which CASH can not be received or realised, would be written off and treated an expenses in the books of accounts. If an asset can not be converted into money, then it is not an asset at all. It has to be written off to zero. This is why, in most of business firms, the bad debts are written off treating them as expenses, being money non-recoverable out of these assets. In fact, an asset is created out of the money and money can be recovered from an asset. Both are interchangeable and inter linked, just like ice and water. Ice is the frozen form of the water, while water represents the liquid shape of an asset. Assets are the frozen form of Cash. Assets and expenses are outflows. They are interconnected and have debits balances. Both give the benefits, when they are expended - but benefit for an expenses is short term, while an asset gives long term benefit to a person. On the other side, income and liabilities are inflows. They are also interconnected and have credit balances. In this world, all the natural resources have been given by the nature to the human beings free of cost and without any discrimination. But, people have geographically distributed the wealth amongst them all over the world. The distribution of the wealth is not equal. Infact, it is also not possible practically. The benefit of property, accrues to a person, who has the possession of a particular asset. Generally, an owner possesses the asset. But, that is not always true. Sometimes, a person is the owner of an asset, but someone, instead of him, is enjoying that particular asset. In the same way, one may enjoy an asset without owning it. However, ownership gives certain

rights to the owner. Some persons devise such system, that they enjoy the assets without owning it. This is the basic purpose of this Universe. God has bestowed so many physical things to the human beings for the enjoyment in this world.

- 5.13 Rules and regulations are made by the legislature/parliament for the welfare for its people. Rules must be followed. They can not be reframed or changed in the mid way. Only after getting feed back, the rules are amended accordingly from time to time. But, under the law, the government or any other person can exercise only those powers which have been conferred by the statute specifically on them. But, in practice, that is not always correct.
- 5.14 During a cricket match, the ball was entangled in the branches of a tree, which was outside the boundary but its branches were above in side the field. The ball was not lost but viewable from the ground. It took around 7-8 minutes to bring the ball down by the fielders. But, both the batsman were making runs and runs. They completed 46 runs. Ultimately, the rules were changed to adjust this type of situations. You can not compel a government servant to do the work as per your wishes. In most of the government offices, no time limit has been fixed by the Laws for doing the work within a particular parameter or time frame. Action may be delayed indefinitely. In most cases, law requires the public to do certain acts within stipulated time frame. But, no time frame has been set for the Government department by the law in most of the cases. Most of the laws have been framed one sided. Sometimes frivolous objections are raised. In some cases, public becomes hapless spectator.
- 5.15 During 1997, the Government of India came with a Voluntary Disclosure Scheme. Under the Scheme, the public in general was granted immunity from prosecution, penalty, interest and other things, if they disclose their unaccounted wealth. The income-tax rate was fixed @ 30% of the value/cost of the assets. But, for Jewellery and Bullion, the date of valuation can not be prior to 1.4.1987. People devised such scheme, where declarations were made in the form of Gold/Silver Utensils, diamonds and other valuables relating to 1962 and onwards, when the market value of the Gold and diamonds were very low. The resultant income tax was very negligible. The Act had already been passed of the parliament. The CBDT issued several directives in this regard. But, no one can changes the course of law in midway except with the specific consent by the parliament. The shrewd persons made a huge disclosure after paying a very negligible amount of income tax to the Government.

6. ROLE OF MONEY AND ITS IMPLICATION

- 6.1. No person on this earth can give you the assurance or the guarantee of the full safety of your investments. All types of investments bear risks under different circumstances. However, the degree of risk may vary from time to time and investments to investments. Safety and security are two separate aspect for any type of investments. Secured investments are not always safe and unsecured investment are not always unsafe. A Crop loan given by a bank is secured but unsafe; while a Deposit made by you with a Bank is unsecured but safe. Secured loan means a loan given against some sort of security. If the value of the Security exceeds the amount of the loan, then the loan is fully secured. If the value of Security is less than the Loan amount, then the loan is partly secured. While, if there is no Security, the loan is unsecured. Some firms, companies or organisation are registered with so many government bodies. Registration never gives guarantee or safety of the fund. It merely indicates that the particulars of the concerned party have been entered in the register maintained for that purpose. Infact, the word registration has been derived from the word "register". It has nothing to do with the safety of the fund. Safety of fund depends upon several facts like image, financial soundness, past track record, type of business of the borrower. Always take CALCULATED risk only according to your age and capacity.
- 6.2. No person is infallible and no project is loss-proof. The greatest risk, now-a-days, is the unbridled adventurism of the first-generation and not much experienced entrepreneurs. If a major growth plan turns sour, the entire company or project may get into serious problems/troubles. The new entrepreneurs undoubtedly work very hard to achieve the goals. But, in a new project, promoters have to face generally the teething troubles during the initial stages, for example liaison with the government agencies, commencement of production, lower rate of profitability, labour problems, shortage of Working capital, etc. If the promoters are inexperienced, then the problem will be proportionately very high. In such a case, the price of the share comes down. When after trying to overcome the problems repeatedly, the promoters fail, they prepare their next and final strategy. One of the major problem of these new ventures is the shortage of the working fund. Public do not give any further fund because they get no appreciation on their earlier funds given. Banks/Financial Institution hesitate to sanction more funds further. They doubt the viability of the project. In such situations, having to see no other proper alternative, the so-called promoters decamp and disappear with the available funds/booty and desert the project, leaving the gullible investors in total disgust, hue and cry, solely at the mercy of the Almighty God. The situation is just like, when a driver jumps out of cabin of the bus after meeting out a serious accident, leaving the injured, pitiable and innocent passengers (investors) crying helplessly inside the bus. The conclusion is that the faster you run, it is most likely that the more disastrous would be the accident, if it occurs in any way. The accident of an aeroplane is more serious and devastating than a car/scooter, bus or cycle accident.
- 6.3. Best efforts should always be made that all your money is properly accounted for and duly reflected in the income-tax Returns so far as may be possible. There is no use of accumulating and accumulating huge black money. If you have some accounted money then there may be some reasonable and acceptable ratio of unaccounted money. But the total money in unaccounted form is just like the sword, hanging in the air above your head. Now-a-days, there are so many popular ways prevalent, where all your moneys may be regularised and accounted for without any further or heavy income-tax. This is done by proper tax-planning. There is some basic difference between tax planning and tax evasion. Tax planning is the statutory right of every person while tax evasion is generally prohibited by the Statute. Tax planning is such where you may plan your affairs in such a way, which attracts the minimum income-tax liability. While tax evasion, is the intentional or willful attempt for concealment of income. Concealment of income attracts the penal provisions under the Income-tax Act. Experience has shown that the 90% persons are psychologically and unnecessarily afraid of the Income-tax department. Now-a-days, the provisions of the income-tax have been made more simple and convenient for a common man. At present, the approach of the Income-tax Department is more friendly. Their motto, for the Income-tax payers, is to File (an income-tax return), Smile and Go. Their motives are to summarily assess the cases and widen the base of the Income-tax assesseees. Now, the approach has been shifted from the smaller tax-payers to larger tax-payers. As per the Central Board of Direct Taxes (CBDT) guidelines, in case of non-business income upto the 2,00,000/- per annum, there shall be no scrutiny except in few rare of the rarest cases. In cases of business also, there will be only random scrutiny in 2% - 3% cases. The ratio of scrutiny is 1:50. Thus, for a businessman, there will be only 1 chance of scrutiny in the whole life span. The income-tax department has shifted and focused its concentration on large and big Income-tax payers. Income Tax is a tax on Income. But, under the provisions of the Income-tax Act, there is a logical conclusion that one should not own or possess properties whether movable or immovable disproportionate to one's known sources of income. If a public servant is found possessing disproportionate assets, it will lead to conclude to accumulating wealth by unfair means and fall under the

provisions of Prevention of Corruption Act. The burden to disprove that will be of the other party. An asset can be created in 3 ways - either disposing off some assets, or creating some loan or by earning money. If a person fails to prove that neither he has liquidated his assets nor taken any loan. In such a situation, the Income Tax Department has no option, except to treat and consider the asset created as deemed as well concealed income of the Assessee.

- 6.4 Always have patience in earning money. Don't be too impatient or dashing. Practically, in the market bulls earn the money, bears earn the money. Those persons got butchered, who are impatient. Never be too greedy. Satisfaction always comes from within, it can never come from outside. So, always satisfy yourself with reasonable return; that is Safe Return which is presently available plus Risk Return. At present the safe return rate is around 8% to 9% available in nationalised Bank. Add to this figure the value of risk, of which type you are taking. The total will be the expected rate of return. Always book profits at each increase if not the whole, then something partial. Appreciation is not the real PROFIT. It gives only the mental satisfaction. Profit is in fact which you REALISE in Cash and is in your pocket or one which may be easily converted into Cash.
- 6.5 Example : Two Children were playing in a park. After some time, the younger one was beating his elder friend. The mother of his friend came near to him after hearing the cries of her son. She asked the other child, "Why was he beating her son ?" Younger child replied very innocently that his friend had lost money amounting to Rs. 1 Crore over a betting. So, he has become a Crorepati straightaway at one stroke, very soon, on the verge of KBC programme (*Kaun Banega Crorepati*). Now, his friend had refused to pay this amount. So, he was beating his friend to recover his money. Though the other friend earned a sum of rupees one crore rupees over a bet but it was totally USELESS since he could NEVER realise or encash it. (Based on a True incident)
- 6.6 If you are earning interest @ 9% per annum on your hard earned money that is not the overall NET income. Simultaneously, your investment is depreciating or depleting @ 6% to 7% (the present rate of inflation). So the real income is 2% to 3% only in fact. If you incur more than 2% - 4% out of interest income, your initial fund will be depleted day by day. To beat the inflation, you must properly invest the money. Money at the Savings Bank only provide the liquidity and safety but not the appreciation. Indirectly in Savings Bank Account, value of your money is decreasing by 3% (Inflation Rate 7% minus interest rate 4%). Excess money lying in the Savings Bank Account is of no use.
- 6.7 Example : X invested Rs.1,00,000/- as a Deposit with a Company @ 9%. It will become Rs.1,09,000/- after one year but its' intrinsic value at to-day price will be Rs.1,02,000/-. So, if X incurs expenses more than Rs.2,000/ during the year, his initial fund will be depleted and next time his real income will be lesser and lesser.
- 6.8. Never have faith only on the sayings of anybody else. Ignore the rumours or so called tips except any information from reliable sources. Check the results, actions and past track record. Only time will show the difference between a Crow and Cuckoo. Always keep yourself well informed, but, beware of rumours. Always apply strict rules of Investments based on fundamentals. Never come under any type of sentiment, attachment, emotions or intuitions with any particular type of investments. Shares are merely piece of papers. Share means share in the profitability of Company. It has nothing to do with the quality of Share Certificates or product of the Company.
- 6.9 A person went to a sub-broker. He had invested in the shares of a company at Rs.12/- per share, later on which was listed but was not traded and quoted in the stock exchange. The sub-broker offered the rate of Rs.2. The investor was ill hearted and was badly need of money. However, after great reluctance, somehow, he agreed to sell his shares even at Rs.2 per share. But, he was stunned when the broker told him, that his offer price was Rs.2 per Kg. (waste paper rate) and not Rs.2 per share.
- 6.10 Example : During 1970, a Lalaji built a new house in a semi-urban area. On the inauguration of the house, he failed to please the local *Amin* (local Land revenue recovery officer). The local *Amin* was very angry and he threatened to see Lalaji after some time, with severe and dire consequences. Lalaji did not bother at all. Lalaji thought what a petty *Amin* can do for him at worst. After some time, Lalaji went to a hill station for passing summer vacations. When he returned, he was surprised that his house had been sold out by the *Amin* for the recovery of house tax of mere Rs.400/- and *Amin* had deposited honestly the balance amount of Rs.99,600/- in the government treasury. Lalaji filed a suit in a Local Court against the *Amin*. The Judge finally observed that though the *Amin* had the power to sell the assets for the recovery of the land revenue but in the instant case, it was surprising that he sold the house for the recovery of mere Rs.400/-. Instead he could sell any household goods of the house. The Court

directed the *Amin* not to repeat such type of things in the future but Lalaji had to lose his house at all. (Based on a true incident)

- 6.11 Stock Exchanges are not the places of gambling dens. But, sometimes some people make them the places of gambling. Stock Exchanges provide the liquidity to the Investors. The income of Stock Exchange are totally exempt from Income-tax since they are helpful in promoting industrial growth. Investment in Shares is totally different from gambling. In a game of gambling, a person loses exactly the same amount as the other winner party gets. The winner spends lavishly the money won in the Gambling. *The ill gotten goods seldom bring prosperity. Evil gotten, evil spent.* Gambling may be of different type just for example Lottery, Horse Racing, Betting, Speculation, Forward Trading, Casino Playing. To gamble is human nature. One is generally addicted to gambling to get easy money. But, that is to be restrained in any way and to some extent, if you wish to live peacefully.
- 6.12 Example : Some people devise some schemes of Money Circulation along with prize distribution. Under this scheme, a member pays initial amount to the organiser and he gets admitted 3-4 new members. These new members further admits 3-4 members in the chain. As the chain expands, the organiser earns and immediate members also earn. After a saturation has been reached, the new members lose the money, because they find it difficult to enroll further new members. The Chain breaks out at last. Ultimately, the money of the new members is lost and bounty is shared by the organiser and the initial members. These clever people devise many schemes so smartly that general public fail to know the real picture behind the curtain. Even the well reputed and educated persons get trapped in the rackets of the cunning organisers.
- 6.13 In fact, money does not grow on the trees. It can not be created in the air. It has to be earned by sheer hard work, constant efforts and complete dedication. Money has the exchangeability factor. It represents the value of goods produced or services rendered. Under the money circulation schemes, there is no creativity. So, in the whole chain, if there is a gaining person, certainly there is other person who is also losing exactly the same amount somewhere. Overall total money would remain the same. To discourage this type of schemes, our Parliament has enacted a legislation namely " The Prize Chits and Money Circulation Schemes (Banning) Act, 1978". Under the provisions of this Act, organising of any money circulation scheme is a cognizable offence as defined under Indian Penal Code. Cognizable Offence, under which Police Authorities can initiate actions and even arrest the culprits. But, in India, there are so many Acts that even the police authorities are not well aware of all of them.
- 6.14 Example : It is very difficult to understand *Maya* (Money) and *Moha* (Affection) unless you practically experience them. Once upon time, *Narad Ji* went to *Bhagwan Vishnu Ji* and told his problem that whenever he goes to the earth, people ask him to clarify what is *MAYA* and *MOHA* ? *Bhagwan Vishnu Ji* advised *Narad Ji* that it is difficult even for him to explain these terms. *Bhagwan Vishnu Ji* told *Narad Ji* that he will have to get practical experience personally, of these terms at the appropriate time in future. Later on, one day, *Narad Ji* was passing through a dense and thick Jungle. He was very much tired and took rest under a *banyan* tree. After some time, he began to dream. He saw in the dream that he had settled in a big city as a small business man. His business was growing by leaps and bounds day by day. After some time he got married and two sons were born to him. Now, after a gap of more than 25 years, he became multi-millionaire (*Crorepati*) with excellent good respect in the society. Now, he began to enjoy materialistic life fully with utmost ease and total comfort. Unfortunately, one day, a devastating flood came to his city and all his belongings, properties, his two sons and beloved wife were washed away in the flood. Now, *Narad Ji* began to cry, weep and lament vehemently that he had been looted and ravaged. Everything he earned, possessed and hoarded in his entire life with sheer hard work and dedication, had gone away within just few moments. Suddenly, he broke out of his fast and sound sleep. He was still weeping and lamenting then, just like a child. Long tears were coming out of his eyes. At that time, he was really astonished, disturbed, perturbed, worried, amazed and even confused. Then, *Bhagwan Vishnu Ji* appeared before him and explained to him with due condolence that he was under the grab of *MAYA* & *MOHA*. He advised *Narad Ji* that now, he had not only understood but practically experienced the concept of both *Maya* and *Moha*. He told *Narad Ji* that he has fully understood the matter theoretically as well as practically. "Forget totally what happened in the past in the dream and don't be worried about that. That was a bad dream and nightmare. Now, take your *Chimta*, *Veena*, *Lota* (*Mug*) and *Glass* and proceed further on your way towards the final destination of life." In fact, Money is charming, attractive, alluring but as well as illusionary & deceptive also at the same time. Money brings intoxication, pride and arrogance, which an inferior and common man can hardly resist. Infact, a person is lost in the intoxication of wealth. He generally believes in eating, drinking and being merry, since tomorrow one has to die ultimately. He is affected by four types of diseases - weakness of heart, such coloured hopes and ambitions which are difficult to fulfill, profound sorrow and confused mentality. The

human life is also just like a dream but the span of it is around 60-70 years. Excessive attachment for material things puts a man in such a bewildering condition of existence of just like Narad Ji. Both, fearfulness and loss of mental equilibrium take place in the brains of those persons who are too much affected by material attachments. You should live and lead your life in such a way in this materialistic world that you are always prepared and ever ready to go your to *Paramdham* the permanent abode. You should be slight sad, sentimental, sorrowful or have any type of hesitation while leaving this materialistic world. In this world, everything is dreams and even this whole world is just like a dream. You can not catch a dream. What would you catch ? Everything is an illusion.

- 6.15 The value of money gets diminished with every additional increment of money. The value of First Lac will be more than the value of money of 1 Lac after 25 Lacs. First 1 Lac has more value than the value of the after. The value and use of the money reduces when it is fragmented. The system of money is such that its' value is more when it is consolidated.
- 6.16 It may be somewhat difficult to borrow money. But, the most difficult job is to repay it, out of hard savings. Repayment of loan taken for consumption generally pinches a person later on. The vicious cycle of Credit Card Companies is that they charge the higher rate of interest. So, the more speedier would be the multiplication effect. They take into their grip even the so called intellectual people and charge heavy amount of service charges and interest in the name of so called facility. They encourage the consumption by availing the credit facilities and entangle the person in their grips. They charge heavy amount of interest 42% per Annum plus other charges in the name of service facilities. Do not or never be lured to such temptations in your life.
- 6.17 Bare words buy no thing in life. Once heavy money has been lost, it has been lost in toto. Later on, it would not be recoverable easily and further it would have very long lasting impact, severe consequences multiple repercussions, several chain reactions also. In any organisation, Interest cost is one of the biggest part of overall cost of a project. So many projects have failed for debt servicing or delay in timely implementation of the project, cost escalation and shortage of working capital are the most crucial factors. Most of the small industrialists invest their own money in creating infrastructure but they do not have money further for the working of the business. If no money is invested in the working capital, the business would ultimately fail, later or sooner.
- 6.18 Money can be easily multiplied after some period, so many times of the original amount. Even if your forefathers had invested even single one paise in INDIRA VIKAS PATRA 300 years ago, it would have become so much amount that it can be distributed among all the World population and every body on this earth would get now Rs.28,82,303.76/- or after 312 Years every body would be Crorepati on this whole earth. (Assuming present world population around 600 Crores and doubling money after 5 years and get it re-invested). Loan in foreign exchange have several multiplication effect. India took Foreign Currency Loan in US Dollar when the US \$ was worth around Rs.6/- during 1974. Now, India has to repay the same loan by purchasing Dollars from the open market at Current Price around Rs 50 per US \$. At present, the total Foreign Loan is around 120 billion US \$ (Equivalent to 6 Lacs Crores Rupees). If the value of Rupee comes down by even 1 paise vis-a-vis US Dollar, India's Foreign debts increase by a whopping amount of Rs. 120 Crores. At present, inflation is prevalent all over the world. But, the inflation rate in US is lower than India. So, to be competitive in export market, India has devaluated its' current year about 8%. Thus, on an average, there is 8% decrease in the value of US Dollar every year in comparison to Indian Rupee. So, debt liability of our country increases each year by a sum of Rs.48000 Crores (Forty Eight Thousand Crores Rupees - Equivalent to 800 Tonns of Gold at present price), only on account of devaluation of Indian Rupee against US Dollar. The spread of US dollar is so much that the money in circulation also creates indirectly wealth and benefit for the United States.
- 6.19 Example : A businessman borrowed 10 Tolas Gold from his friend and promised to pay Interest @ 12% per annum after 25 years. The businessman invested in his business the Sale Proceeds of 10 Tolas amounting to Rs.2,000/- at that time. Now, he has to repay the same 170 Tolas Gold. (Re 1 become Rs 17 after 25 years @ 12% per annum). The market price of such Gold was 8,50,000/-. Thus, the effective rate of interest was 26% per Annum. The businessman had to bear the crunch of both the interest of loan and appreciation in value of the Gold ultimately.
- 6.20 A man does not understand the value of the thing given by nature free of cost in abundance. It is only during scarcity, a man truly knows the value of a thing. In the initial age of life, service is much better than business. However, later on business is more profitable in the overall long run. It is difficult for a businessman to join a service but it is most difficult for a serviceman to switch over to business. There are so many chances of risk in business. It is somewhat difficult for a businessman to start a service. In

service, there is no succession which is apparently in business. There is no retirement age fixed in business. A consultant may even earn lying on the bed in the old age.

- 6.21 Money has to be recovered exactly from the person, to whom it has been given. It is just like when 2 or more threads or ropes are entangled each other, the same would be resolved only by reversing the trend of the original one. You can not ask the father to repay the money, given to his son on legal ground. However, a father may be morally responsible but not legally. So, always see the repayment capacity, safety of fund and financial integrity of the borrower. However, money can be paid through *Hawala* system to other person, if the payee nods his consent thereof. Sometimes, promoters are the same but the company is different. Money given to a sick company can not be recovered from the other existing good running and financially sound company, even if all the promoters are the same. Money must be counted before it is taken or given. Money given for donation and bribery is not generally counted. It depends entirely upon faith.
- 6.22 Example : A businessman approached the Bank Manager to avail working capital Loan of Rs.8 Lacs. The manager sanctioned and granted the loan Rs. 10 Lacs to the business very easily but he put one condition that he himself also needs Rs.2 lacs for some personal work, so out of Rs. 10 Lacs, the businessman paid Rs.2 Lacs as personal loan to the Bank Manager in his personal capacity. The Bank Manager repaid the loan but later on, both the businessman and the manager had some financial tightness. So, the manager sanctioned additional limit of Rs.2 Lacs and both shared the same. The bank manager borrowed around 2-3 loans from the businessman. Ultimately, after 2 years the positions was may be summarised as the business borrowed money totaling Rs 20 lacs. Out of this, he already repaid personal loans to Bank Manager of Rs.6 Lacs. The Bank Manger smartly applied this technique of giving easy loan and taking back some part of it from several customers, due to his influential position. One day, on the complaint of someone, the Bank Manager came into trap and consequently he was suspended. Now, Bank Loan was secured and safe against some Immovable Properties while the Businessman personal loan was unsecured and unsafe. Several businessman were facing troubles finally in this way. (Based on a true incident)
- 6.23 A king once boasted and showed a sadhu his treasure trove full of money, gold and diamonds. The sadhu told the king that he was also as rich as the king was. The king could not understand this. The sadhu explained that all the wealth stacked in the trove would remain in the place while he would visit the place only to check whether everything was safe. "But, you do not need it." stated the sadhu. "Similarly I have also seen it but I do not need it" The king got the message. Like the king, everyone is busy securing his or her pile of riches. But does all this "securing" and security brings happiness ? Devote time to God everyday. He enriches us to live out days in peace. The thief is oppressed with the idea that he does not possess certain things and he tries to get rid of that want. To obtain freedom from it, he steals. The freedom loved by the saint leads him to bliss, but that which the robber has set his heart on, forges greater bondage. Only knowledge and devotion bestow peace on the soul. This does not mean that we won't work, won't earn or live well. we will. But that is only a means to sustain ourselves in our pursuit of calming spiritual knowledge. Otherwise, we will never be free from vacillating between sadness and job.

7. CHEATING AND PREVENTION THEREOF

- 7.1. As a matter of principle, one should not cheat or try to cheat anybody but you must ALWAYS BE CAUTIOUS THAT YOU ARE NOT BEING CHEATED BY ANYBODY AT ANYTIME. *Too much courtesy and too much craft*, are one of the clear indications of cheating, unless there is some ground, basis or logic. Prevention is always better than cure. When you buy something, you may be cheated in 3 ways either through manipulations in Rate, Quality or Quantity through manipulating/charging Higher Rate, giving Inferior Quality and Lesser Quantity. During the process of cheating, a person never comes to know the true fact that he is being cheated. It is later on, only after knowing the exact details, he understands that he has been cheated. In such a situation, he has no option except to repent. It hurts when someone cheats you of your hard earned money. More so, when you yourself are honest and don't like to think the worst of the people. But, once you are cheated by someone, you spend your life always guarding your assets. And there is no easy getting away from that kind of stress in your whole life.
- 7.2. Cheaters have generally no permanent base or address. Even, if they have some permanent base, they would discard the same, whenever they are exposed. Cheating is always based on human psychology. During the course of cheating, a person can not normally sense that he is being cheated. It is afterwards only, he discovers that he has been cheated. Cheating is always based on greed, short cut way of earning, bad conscience. Cheaters have generally no cash surplus. They are always financially tight, because there is no regular source of income. Income is earned through cheating in a casual way and not regularly.
- 7.3. Example : Ramu was a *Halwai*. He used to earn profit by selling lesser quantity of milk, inferior quality (separating cream and diluting milk with water) and also overcharging of rate at the same time. Thus, he was earning profit in triple ways.
- 7.4. In this world, the people are generally greedy and overambitious and sometimes even mad for money. The lust and thirst for money is endless in some cases. A greedy person shall always remains restless and sad. He also himself remains unhappy and also creates problems for the others. By cheating, a person can not become rich in the overall long run. Cheating provides a temporary short term gain and instant benefit to the cheater. Cheating has been defined as an act of a person by deceiving other person, fraudulently or dishonestly inducing the person so deceived to deliver any property to any person, or to consent that any person shall retain any property, or intentionally induces the person so deceived to do or omit to do anything which he would not do or omit if he were not deceived, and which act or omission causes or is likely to cause damage or harm to that person in body, mind, reputation or property, is said to CHEAT. A dishonest concealment of facts is also deception within the meaning of the provision of the Indian Penal Code, 1860. In all the cases of cheating, greed, dishonesty, fraudulent representation, intentional false statement are the most inherent factors. All the cases of cheating are mainly based on greed and easiness.
- 7.5. Example : The basic strategy of unauthorised colonisers is that they buy land in *Khichripur* Village and name the Colony - Shantiniketan Vihar. In India, at present, there is levied no type of tax on having good name. In several cases, the so called colonisers sold the land in Khichripur naming it as "Shantiniketan Vihar" at a very cheap rate and the public at large bought the plots keeping in view the quality comparable that of Shantiniketan of New Delhi. In fact, they sell the dream land or dream houses to the public, which are only on papers. A name has so many implications and conveys some meanings also. People use to name their sons and daughter on the names of God & Goddess - *Shiv Shanker, Sita Ram, Radhey Shyam, Parvati, Laxmi* etc.
- 7.6. Example : There was a person in a village named *Mithai Lal Sharma*. His friends and relatives used to call him by his nick name - *Mithoo* affectionately at his native place. He worked very hard work in his young age and finally became an IAS Officer. But, he was worried thinking about his name. After applying his mind tactfully, he got prepared the name plate as M L Sharma -IAS. Now, he was fully satisfied, being the sense was totally changed altogether. In India, people use abbreviated form of their names for convenience. A person, whose name, was *Ishwar Dayal Sharma* used, his name as I D Sharma. But, both names convey entirely different senses and meanings. In this case, the basic purpose of the name being remembering and reciting God regularly, was defeated altogether. In the earlier centuries, people used to name of their children as warrior such as *Shamsher Bahadur, Gajaraj Singh, Bahadur Khan Jafar, Faulad Khan, Salar Jang, Safdarjang* etc. Sikh people affix *Singh* (Lion) with their names. The basic purpose of this is to create a sense of craze and strongness amongst the human beings. The word "*Sikh*" has been derived from *hindi* word - *Seekhna*, which means learning, persuasion, following and firm determination on the true path of *Dharam* to the mass public shown through the preaches delivered by great saints and Guru. These saints were given highest regards just equivalent to God, by the people. In fact, these saints even sacrificed their whole life in serving the humanity. Lateron,

these strong dedicated, faithful and devoted learners and their forthcoming generations became the staunch supporters of their Guru and were called *Sikhs* [*Gurubani Se Seekhne Wale*] by the other community persons. Their place of worships were called *Gurudwara* [Temple]. This system gave the birth to Sikh religion. Slowly and slowly, people from all other castes adopted this new religion open heartedly.

- 7.7 Example : Some finance companies employed retired defence personnel on their pay rolls. These finance companies offered very low salary but handsome progressive commission on the business procured. The defence personnel generally get good funds on their retirement and do not any have proper deployment, use or investment thereof due to non awareness and exposure of the financial matters. The staff of these finance Companies gave biased advice to the public, friends and relatives, keeping in view their handsome commission. They were only concerned with their commission and not with the safety of fund. They were totally ignorant with the risk, which they were going to be exposed with the Public Money. Majority of retired defence army personnel were lured by excellent regular return and best services rendered by these finance companies. Later on, the balloon finally burst. In this process, crores of rupees were lost. Always remember that money does not grow on the trees. It has to be earned by sheer hard work, dedication, determination and patience.
- 7.8 Example : Police authorities arrested a person who used to steal shoes of those persons who used to come to pay condolences to the deceased of the grieved family. The *modus operandi* was very simple. He simply noted down the addresses from the Advertisement in the news papers of the *OBITUARY*, *RASAM PAGRI* and *UTHALA* columns and visited those places. At these functions people generally come wearing simple and light dresses. It also helped the thief for not being detected. He did the simple job. He left his OLD chappals and went away, choosing/replacing with NEW Shoes. (Based on a True Incident)
- 7.9 Example : One Mr Ramesh Gupta Ji received 4 tickets of a local Cinema Hall through Speed Post of a new release and super hit movie "*Kabhi Khushi Kabhi Gham*" with the marking "With best Compliments from your fast & loving friend". Gupta Ji was surprised to see all that at the first instance. But, he could not relieve himself of the temptation to see the new hit movie of the city and finally lateron, he decided to see the movie alongwith his whole family. He went to the Cinema Hall along with his whole family. But, when he returned back to his home, he was surprised that all his personal household goods and valuables have been taken away by some miscreants by opening the house lock under the pretext that the transfer and posting of the *Gupta Ji* has been made to a new city. While Gupta Ji was busy enjoying the movie in the cinema hall, thieves were doing their duties with great confidence and immense patience, by loading the household goods in a truck. (Based on a True Incident)
- 7.10 Example : A person issued an advertisement in the Newspapers that he has such a secret of success *Guru Mantra* (formula), by applying which you can earn lacs and even crores of rupees. The price of the *Guru Mantra* was stated to be only of one rupee. It was further stated that on proving wrong the formula, the advertiser would award Rupees One Lac. A lot of public curiously applied to know the secret of life available at so much cheap rate. In reply, they got a standard formula printed on a simple paper sheet "*Hard Work only is the basic key to success in life.*" (Based on a True Incident)
- 7.11 Example : During 1984, Government of India launched a loan scheme of Rs.25,000/- for the unemployed youths. An unemployed person approached a Chartered Accountant (CA) for the sanction of a loan. CA inquired about the loan scheme and other details, with the concerned authorities. The rate of interest was merely 4% per annum, no collateral or personal guarantee was required, but the total unofficial expenses was a whopping amount of Rs.16,000/-. After studying all the pros and cons, CA advised his client not to avail loan of Rs.25,000/- after incurring expenses of heavy amount of Rs.16,000/-. The client was however, determined to avail the loan at any cost. His strategy was based that after availing the loan, he will earn Rs.9,000/-. He was not considering the repayments of loan amount at all because he was already determined not to repay such loan. CA was surprised that his advice has no meaning in to-day perspective. According to the principles of the Accountancy, an income is *money received or receivable from someone but NON-REFUNDABLE*. So, the client considered the loan amount as his (hard?) eared income. (Based on a True incident)
- 7.12 Example : In India, most of the people, though even educated, do not apply generally their minds fully in financial matters. Infact, during the initial stage the people generally do not rely easily on any person. But, once they are satisfied, they do have blind faith without any further check up or control. Some fraudulent persons, come out with fraudulent money circulating scheme. They will give you the commodities/goods at half the market price. They will make castles in the air for you. They collect the heavy amount by booking large quantities of goods. They have very simple strategy. They generally start from the smaller thing and later on switch over to bigger ones. In the initial time, their most basic

- purpose is to establish the faith amongst the gullible investors/public. In the beginning, the booking amount is lower and the period for the delivery is after a very short gap just like after 2-3 days. But later on they include even the costly items in their list and increase the delivery period. Infact, they do not maintain any type of accounts. The receipt given by them is the only proof to collect the specified goods mentioned on it. They have the strategy that their inflows should always be more than the outflows. When inflows and outflows are equal or near equal, they clearly get the right signal that the saturation point has been reached, which in turn, give them the indication/signal to run away within next 2-3 days.
- 7.13 Example : Some (majority ?) of the three wheeler auto rickshaw operators use tattered/torn out tyres in front wheels. So, it takes more rounds to cover the same distance. As per the present system, the fare meter is linked with the front wheel. So, the passengers have to pay more fare charges ultimately.
- 7.14 Example : Shyam was an agriculturist and his land was acquired by NOIDA (New Okhla Industrial Development Authority). In lieu of that, he got a plot allotted in Noida under Land Acquisition *Kota* Scheme by NOIDA. Ramesh, a property dealer, purchased a plot from Shyam, a villager. But, Shyam also sold the same plot to someone again twice. Ramesh asked Shyam to refund the money but, Shyam did not heed his request at all. At last, Ramesh called the *Panchayat* of the Village Chief. Ramesh placed the facts before the *Panchayat*. But, Shyam strongly pleaded before the *Panchayat* that he is not guilty at all. Most of his associates also have already sold their plots even 4-5 times. He has sold his plot only twice. So, he has not committed any major mistake. The *Panchayat* fully agreed and was convinced with the arguments strongly put by Shyam and consequently accepted the arguments of Shyam in toto and held that he was not guilty under the present circumstances, where majority of people have already sold their plots even 4-5 times. *(Based on a true incident. Now, with the change of time, the level, meaning and scale of dishonesty have also changed. Corruption and dishonesty are so much rampant and pervasive everywhere in our Society in to-days environment that it can not be rooted out easily. Everybody wishes to make fast buck by adopting fair or foul means. This incident also indicates the declining value of the morales, ethics, culture and even its' wide acceptance in our society. Everybody decides the definition of honesty accordingly to his thinking, morales, status, situations and circumstances. Every dishonest person thinks and compares himself with those persons, who are MORE corrupt and dishonest and finds himself totally genuine and honest in this overall comparison under the present circumstances. Some persons pay unofficial money mainly on two accounts; firstly getting work done early or for getting some reasonable favour in their support. Now, orientation is being shifted in several government departments with the change in time, one has to pay sometimes, to the concerned person for not spoiling the work or for not creating obstacles or nuisance in his file.)*
- 7.15 Once you get sufficient money then the next step would be to have good respect in the society. No doubt, earning of money is very important for a person in his life. What is more important point - how is the money being earned. But, the most important point is how the earned money is being spent. Infact, money should always be earned, so far as possible, with hard work, honesty, dedication, without cheating and causing pain or loss to any body. There is no use of earning money with dishonesty and cheating and leave it with your sons and grand sons and make them lazy, lethargic, idle, easy going and even corrupt. This is a double crime. One should not compromise his integrity, come what may. For short terms or immediate benefits, one should not forego long term interest. There is no use to earn money with extreme tension and risk unless when there is available no other alternative or option. On this earth, majority of person do hard work just to meet their basic needs and requirements but all these persons do not become merely rich. It is only with the blessing of the God and on the basis of past actions of a person, which help him to acquire wealth. This compels us to think deeply and differently. What is the basis of enjoying life in this world ? A person has so many limitations. Age of a person is very limited. Every action has so many options. The choosing of best one depends upon your luck and hard work. Three types of persons - children, thieves and politicians use other earned money. So, they have to be checked, controlled and even regulated somehow by anybody. Some persons do work with some small dishonesty but with full honesty and they are fully satisfied that they are earning money with practicable honesty. In fact, different people define the word honesty according to their conveniences and circumstances. This is a debatable question, in to-day scenario, what is the "definition of honesty". Some people say, it is the money, which is counted, whether clean or dirty. But, experience has shown that money earned with unfair means or taking undue advantage of helplessness of the others, is not fruitful in the overall long run period. Money should be earned through creativity, either rendering services or manufacturing, producing, trading goods. One can not build his house merely by demolishing the others. If loss of someone is your income, that is not a good signal. One should do always good deeds and avoid bad deeds. An action would be bad, if a person feels fear, doubt and shame, while doing it. On the other hand, the action would be sacred, if a person feels delight, encouragement and satisfaction. Anything you buy at the expenses of others, cannot really enjoy. Ultimately, hard earned money, should be invested prudently, borrowed wisely and spent smartly. Cash is conveniently and generally convertible

into any commodity or asset at your option but reverse may not be easily done at your option at all times. So, money should not be fragmented or blocked in different types of dead and useless investments.

- 7.16 Example : A political leader used to get admitted his workers in a government hospital under the pretext of some small disease as patients. A doctor of RSS mentality, grasped this fact. He used to give injections daily 2 times, morning and evening of distilled water to these so called patients. In fact these workers were normal, healthy and not suffering from any type of disease. To get the free accommodation, they were used to stay in Government Hospitals under the influence of their local political leaders. But, these political workers were very afraid of the pain being injected to them daily two times by the so called doctor, having RSS mentality. They also requested the doctor several times that they were all right then. Infact, the intelligent doctor had diagnosed the real problem, veiled behind the scene. So, later on it was not an easy job, for these so called patients to stay free in the hospital for a longer time. Ultimately, the patients disappeared because there was no disease at all. In fact, the basic purpose to stay in the hospital was to get cost free accommodation. (Based on a true incident).
- 7.17 Example : In a winter season, Shyam was lying on the grass of the lawn of a Public Park and taking complete rest, in the afternoon during a lunch break. He was very much tired and taking direct sun heat. He was listening songs of *Lata Mangeshkar* with deep concentration and meditation, just to get relaxed, by closing his eyes and reciting the songs internally within his heart/brain. But, after some time, when he opened his eyes, he was surprised that someone had cleverly replaced his new Brand Philip transistor with an old and local made transistor. In fact, Shyam was fully sure that till such time, he was listening the music and songs, there was no question of theft of the transistor. But, that is not a fool proof system. Someone, was passing on the way. He saw the new transistor and tuned his old transistor on the same frequency cleverly and then did his rightful duty confidently. The Great *Chatrapati Shivaji* also escaped from the confinement of *Baadshah Aurangzeb*, by applying this principle. *This principle of illusion is widely used during the war time by warring countries, by applying so many tactics and techniques in different ways and forms. During Gulf War, Iraq planted decoy missile launchers, to fool and misguide the satellite surveillance, in an effective and attractive way. All that, they had to do, to light a fire under a decoy launcher and the satellite's infra-red sensors used to pick up the signals which perfectly tallied with the aircraft and received reports. That resulted in wasteful allied forces air efforts over useless dummy targets.* (Based on a True incident)
- 7.18 Example : The management of a Plantation Company contacted a Chartered Accountant (CA) to get their accounts audited. The CA agreed for conducting the Audit. He asked the management to produce the books. The Management replied that they do not maintain any type of accounts at all. They only receive monthly bank statement from their several branches, located at distant different places. These branches market their plantation scheme. The branches, after meeting out their local day to day expenses and deducting their handsome commission, remit the balance amount to the head office. Neither the branch office; nor head office were concerned with the number of plantations overall sold. They sell plantations scheme only on papers. This is why, after coming under SEBI net, almost all the plantations companies failed and disappeared. The CA was surprised to know the real facts and refused to sign the balance sheet at all. (Based on a true incident).
- 7.19 Example : Once upon a time in a court, Mr Natwarlal was asked by the Magistrate how does he cheat the people. Natwarlal replied very innocently to the Magistrate that he did not cheat the people. People give him the money and he takes the money. This is the simple case. There is no question of cheating at all. The magistrate asked the Natwarlal to do some practical example of this before him. Natwarlal asked a 25 paise coin from the Police Inspector. Police Inspector did not have 25 paise coin and instead he gave 1 rupee note. Natwarlal replied that he asked for 25 paise coin but he got 1 rupee note very easily. And he did not promise to return the same at all. So, there is no harm in retaining the same with him. (Based on a true incident)
- 7.20 This incident relates to year 1979. At that time, bouncing of a cheque was not considered a crime. Anil and Sunil were two fast young friends. Anil was in the need of money and Sunil had fund around 2500 in his bank account. Sunil issued a cheque of Rs 1 Lac to Anil, just to oblige him. But, Sunil had no intention at all to clear the cheque. Anil went to Bank 5-6 times, but he was surprised that the balance in that account was merely Rs.2,500/-. When he inquired informally with the Bank official, he was told confidently that Sunil's Bank balance in the account never crossed the amount Rs.5,000/- in the past 4-5 years. Finally, Anil made a genius plan. The cashier was known to him. He requested to the cashier to deposit in the account a sum of Rs.98,000/- temporarily just for 10-15 minutes and Anil promised to repay the same just after 10 minutes, after passing the cheque. The cashier issued the cash pay in slip of Rs.98,000/- deposit. Now, the balance in the account was Rs.1,00,500/-. Thus, there was no problem in getting the cheque passed and Anil repayed Rs.98,000/- to the cashier as per his promise and he made net

profit of Rs.2,000/-. However, Shyam was surprised when he came to know the cheque has been passed. It was beyond the wisdom of Shyam how the cheque can be encashed, when the balance was far very below the cheque amount. In fact, he never intended to clear the cheque. (Based on a true incident).

- 7.21 Example : A person made a very thin hole in an one rupee coin and a thread was attached to it. To activate the local telephone call, he used to drop the coin inside the box and after the completion of the call, he used to pull back the coin with the help of the attached thread. Now, this system was working very well as an instrument for making Free Local Call from any Public PCO Telephone Booth. (Based on a true incident).
- 7.22 Example : There was an old strategy adopted by the kings in the ancient time. They used to buy weapons locally from a nearby area at an exorbitant higher price, through their men individually. People generally in greed of super profit, thinking that they will buy/procure the same type of weapons from the other area at a cheaper price later on. Everyone used to sell his weapon, thinking he is only selling his weapon and since all the others already possess the weapons, so there is no need to worry. But in those days, the means of communication were not so much fast and advanced, as of to-day. But, before coming to that situation, the so called kings used to extort money with the help of those weapons. Do not fall prey to such type of strategy or tactics.
- 7.23 Some companies and business firms come out with some square puzzle Sales Promotion Schemes. They issue advertisement in the magazines in this way. Win prize Lacs of rupees. No entry fees. Last date of the Scheme - End of the Month.

Example of Total 33

12	7	14
13	11	9
8	15	10

Required Total 36

Ans : Solution of Total 36

13	8	15
14	12	10
9	16	11

Questions

1. Who was the first Prime Minister of India ?
2. When did India get independence ?
3. Name of your best flower.

Answers

(Late) Pt. Jawahar Lal Nehru
15th. August, 1947
Rose, Lotus, Sun Flower etc

First Prize - 100 Transistors - (3 Bands All world) Totally Free

Second Prize - 50 Transistors - (3 Bands All world) at 50% price + Cost of leather case Rs.150/-

Third Prize - Discount coupon of 25% on purchase of company product from any authorised show room or retail outlet. : Rules :

1. One Number shall be used only at one place in the square puzzle.
2. In case of more number of prizes, the prizes shall be distributed through draw of lot.
3. This is a Sales promotion scheme of the company and not linked with any lottery or draw.
4. The discretion of the Management regarding prizes shall be final and binding in this regard.

Comments:

- 7.23.1 In the given square puzzle as an example, the total of each column and row and diagonally is 33. The square puzzle contains 3 rows and 3 column. The required total is 36. If you add 1 number to each square place, the total would naturally become 36. That is very simple. If you add 2 to each place, it would become 39 and so on. The management of these companies or firms knows clearly this fact very well in advance.
- 7.23.2 The last date mentioned is end of the month. Thus, this scheme is always on. There is no specific date fixed for last date. (The answers of first two questions are very simple and specific but the answer of the third question may be different. (Name of the best flower). In fact, this a clear cut cheating scheme designed by the organisers undoubtedly. The innocent persons get lured and trapped to such type of schemes. They solve the puzzle after doing a lot of work painstakingly and send the solutions to the organisers. But, participants of this scheme get standard reply that they have got second prize - (all world 3 bands transistor at half cost). All the applicants are asked to send the payment of 50% of the cost of the transistor plus cost of leather case plus postage around Rs.350/-. In fact, the cost of the local made transistor is hardly around Rs.150/-. In this process, the innocent people are ambushed and cheated on a very large scale, mostly belonging to rural areas, by these smart companies under the disguise of their sales promotion schemes.

- 7.24 Suresh was lying on the death bed. He was very sick. He prayed to the God that if he becomes healthy, he would sell his luxurious house situated in the posh locality in the city and donate the entire funds for the poor people. Now, with the blessings of God, he began to recover and became fully fit and well after some time. He was constantly perturbed thinking his promise and commitment made before the God. So, he devised a plan. He advertised in the newspapers to sell his house for only a token sum of Rupee 1 alongwith a precondition that anyone who wishes to buy also his house, would have to buy his loyal dog for Rs.50 Lacs. Ramesh read the advertisement and agreed to buy his house. Though Suresh donated Re 1 for the poor by fulfilling his old commitment made to the God, yet he cleverly retained the balance amount of Rs.50 Lacs with him. Now, he was happy to keep his word of commitment, fully with the God. [This story shows that though Suresh kept his words of promise, he grossly and blatantly violated the spirit veiled behind his promise]
- 7.25 One Mr Agarwal, a qualified and experienced Chartered Accountant, started the business of Computer Trading. X of a Government Department, contacted to Mr Agarwal to buy computers. Mr Agarwal told the prices of Rs.2 Lacs (original cost of which was Rs.1.50 Lacs). X agreed but he insisted that the bill for the same be made for Rs.5 Lacs. Mr Agarwal agreed that after getting payment of Rs.5 Lacs, he would refund unofficially the balance amount of Rs.3 Lacs in Cash. In fact, Mr Agarwal was concerned only with his profit of Rs. 50,000/-. Mr. X placed a Order of Rs. 5 lacs accordingly with Mr. Agarwal and gave a Demand Draft of Rs.5 Lacs. X demanded his Rs.3 Lacs in cash. But, Mr Agarwal was cautious. He first got cleared the Demand Draft and withdrew Rs.3 Lacs from his bank account. He paid this sum of Rs.3 Lacs to Mr X. Mr Agarwal, who in fact was not foreseeing any problem. But, he was surprised that after a gap of 7 days, a team from issuing Bank of DD alongwith his bank official reached his office. Mr Agarwal was almost stunned to know that the Bank Draft was forged. The address given by X was also false. Mr Agarwal tried his best to come out from this episode. He consulted several advocates in this regard. But, he was finally advised that firstly he would have to go behind the bars and ultimately he would have to repay the amount because he is the only known party for the bank official in this case. All causes of doubts will go against him. Bank Officials would have no option but to mention his name in FIR for issuing a forged Demand Draft. At last, Mr Agarwal had to pay the amount of Rs.5 Lacs out of his hard earned money. (Based on a True incident)

8. IMPLICATIONS OF BUSINESS, PROFESSION AND SERVICE

- 8.1 The Word "Doctor" does not always mean a physician. The Word "Doctor" has been derived from the word "Doctrine", which means an Intelligent and Knowledgeable Person. We find Doctors in every sphere and field - whether it is Literature, Science, Art, Legal or Medical. Sometimes, some persons are awarded with the Degree of "Doctor" by an Institution or College or University. If a doctor chases his patient, he would not be able to do the treatment properly. Interest must always be activated and initiated from the patient side. So, it is a better and right approach for a patient to go to the doctor. It is somewhat difficult for a doctor to make his own treatment. Any such treatment would create action, reaction and chain reaction. This is why, the doctors are generally confused while doing their own treatment. Some diseases are self cured naturally after some time and some diseases are incurable. In both the cases, treatment would not result in any benefit to the patient. But, in today's scenario the problem is such that if a doctor does not prescribe any particular type of treatment, the patient would not pay the fees to the Doctor and also patient may also take the view that concerned doctor has not properly grasped the disease. So, in both the situations, keeping in view his interest, it becomes necessary for a Doctor to always prescribe a specific type of treatment and convince the patient accordingly. It is a secondary matter whether the disease was self cured or requires merely some normal treatment. Though there may be a treatment not to take any medicine. Just like, there may be a decision not to take any decision in the present situation. Keep it pending and linger on. However, in some genuine cases, doctor's advice may be truly required. A disease would not be cured unless it has been properly diagnosed. Diagnosis depends upon several factors such as experience, intelligence and education of the Doctor. To justify the fees, some doctors suggest in some of the cases so many tests and checking. In fact, the fee of a Doctor mainly depends upon three factors - status of doctor, standard of *Mariz* (patient) and level of *Maraz* (disease). The level of the patient is fixed, so some consultants try to increase the intensity of the disease, keeping in view their vested interests. Sometimes, a chronic disease patient has more knowledge of facts than his doctor about his specific disease and a client has more knowledge of facts than his chartered accountant/advocate about his specific case. An advocate or a chartered accountant is more expert about the law in general. The reason is simple. A patient or client is concerned only about his specific problem and he has already consulted several specialists about his specific problems, while the Doctors or Chartered Accountants have to study and face all the general problems as a whole. But, the knowledge of facts is not so important, the question is how to handle the problem in a given situation satisfactorily with confidence. Young age of a consultant, leader, businessman and old age of a wrestler, sportsman, prostitute are generally struggling. (*Here the word "Doctor" means a consultant, advisor, specialist or expert of any area. Thus, he may be a Physician, CA, Advocate, Engineer or any other type of consultant. The word patient should also be understood in the same way as a Client, Customer or Consumer. The other relevant words used, may also be sensed in the same way accordingly.*)
- 8.2 Example : Ramesh and Suresh was two fast friends. Ramesh was a doctor and Suresh was a Chartered Accountant. Once upon a time, Suresh went to Ramesh's nursing home to meet him. In the nursing home, Ramesh saw that most of the patients were being injected glucose bottles. He was surprised to see that. Suresh asked Ramesh to tell the reason for that. Ramesh told his old Suresh that all type of foods, which is taken by a person is converted into glucose (sugar) ultimately by the body and then glucose is dissolved into blood to provide energy. So, direct taking of glucose gives instant energy and freshness to a patient. But, that is not only the basic purpose behind that. He confidentially disclosed Suresh that the printed retail sale price of a glucose bottle is around Rs.35 in the market, while its actual purchase price is just around Rs.8-10. Normally, 5-6 bottles are injected to a patient in a day. So, this practice was beneficial both to the patient and doctor also. [Based on a true incident].
- 8.3 There are 5 professions & businesses which can not easily be left over once you engage yourself in them. 1. Money Lending 2. Private Coaching and Tuition 3. Sweet and Namkeen Shop 4. Jewellery Manufacturing and Trading 5. Share Investment & Trading. The reason is simple - once you start earning extra easy money, later on it will be difficult for you to switch over to some other business/profession.
- 8.4 A service man always tries to adjust his expenses according to his income, while a businessman tries to recover/recoup his expenses through earnings after making his sustained efforts and best endeavours. Income may or may not be there. A service man incurs expenses according to his income while a businessman has to earn accordingly to his expenses. The income of a serviceman is almost fixed, while the expenses of a businessman are fixed. So, a serviceman tries to reduce his expenses; while a businessman tries to increase his income to have more available surplus fund. Once a serviceman has suffered a loss, he can not recover it or get it compensated otherwise, except out of the salary income. But, a businessman can recover his losses several times, after finding the right opportunities. The period

of earning salary income is fixed, while in case of business, there is no such debar. So, a serviceman must be extra cautious. Once he has lost his money, it is lost totally forever. There is available no other opportunity to recover it, the sole source of income being salary. The income of businessman increases sharply after getting matured and experienced in the later part of his life. While, a serviceman has to retire compulsorily, even after getting experienced and matured. It is very difficult for him to convert his experience and knowledge into money. The word business has been derived from busy + ness, means where you are busy. Businessman approach is always offensive; while the approach of a service man is always defensive. To defend something, is the most difficult job. You require constant efforts and you have to be ever vigilant. The defending is a costly, long term and continuous process. But, the offensive strategy is the easiest job. You have to decide the target, time, place and the opportunity. For a serviceman to start business in the later stage is difficult and for a businessman to join a service is also difficult. Both serviceman and businessman have entirely different approach, temperaments, attitudes, thinkings, cultures and workings. A businessman to be successful, must be prudent and a serviceman should be economical. It is easy to make efforts in increasing the income rather than containing the expenses. Expenses can not be reduced, curtailed or minimised below a certain level otherwise your efficiency will be affected. For a businessman, a lump-sum amount (Income) is useful to invest in his business, while for a serviceman, regular income is more preferable to meet out the regular expenses. In fact, in business, there is generally regular cash flow of money.

- 8.5 We spend a lot of time in the pursuit of wealth. Money is necessary to live in this world. It helps one to lead an honest, comfortable and independent life. Money can also be a means of doing great service to one's fellow beings when employed charitably. Millions of orphans, destitutes, sick and otherwise disadvantaged people the world over are having their sufferings alleviated by the charitable services of their more fortune brethren. Many great institutions in the world have been built by men and women who had wealth and vision. But, if pursuit of money becomes one's sole purpose in life, it can lead to one's downfall. Greed produces discontentment in the midst of abundance and leads to dishonesty. Over a time it robs one of the peace of mind and degrades one's character. To escape falling into this fate one only need to remember that EARNING OF MONEY is not the sole object of life of a person. It is a means to achieve the ultimate goals and not the ultimate object or end in itself. The more important thing in life about money is how to spend it. Whatever amount of money you have, you may lose it within no time. Always make efforts and try to earn the profit but never be mad by doing so. It will take number of years to earn AND accumulate lacs/crores of rupees but you may lose/spend it in few minutes or hours. It requires a great deal of boldness and a great deal of caution to make great fortune, and when you have got it, it requires ten times as much wit to retain it.
- 8.6 Every business has its own trade secrets, usages and customs. For outsiders, it would take number of years to learn all these intricacies of the business. Once upon a time, Lord Mountbatten was going in a boat. On the way, he was surrounded by the sea dacoits. But, the person, who was driving the boat, was an under-trial prisoner. He started to speak in some coded language loudly. The dacoits clearly understood that friendly signal and message and they went away without causing any trouble to them. [Based on a true incident]
- 8.7 A business has several advantages in comparison to service such as easy succession to next generation, no fixed age for retirement, substantial increase in the value of goodwill and infrastructure of the business, no earning period fixed, extra confidence. There are several other advantages linked in case of any business - appreciation in the value of the infrastructure, increase in the value of the stock with the increase of inflation and no question of transfer postings. These advantages are not available in case of service. For growth of any business or industry, two factors mainly STABILITY AND PEACE OF MIND are must. There is one proverb in Sanskrit - *Vyapare Laxmi Basti*. Goddess of Wealth -Laxmi abodes in business. All the richest people of world have earned money only through either business or industry. One may also earn good income in service upto a certain extent, if one treats service as a business with all the necessary ingredients. The earning span of a serviceman is fixed. The Income increases with the maturity in life of a person. But, when the serviceman are matured, their bus stop comes. They have to come down out of bus compulsorily. The most basic problem before a serviceman, is that they do not have any platform to market their experiences. And, if they start business or any profession in the old age, they have the risk of losing out initially and their fund would be depleted. In the old age, they can not take any substantial risk on their meager funds. At the time of retirement, servicemen only get those funds, which they have accumulated out of their salary income. But, in case of business, the appreciation in value of infrastructure and stock increases manifold and substantially.
- 8.8 Salary income of the people have not increased in the same proportion of inflation. A service man lacks

the capacity to take risk after his retirement. It is very difficult to take risk by a person in his old age. Salaried person have to pay income tax on their total income, while businessmen have several types of advantages in this regard. Our Indian economy is running just like a bus, which have been fitted with 6 pistons but running only on its' 2 pistons. This is also just like in a bus having 60 passengers and only 20 passengers having tickets and remaining passengers travelling without ticket. This is position of all those persons who get benefits and but there are only few salaried persons who mostly share the burden.

- 8.9 You can not satisfy all your prospective customers at the same time simultaneously. Satisfy your customers/clients only one by one. Each satisfied customer/client will support and help you as a medium of publicity in your work. Better service, lower rate and good quality of services or goods are in itself good measures for increasing sales.
- 8.10 The Income of a businessman or a consultant increases with his age and experience. There is no age fixed for retirement in case of a consultant. While the experience of a serviceman does not play any role since he has to retire one day around 60 years of age. After, the age of 60, the businessmen or consultants, after gaining full experience and knowledge of the trade, earn a lot more, while the income of the serviceman gets depleted after retirement. A person may render Consultancy service depending on his experience after 60 years of age, even lying on the coat. Approach of a businessman must always be conservative to be successful. Any luxury or extra pomp and show may endanger the overall financial viability of the whole unit in the long run.
- 8.10 Our nation is badly affected by the consequences of seven grievous sins. They are 1. business without morality, 2. politics without principles 3. education without character 4. worship without sacrifice 5. wealth without hard work 6. human existence without any regard to the scriptures 7. devotion without severity. To get something in life, one has to sacrifice or loose something in return. A person can not get each and everything in his life. Undigested food or knowledge is harmful for body. God helps those who help themselves. Hard decisions in life repay dividend in the long run. For a person to face his downfall, is one of the most embarrassing phase in his life. So, always be a *Karamveer, Purushastri, Udhayami* (Entrepreneur) in your 'Life.

9. CREATION OF BASIC INFRASTRUCTURE AND NUCLEUS FUND

- 9.1 Money can be multiplied easily after some period, so many times of the original amount. Even if your forefathers had invested even single one paise in INDIRA VIKAS PATRA 300 years ago, the amount would have become so much amount that it can be distributed among all the World population and every body on this earth would get now Rs.28,82,303.76/- or after 312 Years every body would be Crorepati on this whole earth. (Assuming World Population 600 Crores and doubling money after 5 years and get it re-invested). Loan in foreign exchange have several multiplication effect. India took Foreign Currency Loan in US Dollar when the US \$ was worth around Rs.6/- during 1970. Now, India has to repay the same loan by purchasing Dollars from the open market at Current Price around Rs 44 per US \$. At present, the total Foreign Loan is around 120 billion US \$ (Equivalent to 5 Lacs Crores Rupees). If the value of Rupee comes down by even 1 paise vis-a-vis US Dollar, India's Foreign debts increase by a whopping amount of Rs. 120 Crores. At present, inflation is prevalent all over the world. But, the inflation rate in US is lower than India. So, to be competitive in export market, India has devaluated its' currency this year about 8%. Thus, on an average, there is 8% decrease in the value of US Dollar every year in comparison to Indian Rupee. So, debt liability of our country increases each year by a sum of Rs.40,000 Crores (Rupees Forty Thousand Crores - Equivalent to 800 Tonns of Gold at present price), only on account of devaluation of Indian Rupee against US Dollar.
- 9.2 Investment in Flat is not proper from the point of the long term interest. Investment in Flat is only feasible, where the Cost of the Land is at least more than Rs.20,000/- per Square Meter. In case of multi-storeyed flats, costs are increased due to strong foundation and heavy structure work. This is the age of competition. Only those persons, who are fittest would get the job. With the increased use of automation and computerisation in most of the organisations, the number of jobs have been reduced substantially. For a serviceman, it is very difficult to get employment for the next generation. While a businessman can easily induct the next generation into his family business. There is always benefit of succession in business but in service you can not substitute your son in your place after retirement. Secondly there is no age fixed for retirement in case of business. In case of business, the income increases with the increase in age and experience of a businessman. The greatest drawback of the flat is that you can not start any business from there. This point is very important where the cost of office is very high. The rate of appreciation in a flat is very slow due to low land area per flat. The other advantage of the house built on independent Plot is that by incurring some additional expenditure on construction, you can get an additional house on the roof floor. You save the additional cost of land. The major problem before the serviceman is how to market his experience and convert it into money. No doubt, servicemen have very vast experience and knowledge. But, there is no suitable platform available, where such experience and knowledge may be marketed. In fact, earning period of a serviceman is fixed. But, there is no age fixed for retirement in case of business.
- 9.3 From the health point of view also, flats are not good, you get restricted use of air and sun light. Most of the people are even investing in flat of group housing society, which have been allotted land more than Rs.10,000/- per sq mts, while land for the house are available even for lesser rate. Living in Flats is just like community living. You have to adjust yourself according to others in general. This situation sometimes creates nuisance for the others. In the defence services, most of the personnel are retired during the age around of 50-55 Years. This age is very indecisive. At this age, to start a business without any past experience is very risky. However, if you own a house, you can start some type of consultancy business or some low profile activity just to keep yourself busy and to earn something. Most of the people want ready made solutions. Flats meet out their immediate requirements but not the long term. However, flats provide much more security than the self built houses.
- 9.4 You can not know the value of the money unless you know how to earn it. Don't become a miser but always be economical. Money of a sinner and miser is not utilised for any person. It is of no use for them and is totally wasted. In fact, money saved is money earned. So, always save for a rainy season. Once new expenses have started to be incurred, it would be very difficult to curtail them. As a matter of principle, don't borrow for consumption, if you wish to have mental peace. Savings provide a cushion during lean period. The earnings of a person during his life time are always not constant and regular. Human life and thinking of a person are mostly influenced by 3 main dominant factors - 1. Past impressions & instincts based on heredity character 2. Environment livings affected by time, place, association and companionship 3. Type of food intakes. Our actions are according to our desires and determination. These actions build our fortune. Natural climate and geographical conditions affect the people of country upto a great extent. But, the most basic concept to be happy in Life is Living Simply, Thinking Deeply and Enjoying freely. No body can stop you to remain happy. We want happiness. This

is our fault. You can not get happiness if you merely want happiness. By desiring you can get nothing. But, your action must follow in real sense. In the same way, if you do not want sorrow, it does not come to end. It only brings slavery of the situations. In the whole life span of a person, there are so many ups and downs, even one can not anticipate all of them in advance. Learn to save money. It is essential to success in life. Money saved in initial ages, provides you a sense of confidence and security later on. Be simple and have practical approach. See the vulnerable & miserable lives and think about those crores of people who are less privileged than you. A man without earnings or money is a useless thing in this materialistic world. Only a man does not earn the money, it is the system or infrastructure created by him, which earns the money overall in the long run. A man may run a cycle/rickshaw or drive a car/bus or pilot a plane. So, infact, it is the money which you earn initially and later on it is the money which earns for you. Infact, money is the seed of money. It takes a lot of time to make first hundred, thousand or a million, the second million will be easier and the third will be very easier. In this way, infrastructure created though slowly and slowly, gives you an edge in earning over the competitors during later stage of life. Money should be borrowed for consumption in case of utmost emergency and urgent need only. The burden of interest liability increases continuously during day and night without any stoppage, irrespective of the fact whether you are earning or not. In India, most of the projects have gone into rough weather due to heavy interest burden. If the interest outflow of a person or business is more than the overall income, the situation will be called Debt-trap. This situation would lead us towards the bankruptcy. Our country pays about Rs.90,000 Crores as yearly Interest burden out of its' total annual budgeted income around Rs.1,75,000 Crores. Now, the interest outgo is around 50% of its total income. Now, India is marching towards the Debt-trap situation. We are really proud of it (?).

- 9.5 Example : The English people had 2 policies initially after coming to India. First divide and rule and Second, which was not being much popular, was to Lend Money to the Kings, Nawabs and Zamindars liberally and get it spent by them quickly. The next time, the other party will be at your mercy and whims and they will seek again fund from you at your own dictated Terms and Conditions. In this way, they made all the Nawabs, Kings and big people their Financial Slaves.
- 9.6 Example : A bank official retired and got the Provident Fund & other benefits. Firstly, he deposited the money in the Bank FD to earn interest income. Later on, thinking of extra return, good appreciation, he liquidated all his FD's with the Bank and started the construction on the First Floor of his house. But, due to shortage of fund, he could not complete the construction. Thus, he was stranded mid ways. Finally, the bank official was in very deep trouble, he was getting neither interest income nor rental income. He could not go in any direction. Neither, he could proceed forward nor move backward. (Based on a True incident)
- 9.7 Once a person has suffered substantial loss of money and it can not be recovered in any way, then he must change his place of business and residence to a new city situated at a far flung area. In such a situation, a person generally hesitates to start any small type of business. Due to paucity of funds, he can not start his big business. He feels shy and ashamed. In such a situation, he must change his native place of business. At a new place, he will have no problem of shyness in starting a small business due to his unfamiliarity with the local public. Slowly and slowly, with the growth in business, the confidence of the businessman would develop and bad times would be over.

10. MONEY AND ITS CONTROL, POSSESSION AND OWNERSHIP

- 10.1 Idealism is not possible in this world. There is no equal and fair distribution of natural resources amongst the world population. A large number of natural resources are wasted or unutilised and not being used for the welfare of human beings. Some countries have surplus land, while some are densely populated. Some are rich in minerals and some have rain water in plenty. Some countries have oil reserves. However, overall, there is no scarcity or short of resources in this world. Enough and ample resources have been endowed by nature to the human being, but their distribution is not just and equal and it is not possible also. People have geographically distributed the wealth of the world.
- 10.2 A shareholder is not the co-owner of a Company. Legally, even he can not enter in the premises of the Company. Under the provisions of the law, he is entitled to get dividend only if (a) Company earns the profit and (b) Directors declare the dividend at the AGM. His position is just like a Land Lord who is, infact, at present scenario practically not the owner of the property but the owner of merely the monthly rent paid by the tenant totally at his whims and wishes, even in some cases at his mercy. Shares are intangible assets. They are not themselves assets, instead they represent the real assets, which are in the control of the directors of the company. Shares represent the faith of the management. But, once the management loses the faith of the investors, it has multi-dimensional cascading effect. Investors are like pigeon. They leave the place, once they found danger, and come one by one if they find suitable and favorable conditions. In this world, one who has *Maal* (Goods), is the real *Maalik* (Owner), unless the contrary is proved and there is any other claimant. No doubt, Kashmir is an integral part of India. It is ours. But, Pakistan claims its' stake in Kashmir. It has already occupied some portion of Kashmir (POK). India has rightly included POK within its boundary in the world map, while Pakistan considers whole Kashmir in its boundary and shows it as *slaved (gulam)* Kashmir. Infact, the owner (*maalik*) is one, who is really enjoying it. Showing within the boundaries of map, merely indicates a claim. Infact, it belongs to those who are really enjoying or controlling it. Use and possession of a thing are more important than merely owning it. Mere ownership without possession of an asset, does not convey any meaningful purposes. All the physical benefits accrue and are linked with the enjoyment of the property. Enjoyment of property is linked with its possession. One who possess something, can enjoy it easily. In this world, no one is permanent owner of anything. A man is basically trustee. He has nothing his permanent ownership. They are ever changing with the change in time. So, some persons enjoy the property, even without owning it. Though the shareholders of a company are the owners in some sense, collectively. They individually can not enjoy the property of the company. In India, the management of so many companies even though owning hardly 3%-4% shares enjoy the total assets of the company. A car driver enjoys the same facility as its owner.
- 10.3 In this world, there is no one, which is a permanent owner of a thing. The enjoyment of property is linked with its' possession. So the possession is more important than merely owning of goods. The enjoyment of property rests with one which has the possession and not with the owner. In fact, in this world no body is permanent owner of anything. Owners are ever changing with the change in the time. A person enjoys the goods in whose possession it is. Kite dances according to the direction and whims, who has the control over its' thread. It has nothing to do with whom, above which it is flying. *Maalik* and *Maal* have very close relationship. Control is just like when you hold the thread (Control) of the kite (asset). There are certain situations where, a person even he is not the owner, enjoys the property and the goods. Both, the driver and owner of a car enjoy almost the same facility of Car like AC, music, comfort etc. While the difference of the status is very wide between them. In India, majority of the people are not aware of even their basic rights. Laws are very cumbersome and complicated. In most of the cases, it takes a very long time to get the justice. This is why, most of the management of the Indian industrial houses enjoy the property of so called these Companies, even after having just 4% to 5% equity holding. There are different strategies prevalent to control the assets of the Companies. Some management holds the control of the company on pyramidal basis and some on inter chain link system.
- 10.4 Example : A Lalaji, aged about 70 years invested his hard money of Rs.1,00,000/- in Shares at the advice of the Share Broker. After the end of year, he prepared his final personal balance sheet of Shares. The Annual position was summarised that he earned Dividend of Rs.160/-, devaluation in the share price of Rs.35,640/-, the expenses incurred on ANACIN tablets was Rs.207/- and mental tensions/headaches created for 365 hours (1 hour daily on an average basis for full year), early in the morning after seeing the quotations of his shares in the newspaper. Lalaji was perturbed and disturbed to see the final results at last. (based on a true incident)
- 10.5 Investments must always be in your **CONTROL**. Once you lose the control upon your investments, you might have the chances to lose it and it may become another property depending upon the type of the Investments. And, you will have to depend upon the mercy and whims of the others. Your money lying in other pockets and knowledge contained in the books instead of your memory, is totally useless for you. It is a rather most easy job to **FINANCE** money to the others. The most crucial job is to recover it.

You can not recover your money unless the other (Debtor) has INTENTION to repay or capacity to repay.

- 10.6 In the old age of a man, there are only 3 true friends in real terms - Money in your pocket (control) [60% weightage], your wife [30% weightage] and your loyal dog [10% weightage]. In the old age of a person, regularity of income and safety of fund are two most important factors to lead his life smoothly and simply. One should always be Physically FIT, Financially INDEPENDENT and mentally STRONG so far as may be possible, specially in the old age. Property must be in your absolute and unconditional control. For a person, it is very miserable to live at the mercy of his near or dear relatives or others. In the old age, keep yourself busy. If there is nothing to do, go even for jogging or exercise. This would keep you active and healthy. But, business should not lead to over busyness. It may affect and disturb your personal life also. The basic purpose of life is to engage yourself somewhere. Companionship with your spouse (wife/husband) is urgently required either during young age or during old age after retirement. Infact, during the course of any journey, the departing and arrival stations are more important than so many other small stations, coming on the way. Keep minimum number of matters pending and unsettled during old age. But, it is very difficult for a person, to exactly know when the wicket of his own life would fall and in which over. In the later part of the life, out of both wife and husband, one has to go to Heaven first. And it is precisely difficult and even impossible, also to make any concrete plan for that, in advance. If the male wicket falls down firstly, then female has to face some financial problem. On the contrary, if the female wicket falls down first, male member has to face some household problems and inconveniences. To overcome these type of problems, male member of the family should make efforts to get himself acquainted with the household jobs. Three things are in the hands of Almighty God - Life & Death, Fame & Unfame and Profit & Loss. If you do not have any type of work, engage yourself in any social or religious activities. Empty mind is the devils' workshop. Empty mind and good bank balances, are just like keeping fire and husk together. Avoid financial dealings with your relatives and friends. In such cases, sometimes, you may find yourself entangled in difficulties. While lending money to friends or relatives, be cautious. You might lose both at one outgo at the same time.
- 10.7 Credit given during the course of business of bribery, wine sale, gambling, prostitution, doctor fees, advocates fees, are generally non-recoverable. In such cases, the other parties have already received the benefit. Their purposes have already been finished, so in most of the cases, they do not bother to fulfill their commitments to the other parties at all. Corruption, prostitution, intoxication are social evils. They can not be eliminated altogether from their very root at all. They are the part and parcel of the society not from to-day, but from the very inception, when human beings came to this earth. They are linked with the human nature, thinking, behaviour and psychology. Infact, they are the weaknesses of human beings. They may be controlled and regulated upto some extent. They are in existence for thousand of years, perhaps since the beginning of human race came on this earth.
- 10.8 Example : A business man appreciated the services of his Advocate for doing excellent tax-planning for him. He saved lacs of rupees of Income-tax by transferring his properties to his near and dear relatives, friends and business associates over the last decades. But after a period of over 10 years the businessman complained to his advocate that he was experiencing some new problems. His so called business associates, relatives and friends were refusing to re-transfer to him, the earlier transferred properties which was at that time amounting to several crores of rupees. The businessman was finally in financial trouble. He saved lacs of rupees of Income-tax through excellent tax-planning but later on lost properties amounting to several crores of rupees. (based on a true incident).
- 10.9 During the Air War strikes, a plane having more fuel has larger time and capability to fight. There can be no systems of parking a plane in the mid air. It will fly exactly till such time it has the petrol/fuel in its tank. It will come down without intervention of anyone, if its fuel is exhausted. Fuel in fighter plane also works as an ammunition. It is one of the most important tool to decide the fighting time. A plane can not be parked in the mid air in any way. During air combat/fighting, the consumption of the fuel increases several times to maneuver the plane and make it more versatile. The same principle is also applied in the case of human energy. If you divert your attention, in gossip and useless things, there would not be available energy for other important works. The age of a man is around 60-70 years. So, when it is less fuel, the strategy should be, to have its' maximum utilisation.
- 10.10 Example : A Lalaji was going on a morning walk. On the way, he met his tenant, who was coming from the opposite side. The tenant did not wish *Namaskar* to Lalaji intentionally. Instead, after seeing the Lalaji, he was smiling ironically. Lalaji was finally confused and perturbed. He was not much concerned with the monthly rent received but was more worried for losing his house, valuing more than Rs.20 Lacs at that time. He was thinking that certainly something was going wrong. (Based on a true incident. Even failure to do *Namaste* to someone may cause irreparable loss of faith).

11. HARMONISATION OF KNOWLEDGE AND WISDOM

- 11.1 We are born by nature with five senses - touch, taste, sight, smell and hearing, which help us to understand and interact in this materialistic world with different types of people. These senses are activated with the help of skin, tongue, eye, nose and ear. But, successful and intelligent persons have a sixth sense also - good common sense. This common sense is also called wisdom. There is basically a wide difference between **KNOWLEDGE** (*Gyan*) and **WISDOM** (*Buddhi*). Knowledge is to know something, while wisdom is the ultimate thing to examine, explore, investigate, think, study and analyse something, using one's sole discretion, as designed by the nature. Wisdom is the power of thinking, perception, understanding, sensibility and grasping any subject matter. Wisdom includes 4 things - Mind that thinks, Intellect that discriminates and decides, Ego that mistakes itself to be self, doing and enjoying things - as my right, my determination, my money etc and Memory - that recollects past experiences and incidents. Acquisition of knowledge is an endless process. It will take several thousand years for a person to fully know about this world and universe. In this world, there is no use of acquiring endless and irrelevant knowledge. This would be sheer waste of valuable time, energy and scarce resources for a person. The basic purpose of acquiring knowledge for a person is to lead his life peacefully, successfully and comfortably in this materialistic world. So, a person should acquire only that type of knowledge, which is useful either for his business or profession or service and helpful for him in day to day working of life. A person has limited source of energy and time. If we apply our brain in acquiring and collecting useless information of less importance then it would not be fruitful in the overall long run for the human beings. The more and more you try to know about this Universe and Nature, the much more becomes unknown to you. Ultimately, you are lost in infinity of the knowledge of the nature, without leading to any valuable and solid conclusion. Overall situation remains the same. This process is endless. Upto what extent, you will try to explore further. Infact, Nature is infinite. It has no end or beginning. There is not even a single person in this world, who knows each and everything of any particular area, not to ask of each and every area.
- 11.2 Teachers have generally more knowledge than wisdom, while businessmen have generally more wisdom than knowledge. To earn money, wisdom is more essential and to teach, more knowledge is required. This is why, a businessman may be even uneducated and illiterate, but a teacher must always be educated. In this world, changes in the structure of your brain, wisdom and body are regularly continued throughout your whole life. They are totally influenced and guided by your work culture, food habits and living environment. We are born by nature with a basic blueprint of vision, language, memory etc and we progressively refine it by the passage of time, as our age grow further. Infact, it is the accumulation of vast knowledge, thinking, prudence, vision, foresight, and experience, which ultimately sharpen the wisdom of a person slowly and slowly over a period of time during whole life span. This is why, some aged persons, even though formally uneducated and illiterate, have generally sharper wisdom, than their much younger and educated generations. These old people are the reservoir of invaluable experience. So, one should always pay respect, show courtesy, give love, regard and honour to the elderly people living in the society.
- 11.3 Infact, this whole world works as a school and their brain as a teacher, for the illiterate and uneducated persons. The only difference is that they have not got any formal admission in a school and they have not been given any formal degree or certificate. Even they do not have to pay any admission fees to this world (school). They are traveling in the bus of this world without ticket. They are learning knowledge, practically from the day to day working of life. The knowledge though acquired slowly and slowly over the period of a whole life span, sharpens the wisdom of the aged persons. An intelligent human brain knows so many things which have not even included in any academic books till to-day. Even illiterate and uneducated people apply so many principles of modern science, advanced engineering or commerce in day to day working of their life, which are found only in advanced studies. Though knowledge is the basic ingredient and inevitable part of human life. But, Wisdom is more important even than knowledge. Between wisdom and knowledge, wisdom is **SUPREME**. It is the duty for an intelligent person that he should respect and give due regards to the persons, having more intelligence and wisdom than him. Wisdom is the basic root of power. Every human being on this earth has some inherent natural wisdom. It can bring destruction to powerful and brave persons. It is even more powerful and greater than total physical strength of an army equipped with most modern and sophisticated weapons. Wisdom is the power of the human brain to know something. Wisdom is better than physical strength or size of someone. Wisdom is the ultimate thing. That is the basic aim of the Almighty God. It guides us to know the right and wrong things in this world. It also helps us to study, analyse, think, forecast, predict and plan future courses of action in life. Infact, human wisdom based on past experiences are a true guide, friend and even master of a man in his whole life. Wisdom enlightens the soul, austerity purifies it and through self-restraint, one gives up the forbidden deeds. The combinations of all these beget emancipation in human life. But, wisdom has no direct relationship with the size and age of a man. Wisdom has nothing to do with the knowledge, unless it is applied. Thinking makes a man great.

Thinking costs nothing to a man. Its' processing cost is totally zero. So, always think before doing logically and deeply. It is your birth right. So, one should think deeply, positively and logically. One should think big, think fast and think far ahead. Ideas are not one's monopoly. So, one should always develop good, proper, positive and clear thinking. God has bestowed upon human beings only wisdom and not knowledge. If a person has not taken a ticket of a bus, this does not mean that he is not travelling in the bus. In fact, schools are not the sole places from where a person acquires knowledge. In real terms, practical knowledge is more important than theoretical knowledge. But, academic education gives a solid base and strong foundation, on whose support a person can interact with the world in a much better way. Foolishness can never have full rights or absolute control over the wisdom as the Darkness can never have rights or control over the light. This is why we always measure temperature and IQ rather than coldness and foolishness. Thus, darkness, foolishness and coldness are negative aspects of light, wisdom and temperature. Infact, foolishness is the absence of wisdom, just like darkness is the absence of light, cold is the absence of the heat. Both, darkness and light can not exist at the same time. Fire gives primarily us 2 things - it creates light and produces heat. Both light and heat are the sources of energy. In this world, all types of light are created through the basic source of burning fire. Darkness is pervasive in this whole Universe, but to get education, one has to be enlightened. In the same way, ignorance is pervasive, but knowledge has to be achieved. It is not a curse to be borne fool, but to die is a curse certainly.

- 11.4 Wise men do not do different things. But, they do the same thing in some different better and innovative ways. You can buy knowledge from the market through books or otherwise but not the wisdom and experience. Knowledge has no value unless it is properly digested to its logical conclusion. Though resources may help a person in acquiring knowledge to a great extent but wisdom has to be developed by sheer efforts, analytical study, logical thinking, interaction with the people and practical experience slowly and slowly over a long period of time, just like a wrestler builds up his body and muscles by doing regular exercises. This is just like, when you buy tonics and fruits for your body, but health has to be maintained by constant efforts. Wisdom can not be acquired merely by reading books or getting academic degrees. A person is not master of each and every area. He will be master only of those areas which have been performed by him in the past regularly. Money can buy most of the things in life but not each and every thing. Money may buy; a bed but not sleep, books but not the brains/wisdom, food but not the appetite, fineries but not the beauty, a house but not the home, luxuries but not the culture, amusement but not happiness, a place of worship but not the God. If one can buy wisdom or physical strength from the market through money, rich people (*Lala's*) having financial strength, would be good wrestler and most intelligent persons on this earth. In fact, if you wish to be a good wrestler, you must have to practice for wrestling regularly. There is no other solution or short cut method or alternative available. Advanced machines can only help in this direction upto some extent, but efforts have to made solely by the human beings themselves.
- 11.5 In this world, majority of the people hardly apply even 10% of their natural wisdom in their day to day workings. In this process, natural wisdom becomes dull slowly and slowly and ultimately becomes almost dead. If God had bestowed knowledge instead of wisdom upon the human beings, children would be born mad by birth, because each and every child would have acquired knowledge in different type of languages, a mixture and combination of several types of languages, based on their previous births. The problem before the Almighty God would be, naturally in which language, knowledge be fed into the newborn child. In fact, acquiring of knowledge is possible only through some type of medium of language. It is the acquired knowledge which is either converted or translated into wisdom slowly and slowly over a period of time. It is a very slow and time consuming process, sometimes takes several decades and even generations. Knowledge is the basic raw material and wisdom is the final finished product. The size and age of the man has no direct relationship with the level of wisdom of a man may have. The wisdom is languageless and it nullifies the barrier of languages everywhere in the world. Infact, languages have been created by the human beings while wisdom is the creation and result of God. The thinking process of all the human beings going on inside their brains all over the world is exactly the same, in spite of several thousand of languages are spoken in this whole world. All human beings over the whole world have the same type of sense of expression of enjoyment, lust, pain, sorrow, weeping, inspite of the fact that they think and speak differently. The system of Wisdom as prevalent in the human beings, is just like a transistor, which will catch the local relay stations, wherever you carry it, irrespective of the make of the country or brand of the transistor.
- 11.6 Example : A grand international conference, consisting of majority of the intellectuals all over the world was held. It was felt by all the delegates unanimously, that the age of human beings is too short, to do any creative work in their lives. So, the Almighty God must increase the age of the human beings. All the delegates were of the same opinion, that they have to spend so much time of their lives on the academic education and gaining further experience, that whole life span is almost exhausted. When they are able to do something creative in their lives, their life span is completed and they have to go heaven

(or hell?). In fact, they are not able to utilise their knowledge and experience fully. So, finally a resolution was passed unanimously to make a specific request in this regard, to the Almighty God, to expand the life span of human beings upto 200-250 years. The request was sent and conveyed through Narad Ji to the Almighty God. The Almighty God already warned in advance about the severe consequences and implications, for increase in the age of human beings, but the intellectuals were unanimous in their views. They were fully confident. Finally, the request was accepted by the Almighty God. However, the following problems were being faced by the general public :

1. Baba No. 4 murdered Baba No. 7 for getting early succession. (Generally, after 25-30 years, a new generation comes. Being human age around 200-250 years, There were alive 7-8 generation fathers. Here Baba No.4 means grand father of the 4th generation and Baba No.6 means Baba of the 6th. generation and so on)
2. Baba No. 5 filed a criminal case against Baba No.6 for making manipulations in succession.
3. Baba No. 6 was arrested for illegal marriage, 8th time by the Police for violation of law.
4. Baba No. 8 was lying in the nursing home for last 25 years. There was nobody to look after him.
5. Special Courts were set up by the Government to settle complicated family disputes.
6. Baba No.3 filed case against Baba No.6 to get justice in the matter of partition of properties inherited from Baba No. 8.
7. Parliament/Government will have to pass an Act called Multiple Succession Act and Multiple Succession Rules.
8. An additional subject was added in the class for the students - Succession - its nature and Implications.
9. People would be asked to submit their succession/family tree along with submission any application form to the Government Department.
10. 7-8 generation fathers names would be required to write names in place of father name, to find the exact identification of a person.
11. Marriage would be performed in the form of the procession. The list of the relatives was so large in a marriage function that it would be even difficult to accommodate all the relatives and not to ask the friends and business associates. To bring economy, the government prescribed the limits of the maximum number of persons, that may be invited to attend in any function or marriage.

- 11.7 Example : Keeping in view of the above problems, a next world conference was also held after 250 years. Suggestions were given that age of the human beings should be restored to original one, but human beings should be bestowed knowledge instead of wisdom by birth. This would carry forward the opening balance of past knowledge and experience of the intellectuals to their next births and in this way, the ultimate purpose would be served. This request was also sent and conveyed to the Almighty God through Narad Ji. This time also, Almighty God advised not to start such a system but on the persistent request of Narad Ji, the age of human beings was kept as usual, but human beings began to take birth with past knowledge and experiences. But, this time also, there were so many problems created, some of them are as under :-

Children began to be born, mad by birth. Some children were speaking 50% Japanese Language, 30% Chinese and 20% unknown languages. There were problems of languages all over the world. All the Governments brought the legislations and parliaments passed the "Prevention and Development of New Languages Act, 2100". Development of new languages were totally banned by the enactment of an Act. But, there were already so many languages spoken and in use, that it was virtually impossible to discontinue all of them at the same time. Children were having knowledge on the basis of their previous births. If a person died in Japan and took re-birth in India, he had to face a lot of problems. The next time, the Indian and Japanese languages were mixed up. This created problems for the next time during third re-birth. The government had to set up Multi-lingual Homes for those persons, who were speaking unknown languages. Several committees were set up to identify their languages and send them to their original places, on the basis of past births. This created a lot of nuisance and lot of problems before the human beings.

1. Government had to set up special Cells in each and different districts - to find the exact language of the new born child.
2. Proper arrangements were made to send/repatriate the identified children to the suitable country.
3. Proper schooling to guide the newly born children, having knowledge of mixed language by virtue of having parents of different knowledge.
4. Ban on marriage of persons having different languages.
5. People had to get a certificate from a competent authority before they are got married.
6. Banning on developing on new languages. Anyone found to develop new language, was to prosecuted immediately, after being noticed.
7. To have rehabilitation and proper arrangement of those children, of which the exact language could not be ascertained.
8. A third conference was called up finally by the intellectuals of the world over, after a gap of 200 years and a final request was send to the Almighty God, to restore and continue the original system of bestowing wisdom to the children and limiting the human age around 60-70 years. The request was finally accepted in toto and the same system is still continuing.

- 11.8 A person thinks faster in his mother's language. Generally in a class of a school or college, some of the students are more intelligent than their teachers. The simple reason is that a teacher teaches the same

- book or subject continuously at least for 10 years or more, while a student studies 10 books or subjects in a year. You may see the level of comparison between a teacher and student. There is 1:100 ratio. The difference is only of teaching and studying. A teacher teaches those students, who are much younger in age than his age, while a legal consultant renders the consultancy services generally to those persons, who are generally matured, experienced and aged. The job of a teacher is the most easiest one, while a consultant has to keep himself abreast with the latest development of the law and other things.
- 11.9 A person acquires basic wisdom only by birth. One should have wisdom with knowledge. Knowledge without wisdom is useless and wisdom without knowledge is fruitless. Both are necessary. Life is incomplete without knowledge. Infact, success is not being intelligent. It is about what to do some constructive and creative work with the help of wisdom and intelligence. However, sometimes, the excess of knowledge may be harmful unless it is duly supported by high wisdom. Knowledge has no value unless it is properly digested. After digestion, knowledge is converted into wisdom gradually over a period. Digestion of food is more important than its' taking. If the food is not properly digested, it would not be converted into energy. In the same way, undigested knowledge is of no value, unless it is properly grasped and understood to its logical conclusion in depth. A person would become overweight, if the proper system of digestion does not work. In the same way, teachers would become fat, if the knowledge acquired over the whole span of life, is not properly digested and converted into wisdom. Just like undigested food works as a poison for the body, in the same way, both undigested knowledge and half knowledge, are harmful and even injurious for a person in the long run.
- 11.10 A bus driver is the master of the driving but not the mechanical system of the bus. In the same way, teachers are not generally the masters of their subjects. In fact, they are the masters of teaching of their subjects. A person becomes the master of his job over a period of time. Regular practice makes a man perfect in his area. Master means a person who is an expert of a particular area, science, subject or any art. However, in common parlance in general public, it is generally used to denote some posts or designation. In practical life, we generally come across several type of masters such as Tailor Master, Ring Master, Post Master, School Master, Ship Master, Band Master, Drawing Master, Station Master etc. The Word "Master" literally means or indicates a *Guru* (Hindi Word) or *Ustad* (Urdu Word). Nomenclature of Master used generally by the public does not always indicate the sense of expertise. If we merely rename the post of bus driver as bus master, he will not become the master of the bus. In fact, it merely indicates a person, who runs/drives the bus. This is why, teachers have generally wrong notions and misunderstandings about themselves, being over and extra intelligent. Generally, a person, who is basically intelligent, will not do the job of teaching, unless there is some urgent compulsion or strong need/urge. The great saint *Kabir Das* has also enumerated the status of a *Guru* (Master) even higher than the Almighty God. But, we are unable to understand till date and it is beyond our entire wisdom, how can a (school ?) master (*Guru*) be superior to the Almighty God, even if the master (*Guru*) is supposed to be the most intelligent and powerful person on this earth. In our opinion, these two things/persons - God and *Guru*, can never be compared. In fact in Indian culture, a true *Guru* is considered always superior and given high regards, who guides and shows the true path of Truth, Love and God, to a person in his life. A true *Guru* [Master] is just like a candle which burns itself to light the others. But, Almighty God has the master keys of all the locks and ultimate supreme power, on this earth, even beyond human imagination, at all. In fact, God is great. But, how much, you can guess only after knowing the real Truth. By giving due respect to elders, one commands affection and by giving due affection to youngsters, one commands respect and regard. This is just like a consideration, *quid pro quo* - something in return.
- 11.11 No doubt, teachers render great services to a nation. A teacher is the father of the nation. But, infact, teachers generally, more or less, lack practical wisdom (being already in possession of more bookish knowledge and less practical wisdom). Generally, their positions are just like those cars, which have been fitted with scooter engines or just like those tempos overloaded with truck size goods. The speed of cars would not be achieved because they have been fitted with low powered scooter engines. Even the speed of the scooters would not be achieved also because, low power scooter engines have to carry the heavy weight of car bodies. So, these cars/tempos can run neither the speed of a car/tempo; nor of a scooter, but they walk with the speed of a Cycle. Their positions are just like DTC (Delhi Transport Corporation) buses, which have so many stoppages, low pick up, overcrowded and low speed due to frequent application of breaks. Teachers generally fail to appreciate and recognise the fact that it is the power/thrust of the engine which speeds away the vehicle and not the size of the vehicle, at all. Here, Size of the Vehicle is the symbol of Knowledge, while Power of the engine represents Wisdom. The main problem is compatibility. Power of wisdom is not fully compatible with the size of knowledge. In present scenario, the vulnerable situations of the teachers are, that they possess so much bookish knowledge, without supported by any further corresponding practical wisdom. The wisdom of the teachers have hardly any further improvement, because they have to teach the students, who are much younger in age than their teachers, afresh each year from the stage of very beginning. Teachers have to

adjust themselves each year according to the lowest caliber and standards of the students. This process is repeated exactly each year in the same way. This frequent and regular repetitions of the same knowledge, do not help in any way towards the development of wisdom of the teachers. This brings idleness and stagnancy of the wisdom in day to day working. Infact, teachers are concerned with the subjects more theoretically rather than practically. They live under some type of illusion and totally far away from the practical approach. Besides, the teachers are not generally intelligent, because the job of a teacher is not so much financially attractive. In India, the best talents get the jobs in multi-national companies, abroad, private big company or other top echelons.

- 11.12 Teachers generally consider knowledge and wisdom as synonymous. But, both are different altogether. Wisdom is the end point and knowledge is the beginning. One may acquire knowledge from books, practical day to day working of the life, experience of the aged person, physical survey and sensing, interaction with people, analytical research etc. While wisdom is the analytical and logical conclusion of the thinking process. It is totally languageless and is always present within the human brain and others in the forms of signals. Books are not the sole sources of acquisition of knowledge though they are major sources for acquiring knowledge. If a person knows 3 languages, he can convert his wisdom into 3 languages. In fact, the language is the medium of communication. In science and technology, the new generation can easily absorb the latest technologies within few months, which would have taken several years during research and development. Wisdom is the ultimate logical conclusion of the thinking of a person.
- 11.13 In most of the cases, the positions of the teachers are just like Railway Platforms where so many trains arrive and depart daily several times, but the Platform remains constant, exactly at the same place. The platform indicates the scene of a class, each year where lower classes are promoted and upgraded to next classes just like the scene at the Railway Platforms, several trains coming and departing. The positions of the teachers are also just like tape recorders, what is inside, ultimately will be the exact same outcome, without any plus or minus. If you put *Mohammed Rafi's* songs cassette inside an audio tape, it will sing the songs exactly in the same way, as were originally recorded. Infact, the frequency of the repetitions is so much, while doing the job of teaching, that the teachers generally fail to make any further application of their minds. They have to develop their minds according to the level of students. Generally, the ratio of wisdom and knowledge in a teacher is not properly and adequately proportional to each other. Their minds are already preoccupied or full with the vast bookish knowledge so, far away from any practical approach and there is hardly any further space available. Over confidence, extra knowledge, continuous more thinking than working, some times over cleverness, more shrewdness, confused status, illogical, irrational and impractical thinking, low wisdom, very slow decision making process, no risk taking capacity and thinking, lead ultimately to lower earnings and slow progress of a teacher. In fact, excess knowledge and low wisdom are very dangerous and even injurious for human beings. This is just like a fat person, who has more and excessive weight than his power. These may cause losses frequently to human beings. In fact, a teacher is a symbol of thinking at very low orbit. Teaching is a routine type of job and does not require any further efforts on his part, while a student has to make his best endeavor to understand and grasp the new things. Once a teacher has developed his wisdom sufficiently, he will certainly leave the job of teaching and start either consultancy or professional work or do any business on part time or full time basis as per the requirement. It is very easy for a teacher to develop his level of wisdom. Substantial knowledge is already there. Approach towards practical wisdom would transform the entire system of the teacher. He would have to come out of the low orbit and enter the high ocean of consultancy or starting any business as an entrepreneur.
- 11.14 The job of a teacher is such that it is both a service and business at the same time. In most of the businesses and professions such as Medical, Engineering, Accountancy, Legal or others, next generations generally inherit the business or profession from their fathers. Most of the persons are engaged and inducted into their family run business. Experiences have shown that the next generation of the teachers are generally most intelligent, talented, vibrant and dynamic. They generally become Doctors, Engineers, Chartered Accountants, Consultants, Highly qualified Technicians, IAS, IRS, IPS officials, but generally do not (never?) opt to be School Masters, College Teachers or University Professors. In practical life, you will rarely find any combination in a family where both father and son are also teachers. The reason is very simple. The next generations have both knowledge and wisdom - they acquire the knowledge from their fathers, but the wisdom from their mothers or vice versa. Infact, there is virtually a complete transformation of knowledge into wisdom during transferring process into the next generation. If the next generation of a teacher is also a teacher, it is the clear indication that something has gone basically wrong (manufacturing defect) within the system of concerned teacher or his son or both of them. It has been found that where both parents (mother and father) are also teachers, the next generation possesses exceptional qualities and rare combination of intelligence, wisdom and knowledge. They are super intelligent persons on this earth. Their speeds are just like non-stop Super Fast Rajdhani Express Trains, running at a very high speed, having double engines, each one on both side end.

Sometimes, the speed is so supersonic and fantastic, it leaves its original platform [their parents, birth place, relatives and home town] permanently and settles in some overseas country. The business or profession of teachers are not inheritable and they do not have any unaccounted or extra source of income except from giving private Tuitions. That leads to an economical and moderate living without any extravaganza, pomp and show. Having no other proper alternative, the next talented generation become expert in their respective fields whether it is medicine, engineering, computer application, science, computer software, law, accountancy or any other area.

- 11.15 Example : Ram and Shyam were two fast friends from their very childhood. Later on, after completing the academic study, Ram was appointed a school master (Teacher) in a school, but Shyam started his own business. During the initial years, the position of Ram was very comfortable in the service; while Shyam was doing a lot of struggle to set up his own business. But, during the later period, the progress of Ram was stagnant, while Shyam earned a lot of money in his business. Once upon a time, both Ram and Shyam were passing in front of a Birla Factory. An idea suddenly sparked off in the mind of Ram that he can also earn even more than that of Birla Ji. Ram told his idea to Shyam. But, Shyam was totally unconvinced and even surprised to know that. It was beyond the entire wisdom of Shyam, how can a School Teacher/Master earn even more than Birla Ji. Arguments were going on between them for last 15 minutes in this regard. Shyam asked Ram, either to show or prove that. At last, Ram placed 2 conditions before Shyam for this. First condition was that he (Ram) should get (supposedly) ALL the properties and assets belongings to *Birla Ji* and second condition was that Shyam would not disclose this secret to anyone under any circumstances, whatsoever. Shyam was very much anxious to know the answer and he agreed reluctantly to all the conditions put and imposed by Ram. In fact, it was far beyond the wisdom of Shyam how a teacher can earn even more than that of Birla Ji. Shyam was thinking that a teacher is basically only a teacher after all. How can he compare himself with that a renowned industrialist ? But, overall, Ram was also fully confident. On the basis of his vast bookish knowledge and NIL/ZERO business experience, Ram told Shyam very coolly, patiently and even confidently that after getting ALL the properties and assets of Birla Ji, he would still continue to do his old business of giving private tuitions, besides earning the incomes of Birla Ji from all his properties and factories. So, his income would always be more and more than that of Birla Ji. *In fact, Ram was considering all the properties and factories of Birla Ji just like cows from which money can be milked easily by anybody, without making any extra efforts and even without spending any further valuable time. So, he was even thinking to do his traditional business of making private tuitions in his total remaining spare time. The versions of Ram and Shyam, in fact, reflect the true thinking of a Teacher (serviceman) and a businessman of the Society in to-day scenario upto some extent. A man may run a cycle, drive a scooter or pilot a plane. Infact, it is the infrastructure which helps a man to earn money in the overall long run, by creating an edge over his competitors. But, the brain behind the man, that is wisdom, which is most important. If there is no dynamic driving force behind the organisational set-up, the whole system would collapse at last, later or sooner.)*
- 11.16 Example : In a 6th. class of a Hindi medium school, a new teacher of the English subject, taught certain activities like standing up, sitting down, opening the book, closing the door, by doing practical work/actions instantly so that students could have good grasp and understanding. This teacher was new. At that time, the students were earlier learning initially *abc* of English alphabets in a Hindi medium school, by the old teacher. After doing practical actions of the words - "stand up, sit down, open the book, close the door etc" the teacher finally asked the students to stand up on the chair, lateron. The students were confused and could not understand the Hindi meaning of it. As per the instructions of the teacher, a student was standing near the teacher and doing practical demonstration before the other students. He also could not understand the meaning of "stand up on the chair". Then, the teacher translated it into hindi and asked the students to stand up over the chair. After understanding the meaning, the nearby demonstrating student climbed on the teacher very fast, who was in fact sitting on the chair and issuing instructions to the students for due compliance. Now, the teacher could not understand the matter fully. Lateron, he was crying loudly come down, come down.... But, it was beyond the understanding of the demonstrating student. Then, the teacher cried vehemently *abe jalde se neeche utar jaa*. (Based on a true incident)
- 11.17 Example : A School Master went to the home situated in a village of his in-laws. They asked him whether he got a service or still doing school Mastery. School Master told them that he is still trying to get a good service. But, the next time, he was asked the same question. He replied the same. The third time also, the same question was repeated. He thought that after all, he is still doing service, only he is trying to seek a better job. Now, why are my in-laws asking me repeatedly for getting a service. So, he replied that he is already doing service as a school master. The in laws immediately responded that the job of a School Master does not fall under the definition of Service. It is a complete *dhandha* (profession) and is not covered under the term of service or employment. (Based on a True incident)

- 11.18 It is said that India has developed zero and without zero numeric system would not be possible. That statement is not true. You can develop any numeric system based on binary (2 digits), hexagonal (6 digits), octagonal (8 digits), decimal (10 digits) or other system. But the problem is that everybody should follow the same system uniformly. All the measurement and weights should also be in that system. At present, world over thousands of languages are spoken but the counting system is based all over the world on decimal system of 10 digits. You can imagine the problems, if the whole world would have different counting or numeric system, instead of present decimal system. It would be virtually impossible to convert manually the data from decimal system to hexagonal, octagonal, binary or other system. There would be confusion all over the world. The government would have banned the development of any new numeric system. The present numeric system of decimal is such that from 0 to 9, once a cycle is over, it changes the left hand figure advance further by 1 digit. The main important thing is Uniformity. Suppose, if the language all over the world would be single one, how much benefit would have been derived. People would understand each other more closely and there would be free and uninterrupted exchange of view and information all over the world. But, nature is most advanced. It has created such a system of brain which can adjust each and every thing accordingly. A car can run through petrol or diesel but the human body can run on any type of food. A car would stop without petrol or diesel. But, if the human system would be so, the man would die, once the engine (heart) is stopped, after drying up the petrol. The human body is too complicated, far beyond the human understanding or wisdom.
- 11.19 Example : There are 2 machines X & Y. X machine performs a particular activity within 2 Hours 30 Minutes and 20 Seconds, while Y machine performs the same activity within 2 Hours 5 Minutes 25 Seconds. Y machines is more advanced. If some other activity is performed by X machine in 3 Hours 10 Minutes and 35 Seconds, how much time will be taken by Y machine to perform the other activity. [This question can not be solved by directly dividing because Hours, Minutes and Seconds are not based on decimal system. Firstly, we have to convert the hours, minutes and seconds into a common base like hours and then only can solve the question. [3 Hours 10 Minutes 35 Seconds X 2 Hours 5 Minutes 25 Seconds / 2 Hours 30 Minutes 20 Seconds = Hours (3.17638 X 2.090277 / 2.50555) = 2.64992 Hours or 2 Hours 38 Minutes and 59.712 Seconds)
- 11.20 A gold Jewellery weighing 2 *Tolas* 7 *Masha* 4 *Ratti* is reduced to 2 *Tolas* 3 *Masha* and 5 *Ratti* after purifying. What is the percentage of purity ? [1 *Tolas* = 12 *Masha* and 1 *Masha* = 8 *Ratti*, 1 *Tola* = 11.664 Gms, In the same way, the answer would be $[2.302083/2.6] = 87.698\%$ [2 *Tola* 7 *Masha* 4 *Ratti* = $2 + \{ (7 + 4/8) / 12 \}$] = 2.6255 *Tolas*
- 11.21 Example : During the period 1986-87, Delhi Stock Exchange admitted some professionally qualified persons such as CA, CS and MBA as Members under the directives of the Ministry of Finance, Government of India, with an object to bring professionalism into Stock Brokering business. Initially, the new admitted Members were not allowed to enter securities transaction on Forward basis for a period upto 4 years, in order to prevent unhealthy speculation. But, even after a period of 4 years, as soon as the ban was lifted, most of the professional share brokers were failed and defaulted in making payments to the Stock Exchange, by those old member-brokers who were hardly Matric or inter pass/fail. In fact, these old members were expert and well aware with the mechanism of the share market.
- 11.22 Most of the old Chartered Accountants have their mathematics weak. While the impression in the public is that the Chartered Accountants have very calculative brains. The quality of output of anything depends upon the grade or property of input. The reason is that most of the intelligent brains used to go earlier to the Science side and it was second category who choose and adopted commerce side for their profession. This is why that most of the candidates are successful in CA examination ever after doing B.Sc. You will rarely find a student who have done B.Com and going lateron for engineering side. In fact, most of the subjects in Commerce and Law such as Accountancy, Costing, Income-tax, Financial Management are Mathematical based and Logical background. A student will have more grasping power of the subject who has the sharp mind. In the Chartered Accountancy profession, you will find that majority of Chartered Accountants are from Vaisya Community just like Gupta, Garg, Goel, Agarwal, Jain, Kayastha and so on. Very few persons are Chartered Accountants who are from Sikh, Muslim, Backward and Scheduled Caste Community. The reasons are simple. There is no reservation for the CA's course for backward or Scheduled Caste. The Course is lengthy and tough. The examination are conducted all over India by a single Professional Body - The Institute of Chartered Accountant of India (ICAI) on uniform basis, far away beyond any political pressure or other type of influence. In fact, the Accounting and other subjects require a special type of skill and imagination, which traditionally Vaisya (Business) Community strongly possess. There is no competition from other type of profession in case of CA while in case of Doctor or Engineer, there are so many type of Institute and local bodies, colleges which conduct the examination. They have different type of level, standard and caliber.

12. MONEY, HEALTH AND HAPPINESS

- 12.1 Man is not meant for money. Infact, money has been created by human beings for themselves. God has not created money. So, never give more value to money than your peace of mind. Manpower is always superior to money power. Mental peace is a priceless and valuable thing and there is available no other substitute of it. So, one should love the man and not the material. Though money is a basic necessity to live in this materialist world but one should never be so deeply attached to some materialistic or lifeless things. Money must not dictate one's life. But, as you grow older, you feel that time is running out and you can not be sure that your earning power will sustain. So, it is wise to save for a rainy day. It may be cliché, but it is true that every penny saved is penny earned. Money is only a means to achieve the ultimate goals of life but is not the end point in itself. Wealth does not bring goodness, but goodness brings wealth and every other blessing, both to the individual and to the state. One should utilise money and not consume it. Utility of money is more important than its' consumption. It is not so easy to earn money but what is more important, is how to spend it.
- 12.2 Example : There was a *Lalaji*. At the time just before his death, he was lying on the bed unconsciously (senseless and in coma) for last several hours. Suddenly, after some time, he woke up. In his mind, he remembered and recollected something a very important matter. Infact, he was worried of losing his valuable customers due to his long sickness and thereby consequently, his declining resultant income. So, he came into action immediately. He called his both sons - the elder son replied that he was standing near to his head. He again asked impatiently about his younger son. The younger son replied that he had been sitting on the cot near his legs. Hearing this, *Lalaji* cried vehemently, " What are you doing here both. Tell me one thing clearly, whether the shop is open or closed ? (based on a true incident)
- 12.3 Example : A businessman earned a lot of money in his whole life and invested it towards the purchase of land. Now, during later part of his life, he was advised by the doctors to take 3 tablets but 2 *Chapatis/Roti*. (on the tune of Sholay Film Dialogue - 3 Goli [bullets] and 2 persons) The businessman was finally thinking that this was total injustice for him and money was of no use/value to him. All his hard earned money had gone waste (?) and met into *mitti* (soil/dust).(based on a true incident)
- 12.4 Example : There was a *Lalaji* who used to get 4 lotteries, each one in his own name, wife's name, son's name and son's wife's name, each year consecutively. There was no problem during the first and second year. But, during the third year, ITO became more suspicious and he made detailed enquiry in this regard. After being unsatisfied with the explanations given by the *Lalaji*, the ITO made the additions of income, won from the lottery on the ground that it was virtually impossible to win the lotteries for the family members 3 years consecutively. However, on an appeal, the same addition was deleted because there was still rare of rarest possibility to get lottery prizes repeatedly and consecutively for 3 years and it was not totally impossible. (based on a true incident.) Keeping in view the above facts, the law was amended accordingly by the Government.
- 12.5 Example : Mukesh was a small businessman. He started his career from a scratch. He accumulated a lot of money in his life. He was very miser from the very beginning of his life. He invested all his savings in money lending business. He used to be very happy in the month of February each year. The simple reason was that his interest earnings was for the full month (30/31 days), while the expenses were only for 28/29 days. (based on a true incident)
- 12.6 Appreciation in real sense is not always the guaranteed profits. It may or may not be the actual or realised profit depending upon the nature of investments. Appreciation can only give the mental peace or satisfaction but not the actual FUND.
- 12.7 Example : There was a *Lalaji* who was *crorepati* but did not possess even a single penny in his pocket. How was he a *crorepati*:- House - 50 Lacs (used exclusively for residential purposes and not meant for sale), Shop - 30 Lacs (not Saleable and rented out to someone who was neither paying Rent nor vacating the Shop) and 2 sons of marriageable age each of the present market (?) value of Rs.10 Lacs but nothing was intended for SALE. Sometimes, money creates illusion. (based on the True experience of a businessman)
- 12.8 In practical life, do not manipulate things so much, that at a later stage, it could become beyond your own control. The human behavior of a person is controlled by his mind/brain and the mind of a person is controlled and influenced by the divine power of the Almighty God. Do manipulate things only upto a reasonable extent and only when there is no proper alternative available. A person has limited source of energy. If you do so many manipulations in your daily workings, your energy and attention will always be diverted and wasted to neutralise their side effects and consequences. One should be always transparent equally from the outside as from inside. Be bold, courageous and fearless. If you are right, you need not to fear. Go forward slowly but steadily and consistently. In the overall long run, success and in turn, money and wealth will embrace you. There is no short cut to hard work and dedication. Always be powerful and try to gain more and more strength and power in each and every area whether physically, mentally or financially. In this age of fierce competition, it is only those who are powerful, subsist in the long run. It is immaterial what are your actions but the things on records or books of

account must reflect the correct position, which you want to show. Thing should be kept as simple as may be convenient or possible. But, sometimes, further simplification beyond a certain limit will lead further creations of problems. It will not suit your requirements. A much simple form of the house is godown and of a trouser is *tehmad*.

- 12.9 Example : During 1980, a Lalaji of a proprietary firm and the accountant were facing the Income Tax Officer (ITO) in a scrutiny case. The ITO was surprised that the Lalaji was showing drawing merely Rs.1,000/- per month (to have minimum and low drawings just to keep up the Capital Fund) and the accountant was drawing actual Salary Rs.1,800/- per month. He asked whether Lalaji was serving under the accountant or the accountant was serving Lala Ji. (based on a true incident)
- 12.10 Example : Under the provisions of the Income Tax Act, a person Shyam (a dummy name used here) got demands for payment of heavy tax liability from the Income Tax Department. He was already under strain and duress. He was also very much financially tight and did not possess any movable or immovable assets to pay the Income-tax liability. He was mentally disturbed and became tense. In fact, he had suffered heavy losses in his business. Finally, he was advised by his smart consultant, after having no other viable option, to file his death certificate through his consultant. He got somehow his death certificate and got filed with the Income-tax Department through his consultant. The Income-tax Department closed the file of Shyam, having no other way to recover its dues. After some time, when the businessman was sure that every thing was O.K., he started a new business. He used to go again to the same Income-tax Department for his some other work of the new business. He got his ward changed but unfortunately the old Income Tax Officer (ITO) was also changed to the same new ward. One day the same ITO noticed him on the gate at the Income Tax Department and he became suspicious. He felt something was going wrong. ITO searched and reviewed his past memory. He thoroughly checked the old files and records. The investigation of the whole episode was made and the businessman was finally in trouble. (based on a true incident)
- 12.11 Example : There was a raid conducted by Income-tax Department on the business and residential premises of a *Lalaji*. The Income-tax Department seized several indiscriminating documents from the premises of *Lalaji*. But, before the starting of the assessment proceeding, *Lalaji* was successful in placing WHITE ANTS (*Deemak Insects*) inside his files at the Income-tax Department, on the advice of his consultant. After some time, all the records were damaged and finally the Income-tax Department could do nothing. (Based on a True Incident).
- 12.12 Example : In USA, when some big, rich and famous people hold private functions, some of them try to restrain the press reporters in order to maintain privacy. But, the press reporters are also smart chaps. They come in the helicopters and take the pictures of the view/functions forcibly. Now, again to restrain them, these people fly big balloons in the air. The chain is endless. Now, the press reporters are thinking to come out of this problem. (Based on true incidents).
- 12.13 Example : The country Kuwait has boundary line along with Iraq. Both are oil producing countries. But, the problem before Iraq was that Kuwait was pumping out more oil. The boundary line of the country is fixed geographically. But, the major problem before Iraq was how to control/stop Kuwait from pumping out more oil below the land of Iraq. Crude Oil is pumped out below the land within 7000-8000 ft deep in the earth. Oil would naturally flow below the land from higher level to lower level. The nature has no distinction or demarcation between different countries or its people. All natural resources are freely available to everybody without any bar. But, the human beings have drawn the limits of geographical boundaries. Kuwait oil's reserves are on lower side. So, all the oil flows from Iraq to Kuwait deep inside the land. That can not be physically controlled by any method. This was causing a direct loss to Iraq and finally culminated in Gulf War in 1990. (Based on a true incident.)
- 12.14 To maintain good health, avoid generally **HURRY, WORRY & CURRY**. In fact, it is only good health, with which you can really enjoy wealth. Health is wealth. But, the real problem in practical life is that you rarely get both the things simultaneously. When you have good health at a relatively younger age, you are generally short of any spare fund. But, in the later years of life, when you accumulate the wealth, you are not able to enjoy it either due to your health problem or due to some pre-occupancy or over busy. The more and more money you earn gradually, the more and more tensions you will create for yourself ultimately. You can borrow money from some one but not the time, health or wisdom. They have to be created by you for yourselves.
- 12.15 The main feature of the Money is that it comes and goes regularly. Money changes hands and it changes people too from time to time. In our wealth obsessed society, money is considered as the ultimate symbol of success and happiness. But, when confronted with unexpected and untimely death, money suddenly loses its allure and stature. We are brought to our knees. We want more than words of wisdom to comfort us. But, when money comes to you, it does not come alone. It also brings some associated evils along with. Simultaneously, money also creates the ways for its outflows at the same time. So, one should not change his behaviour after coming into huge money or after incurring heavy losses. Money does not bring good virtues but good virtues bring money. Accumulation of money and wealth also, is not an easy job. So, always be cautious about the evils of the money. Please understand that happiness is

based on respect and not on possessions, power or prestige. Only money does not bring happiness. Certainly, money brings comfort and pleasure but it does not mean that one who possesses a large amount of money, is the happiest person. Infact, a contented man is the most happy person on this earth. When you have some discomfort in your life, always think about those millions of people, who are less or under privileged than you. You will have certainly some sigh and relief. Infact, one should leave those type of jobs or business, where income is less and expenses are more or where one has to make dishonesty and cheating to earn income. The money earned with dishonesty and cheating, is not fruitful in the overall long run and would likely call miseries and misfortunes. But, the same do not have any immediate impact or effect. Infact, we earn for our livelihood, to fulfill our desires and for the development of our family, so that there is no shortage or deficiency. But, if one feels miseries even after getting the money, that is of no use. Lateron, when we come to know this hard and truthful fact, there is available no remedy except to repent on our past sinful actions.

- 12.16 Initially in this world, everybody is honest and works with dedication. But, due to circumstances, one may be compelled to do things otherwise. Dishonesty or cheating are short cut method to earn money. But, that is not only sufficient. Money must always be earned with hard work and dedication and not causing pain or injury to someone. If inaction or laziness is predominant in an individual's philosophy of life, he not only ruins himself but is also an impediment to the progress of society as a whole. If one earns money through unfair and foul means, it would certainly damage the financial fabric of the society, as a whole. Earning wealth through correct, righteous and proper means is indeed lauded and never shunned in the *Vedic* philosophy of life. To earn one's daily bread by sweating it out is as lofty an ideal as practicing the Truth and God. Absence of it leads not only to physical death but also the death of ideals and principles that one cherishes in his life. One should always have principles of life to lead one's life. Infact, corruption is a tax on the poor people levied by the powerful persons in real terms. It steals the wealth from the needy to enrich the wealthy persons illegally. It must end for ever, if we wish to bring justice and equity amongst the people. It is undoubtedly a wide spread cancer. Infact, wealth destroys the fools, who seek and think, not beyond the money. Temptation to make easy money is always present very strongly in human beings. But, one has to possess very strong will power and certainly overcome it. When money comes, it also brings associated evils along with. Love of money is basically the root cause of all evils in this materialistic world. Money creates resources but does not give the guarantee of happiness. Wealth in itself is a very dangerous thing, how can it save you from the risks. If this is to be true, all the richest people of the world would be happiest men on this earth. Greed is in the eyes of a human being. Avarice is a sickness, which can be controlled only by will power. If you don't have the will power and succumb to it, you sign your own death warrant and may even face public ignominy and even go to long-term prison. Money creates so many complexities. If the system is large, sometime system becomes so much complicated, even beyond the manageable limit of the human beings. That creates regular tension in the minds of human beings.
- 12.17 In fact, **HAPPINESS COMES FROM LIVING SIMPLY, THINKING DEEPLY AND ENJOYING FREELY.** *Santosh, Shanti, Swasthya aur Samridhi hai jahan, Saccha Sukh hai wahan.* Total Contentment, Peace of Mind, Good Health and Ample Prosperity are where, True Happiness is there. Peace of mind, living near the nature, sound sleep, regular exercise and simple digestible food, speaking sweet, slowly and lesser, remaining calm, strong and stable, are necessary ingredients for maintaining good long term health. A person is not beautiful but his life is beautiful. We must enjoy the essence of life with the spice, the pitfalls, the dark moments and good times equally. To be effective in whatever we do, we must first develop a passion for what we are doing and enjoy the same. Be a donor, not of money but of knowledge, not of sorrow but of happiness, not of disturbances but of peace, not of worries but of love. The desire for extra easiness makes a person lazy and lazy, the desire for complete perfection makes a person angry and the desire for hoarding excess wealth makes a person greedy. Have complete and utmost faith in Almighty God, perform your duties honestly and diligently without worrying outcome, good and positive thinking, right approach and direction, fruitful interaction with the God are so infallible ways to get peace of mind and physical, mental health. With the help of brain and senses, we enjoy this physical world. It is the nature of the brain which is always eager to get more and more enjoyment. When the desires, goals and aspirations of a persons are not fulfilled, then the person becomes grieved, lamented, depressed, repent and from this point starts tension, sorrow and anger. It is natural for a person to be sad since we want to get the unlimited things from the limited sources. When we search permanent peace and enjoyment in this world, that would not be permanent but always be temporary only. Happiness is within you. Happy is one, who earns, works hard and enjoys life freely. But, inversely an unhappy person collects and hoards it. One should interact with his soul regularly. A man learns, thinks and analyses the things in his own way. This is not a close secret. The name of the God gives some sort of support in this materialist world, to a person to lead his life. This also provides some sort of strength and helps him, in case of any confusion, uncertainty or misery. The power of soul is great. This whole world is running with the same power. **So, one should always keep the Almighty God within his own true mind, vibrant body and pious soul; intact, alive and active,** so that one may always be released from other type of attachments that binds the soul. Forget this mortal human body and its materialistic relations, if you find to God. It can be achieved in three ways :- 1. By serving human mankind and other creatures of this world with full devotion and warm heart 2. By meditation and interaction with God 3. By Chanting Bhajans and worshiping & praying to God. When we constantly and sincerely start practising chanting the holy verses and reflecting on then in this way, the mind slowly

acquires a certain calmness, purity and clarity and becomes capable of such subtle perceptions. These verses are said to have helped some of the great and saintly revolutionaries of our freedom-struggle, who were at times subjected to physical torture in jails. They helped them in switching off their minds from the suffering of the physical body. Such is the great power of these verses. An egoist and proud person can never become a true devotee. The pride of being a donor should never be raised within you. Complete and unconditional surrender to the Almighty God is the true prayer of God. You should surrender yourself to the Almighty God completely, totally and unconditionally with a sense of deep, dedicated and true heart. God is very kind and he will take care of you certainly. When God is realised, the world never looks empty. A man cannot live and grow in the yawning chasm of a total negation of faith and reason for living. These relinquishers of traditional faiths are seeking refuge in different brands of "ism".

- 12.18 It always adds a new dimension to our thinking and understanding to believe and have faith in God. Thoughtless readings by a person leads him no where. Struggling soul of a person always seeks answers to several questions. Once delusion of a person is destroyed after getting clarification point by point with poise, using his logical and persuasive powers and in clearing his logic, doubts are assailed. One awakens to see the reality of life and vision. However, one may remain completely imperious, assimilating to new ideas, but he is infact mentally blind. Even today, many of us are unresponsive to current of fresh ideas, new philosophy and innovative thinking, particularly when they go against our own strongly entrenched beliefs and faith. Whenever, there are blessings of God, there are always present ample amount of prosperity, victory and happiness. Moral and spiritual perception that govern the human life, are very important. The startling point of *Bhagwat Gita* is the question of rights and evils, which is a live issue in to-day's scenario for us almost at every turn, exercising and penetrating deeply our mind, soul and body. How to face the grim and sordid realities of the life, this is a very important question. Such an approach intrinsically almost always shows us a scientific temper of mind that has resolved some of our greatest problems of life. The *Gita* opens the whole world to us and we as pilgrims have to seek what we can, despite our feelings to imbibe its clear cut message. When a person, after considering the sorrow and happiness of the others, considers them as a part of his own life, then it can be said that he has obtained extremeness of spiritualism stage. When a person finds vision (*darshan*) of God everywhere and in every living object, when he can not inflict injury to anybody or himself, then it can be said that he has achieved the main objects of his life - **renunciation** and **emancipation**. The word struggle, while doing action, indicates the warfare of the inner Soul of a person. Infact, *Gita* helps a person to show the right direction of his path. A person is so dedicated to the Almighty God, that he is totally unconcerned with the activities of the worldly affairs.
- 12.19 There is difference between a rich man and a wealthy man. A wealthy man has a bank balance but doesn't enjoy what he earns, while a rich man has liquidity and lives life fully with the help of his money. In fact, to achieve something in life, one has to sacrifice/lose something certainly. This is *quid pro quo* (something in return). You must have both *CHANE* (Money) and *DAANT* (Teeth/Time) at the same time to really enjoy MONEY/WEALTH for yourself. In such a situation, sometimes your position gets reduced to merely as a traffic police man of CASH/MONEY. Money, Air and Water must always flow regularly. If they are blocked, they would naturally create nuisance. One who hoards money uselessly, takes pains for the others. Hoarding of excess money beyond your present and future requirement is of no use. Comfortable things give more comfort, this is a doubtful thing. Inversely, they create more problems. A man has a right to have only such wealth, which can quench his thirst. If a person considers excess property than his requirement, he is basically a thief. He must be punished. A greedy person can not make proper use of his money. Money is to be enjoyed, not hoarded and worshipped to such an extent that your next generation can not see beyond it. Leaving wealth for posterity shall only make the next generation idle, lazy, arrogant and inactive. A hoarder is happy simply by retaining it and not using it. Infact, he does not need it and very rarely looks at what he has hoarded. So, you need money - but not so much of it that it can destroy you, your children, your family and your coming next generations. Today, so many children with easy access to money have taken to drugs or gambling or other such vices. Money has value only to the extent you can use it. Infact, there are only 3 basic uses of Money - *Daan* (Donation), *Bhog* (Consumption) and *Vinash* (Destruction). It means either you spend your MONEY to-day or tomorrow; or donate excess money against your present and future requirements, otherwise it may bring destruction. Let possessions not possess you. Possession of excess money more than your present and future requirements would lead to an era of easiness, laziness and luxurious life, which ultimately lowers down efficiency of yours as well as your next coming generations. Donation of money serves twin useful purposes. On the one hand, it provides money to the needy and helpless persons. While on the other hand, it reduces the attachment with the human beings towards the money and materialistic things. But one should remember that donation of those money brings virtue and happiness, which have been earned with hard work, dedication, honesty. Donation of the money which has been earned through illegal, unlawful, unfair means and causing pains to others, is not fruitful. But, in the matter of charity, donee/recipient should not feel that somebody is helping him directly. This will create a sense of inferiority complex within him. All persons have rights of self pride. This would dampen the sentiments very much. Excess money is just like undigested food. Undigested food is always harmful to the body. In fact, it works as a slow poison to body. The value of the money is what you perceive about it. You do not understand the value of money unless you earn it yourselves. A person does not understand the real value of the inherited money received from his father, ancestors or others.

In fact, money is what you need to survive. And survival needs keep always changing. Yesterday's luxury may be today's survival need. When starting out, your needs are basic. As you go on, become successful, life gets more and more complicated, demands grow with it, the need for further money increases. A future without any money is a grim thought. This is no fixed mode, place or time for enjoying life. One may enjoy life peacefully with contentment, anywhere and anytime, depending upon the circumstances and situations. Truly, your wants, needs and ambitions grow all the time, as the money comes pouring in, slowly and slowly. And, you must earn more regularly, just to keep pace with them. By conquering greed, contentment is achieved. Endless desires destroy the basis sense of happiness and enjoyment. The more you get, the more you want. Human greed increases with every gain. It is a continuous process and endless cycle unless some sort of restraint is applied forcibly to control it.

- 12.20 Example : A Japanese Person went to a Village in India. In the village, during the day time, he saw that the Chaudhary of the village was taking complete rest quite alone at a *Chopal*, sitting on a cot and smoking *hukka* peacefully with utmost patience. He was surprised to see all these strange things in India. He had never seen such strange things in Japan. (*In fact, in Japan, overworking is legally banned and punishable under the provisions of the local Japanese Laws*). He went near to Chaudhary Ji and asked him to do something creative and also advised him, not to waste so valuable time in such a simple and easy way. He advised Chaudhary Ji to start a new enterprise or some business. Chaudhary Ji agreed reluctantly but immediately cross questioned *Phir Kya Hoga ?* (then what would happen ?) Japanese enumerated the logic in details to Chaudhary Ji that by doing a business, "You will serve your country by producing the goods. Some people will also get employment in your business. You will also contribute to your country in the form of duties and taxes." But, it was totally beyond the entire wisdom of Chaudhary Ji to understand all these logical thinking and conclusions. Chaudhary Ji asked the Japanese again *Phir Kya Hoga ?* (then what would happen?) Japanese was irritated but somehow he tried to convince Chaudhary Ji again that by doing all these activities, " You will also earn money for yourself and ultimately you will enjoy your life, later on." Chaudhary Ji was still unconvinced. He replied very confidently, "What is the need to do all these cumbersome and complicated procedures. I am still enjoying my life completely and peacefully altogether at present." [*There is prescribed no fixed mode or time for enjoyment in life of a person by the nature. Infact, a person may enjoy his life any time and any where. Happiness of person is purely a mental state. Imagination of both is foolishness. Both sorrow and happiness are perishable. Both of these are not meant for permanent duration. So, a person should not be excited during happy days and disheartened during distress period. The end of both these is certain. Infact both these conditions are the different aspects of the same coin. One should live in both conditions with equal footings. In this whole Universe, people are sad either mentally, physically or financially. No one in this whole world is fully happy. One should lead his life strongly with indomitable determination even having a lot of sorrow, sufferings, distress and grief. Live just like a Karam Yogi. This is a natural way of leading life. The supreme stage of happiness is living with blissful life which is not available in this Kalyug. Infact, both Satyug and Treta are Heaven and Dwapar and Kalyug are hell. No body remember during Satyug and Treta, since they are fully joyful. It is only during Dwapar and Kalyug, when people recall Almighty God to overcome their sufferings, pain, sadness.*]
- 12.21 Life is a regular battle. Doctors regularly fight the diseases. Advocates fight the injustice. Teachers fight knowledgelessness. You are disturbed or worried when you lose the desire to fight. The doctrine of determinism postulates that human choice is decided by past events. Your thoughts will decide the course of your action, and your actions set the path for your future. Every moment, the mind generates thoughts, some of which take the shape of strong desires. And desire prompts us to do actions *karma*. The fruit of *karma* ties us to the transient world. The action gets its direction from the thoughts. Therefore, one should watch one's thoughts carefully. True knowledge of the scriptures gives us the faculty of intellect, to differentiate between good and bad. The conscience owes its origin to the soul. During meditation and prayers, the soul purifies our conscience, which controls the stray thoughts and restrains unwanted desires. Three kind of desires - *Rajogun*, *Tamogun* and *Satogun* - affect the karmic field according to our choice of aim in life. *Tamogun*, being representative of darkness and ignorance, keeps us busy in a temporary & busy life full of violence and carnal behaviour. *Rajogun* compels us to run after worldly pursuits. the majority of people belong to this category. Slight carelessness can turn a *Rajoguni* to a *Tamoguni* but constant and insistent efforts makes him a *Satoguni*. The practice of *Satogun* opens the gate for emancipation but, ultimately, one would have to leave all three qualities because they are desires in one form or the other. There is a simile of a seed, in Indian scriptures, that explains the root cause of desire. If the seed is put on pious fire, it is roasted, never to germinate again. Similarly, if the mind goes through that *Tapa*, the divine glow of the Lord, the germination of desires ends. The association, thoughts and habits of a person have a direct link to his thoughts and desires. Thus, a vigil on one's thoughts is essential for getting divine grace. The practice of watching the thoughts, using the intellect at the same time, saves man from many a disaster in his whole life. *Laxmi* remains with a person who is always enterprising, always believes in constantly working, hard working. Your value depends on your hard workings. The more you work hard, the more you would get the value. Remember one thing - Life is to live. Not to sit down idle, frustrated or to commit suicide. Life is to live with honour and peace. This depends on this how hard work you can do. You will get prosperity in your life, directly proportional to your hard work. That is the real enjoyment of life. What is your value, you have to decide yourselves, and not by any other person. You have to make your own value.

- 12.22 A man is basically greedy by nature. Infact, greed is the basic root point of all sins. But, the greed has to be restrained and controlled somehow in any way, if one wishes to find internal peace of body, soul and mind in this materialistic world. Contentment is one of the most important factor for a man in his life. The more you chase the money, the more elusive it gets. A person can not get each and everything in his life according to his wishes, desires and expectations. So, one should always be contented in receiving, discontented in giving and always be graceful to God. There are some things just as lust, greed, hunger which have been embedded in human beings by the Almighty God for getting done some specific purposes from the human beings and other living creatures. If these things are not present within the human beings, they would not work at all and the continuity of this Universe would be jeopardised ultimately. In this whole world, everybody is worried for something. A businessman is worried about his business profitability, a patient is worried of his pain, a doctor is worried of his fees and patients. A serviceman is worried about his job security, continuity and transfer problem. Political leaders are worried of their vote banks. A student is worried about his examination and so on. **But one, who gives up all the desires and moves free from attachment, egoism and thirst for enjoyment, attains permanent peace overall in this materialistic world.** In fact, a pure, sacred and spiritual soul is always free from the activities of mind, body, soul and speech. It is conflictless, detached, formless, substratumless, dispassionate, blemishless and free from any delusion and fear, whatsoever. When one is above to keep his balance both in sorrow and in the ecstasy of joy, he has the opulence called patience. In this world, one can never be fully happy or fully miserable. Human soul feels the pleasure of happiness and pain of sorrow & grief only through the medium of this physical body. Both the soul and human body can not be separated till one dies. Infact, soul has been specially embedded in this human body by the God. Life means body plus soul, while death means body minus soul. Human soul is just like a engine fitted in a vehicle (body). Once it is out of the body, it is beyond the clutches of cycle of pain and happiness, attachment and detachment, life and death. But, man is free to get the happiness or sorrow at per his option or convenience.
- 12.23 The problem before the Almighty God was, how to maintain the **CONTINUITY** of this Universe. He can not come personally to this world to supervise & monitor and to do away the problems of the human beings. So, the whole system was devised in such a way, that does not require any human interference for performing all natural activities. No human made machines in this world can ever be so advanced, which do not require any interference or control by the operator - direct or indirect control indefinitely. The continuity of this Universe is amazing. Every fruit contains inside its own seed in itself. Everything is born in this world through its seed. But, no body can create the seeds. No part of the human body is merely a showpiece or useless. Every part of it has its own use and importance. Food is the basic necessity of human beings. Fear of starvation is one of the most gruesome factors present in the mind of poor people. Pain of hunger is very strong, which one can not bear easily. The nature has given us ample resources. In India, we have 2% land area but the population is 15% of the world. Logically, this earth can feed population of more than 7.5 times. But, the natural resources have been bestowed upon us in abundance and have not been distributed equally amongst the whole public of this earth. Somewhere population is more, somewhere land is unutilised. The countries which are more active and strong, would create problems for the poor countries. A poor person incurs a major portion of his income on food. The higher is the percentage of expenditure on food, the poorer would be the person. The rich person incurs less percentage of his total income on food. If A incurs 50% of his income on food and B incurs 20% of his income on food and C incurs 5% of his income on food. Then C is the richest, B stands at 2nd rank and A comes last. Food is the basic necessity of all human beings. Percentage wise the rich person incurs less expense and quantity wise more on their foods. Fear of hunger is the most frightful and gruesome factor before a human being. He has to live somehow. A man without money (food) is more or less dead than alive. In fact, poverty is a misery and curse. Poverty breeds strife. Pain of hunger is the most sensational and painful, which a living person has to feel. This compels him to do something. This is the most basic factor of continuity of this Universe. The second factor is the lust. That has been created to maintain continuity of this universe. The ecstasy, excitement, sweet pain and enjoyment during sexual interactions are incomparable and unparalleled with any other type of enjoyment in this universe. All these things have been created by the Almighty God to maintain the continuity of this universe. These things fulfill some specific purposes for the nature. Both, lust and hunger, indicate carrot and stick approach of the Almighty God. Infact, a man is basically greedy, selfish and lusty by birth. But, the most important fact here is that all these things have to be controlled, regulated and contained in any way, somehow. Excess of anything is harmful and even dangerous in some cases. There are so many fears in the human beings. Do not be afraid of losing your pride or lust of desires. What will remain, will be only utter bliss. One should throw out the poison of jealousy within yourself as soon as it raises its head, kill the demon of anger the moment it comes in your heart, and push out greed as soon as it comes to stay in the mind. Once a house is burnt nothing can be retrieved from it similarly once the heart is burnt with anger, no amount of honour, respect, peace or happiness can be retrieved from it. He is strong who conquers others but he is **MIGHTY** who conquers himself, only second one after the Almighty God.
- 12.24 Example : During a famine, a group of persons went to their queen and told her that they have no food to eat. The queen advised them, not to be worried for that. There is no problem for them at all. In case of such situations of having no food, they should take cakes. Infact, the queen had failed to understand the real problem of poverty behind the scene. (Based on a true incident).

- 12.25 Actions of a person are influenced by his thinking. So, always have rational and logical thinking. Nature works in a balanced and systematic way. Hard Work, dedication and right approach are the best policy in life. There is no short cut method or alternative available for hard work in life. Truth is eternal. A person should not merely sit idle and test his luck. Repeated, constant and continuous efforts would certainly bring the result one day. Creativity is something, which is long cherished desire of the God. In India, resources are less and population is more. So, some people take the short cut route to earn money. These people try to earn money fast initially by hook and crook, but they are not successful in the overall long run.
- 12.26 A Lalaji was very rich. He had no children. One day, suddenly, his wife expired. He was very perturbed and felt loneliness. To get some mental peace and solace, he decided to go to *Haridwar* and donate his almost entire wealth for the poor, helpless and needy persons. Till the time he continued to donate the fund in *Haridwar* for the poor and destitute persons, he was given very warm welcome, good respect and high regard. But as soon as his funds got exhausted, he was put on the sideline. Now, he began to pass his time lonely in a total neglected way. Infact, money brings respect and admiration. It activates and charges the whole system. It is the life blood of the body. [Based on a true incident]
- 12.27 During the Gulf war, when the currency of Kuwait failed, the Kuwaiti Patients, who were being treated in the luxurious hospitals in London, were thrown out of the hospitals. [Based on a true incident]
- 12.28 In our opinion, there must be some definite and integrated objective of life for every person. Ultimately, it is every individual's own responsibility to define precisely and clearly, his career, business, professional and other goals of his life and then to live upto his expectations and standards. Aimless and directionless life would create a lot of uproar, confusion and chaos. One may be warped or confused to do something special in his life. What should be done and what should not be done, in this confusion, to pass away the valuable moments of life, is not a good sense. It is much better to decide, what to do, within a limited time frame. **In fact, human life is the best bequest of God to a person. So, it is the best opportunity for a person to realise the God.** So, to improvise further and make it much better and enjoyable, is the responsibility of every person. One should always regard and respect human life. The cycle of time always remains continuous and unhindered at its own uninterrupted speed. Good days come and go; bad days also come and go, turn by turn. These are the two entirely different and opposite aspects of life. But, it is a good prudence for a person that one should adjust himself in conformity and according to the situations and circumstances from time to time. In bad days, a person should pass or push days of his life by doing settlement and compromises with the situations and **in good days, one should NEVER forget humanity and his old bad days.** In the moments of profound depression and deep agony, some people think that they can do nothing, after finding and considering themselves totally incompetent and unfit. But, when they examine in depth their own internal strength of their heart in the right way, they will clearly find, presence of enough eternal source of internal energy. This can bring fresh power of encouragement, motivation and inspiration. Infact, new sprouts come out of seeds, sprouts become plants and plants become trees. Trees provide fruits, shadow, purified air and wood. That is the continuous, eternal and endless cycle of Nature and the Almighty God.
- 12.29 Self confidence is the energy of a person and thinking is the medium of transmission of that energy. A person, who always thinks of negative and pessimistic ideas, can never bring colour or prosperity to his life. In fact, destitution and deprivation is not the real life at all. One should always and ever fight with the odds in his life without considering the final outcome of win or defeat, with the situations and for their rights. The greatest achievement in life of a person is to stand up again after failing. According to Gita, Bhagwan Krishan says to Arjun, "Slain you will obtain heaven, Victorious you will enjoy earth; therefore; stand up, O son of Kunti, resolve to fight." And, if for some reason, a person gets failure, the people would understand that he has the power and competence to struggle and **a warrior is always liked and welcomed everywhere.** People support and admire him by heart. Every person has certain unsaturated desires in his heart. It is not always necessary that all the desires of a person are fulfilled completely. But, this does not mean that one should get depressed and restrict his constant, continuous and endless efforts, to any limit. Victory embraces those valiant persons, who have the true dedication in their hearts. Those persons are successful, who have some ambitions to do something, have courage to reach the target and do sacrifices to get something. There is a well known verse in Sanskrit - "*Veer Bhogya Vasundhara*". Brave and valiant persons are only able to enjoy this materialistic world. Remember always one thing that fortune favours the brave and bold persons. A journey in human life gives happiness, energy, encouragement, motivation and inspiration. But, journey will go always unhindered, it is not possible. One gets something in return only after sacrificing something. That is *quid-pro-quo* (something is return - consideration value). Nothing is available free of cost in this world. Efforts have always to be made by the human being themselves. In this world, God helps those persons who help themselves.
- 12.30 In this world of materialism, we lead our life, enveloped by the thick smog of endless desires, insatiable lust of money and entangled relationships. But, we frequently forget ourselves, our inner consciousness and our true identity. For most of us, life is just like a platform, built upon the weak foundation of selfish and egoistic motives. But, the God has given us the vitality of mind. He has sent us to His abode so that we may visualise his vital power and our true identity, so that we may recollect with our mind and we

learn to bow before our conscience. And walking through the narrow vistas of life, we have forgotten these motives. And the travesty of the whole situation is that we are destroying His very Abode, His very dream and His very kingdom. We are leading our life without any purpose, aim, object or target. It is but very natural to wait for the rest to follow but let's not forget the great *Sri Aurobindo's* words, "The great are greatest, when they stand alone." Do not wait for any body. So, one should unite with his all intellectual powers and explore the inner strength of mind. One should reach his cognitive self and bring creativity. Infact, creation of this Universe is His gift to us and to develop it further, is our prime duty. Let us try and converge all our creative powers towards something purposeful. Creativity can bring the whole world into a trance, where there is no crime, where there is no evil. Creativity overrules fear and brings the most wonderful thoughts to human mind. Let us stop on our fast tracks and try to think and ponder. Let us try to think about this beautiful world around us and ask ourselves - Are we contributing anything to this materialistic world ? One should always pledge to expand his mind to eternity and take creativity to its zenith.

- 12.31 Practicing regular Meditation by a person in his life is very useful to be familiar with God. When a person is engaged in deep concentration of meditation while interacting with the God, his brain, state of mind and soul are totally immersed in the ocean of thoughts. One should meditate upon the Almighty God within his heart and make him the ultimate goal of life. The thoughts thus generated through a process of long chain reaction and logical process are converted into wisdom. This wisdom dips further deeply in the universe of the Almighty Supreme God. So, the true mystery is revealed. This gives him valuable and immense peace of mind.
- 12.32 This Human body is not the permanent residence of the Soul but it is merely a rented premises. Duration of its life span is only a makeshift, provisional and temporary abode. Creation of Human beings with three type of substances - physical, mental and spiritual. In all these, spiritual aspects is the most important. Health of this body is also very important. Unless and until, a person knows that it is his responsibility to maintain his body, he would certainly get failure. The more a person goes against the natural rules to maintain his body, he goes beyond the idealism of his own body. One should not have excess attachment with his body but one should have some respect with his own body, so that those necessary functions may be completed for which it has been basically created by the God. "Health is Wealth" is not just saying, but a truth in reality. Infact, your body is a life time partner in everything you do in this world. You can not enjoy anything unless your body is free from diseases. So, it becomes your utmost prime duty to keep it always vibrant, active, healthy and glowing. What is the use of praying to God, if we do not simply maintain the body endowed by him ? It would be disrespect and dishonour to HIM.
- 12.33 All human beings struggle constantly for happiness and in this process they get entangled in some kind of crisis. We keep struggling for freedom and still get caught in some form of bondage. We have to strive for fame, but humiliation lies in wait to pounce on us. Right from birth till death, we are swept through the current of life by the conflicting waves of laughter and tears, hope and disappointment, love and hatred, victory and defeat. Why, then should imperfect humans forever contemplate the image of the perfect human ? The truth is, we are not truly immortal, not truly bonded, not truly imperfect. Because of ingrained ignorance, we believe we are mortal, bonded and incomplete, but our spirit resists this constantly. Without shedding our ignorance, we cannot see the truth that lies within our consciousness. So, our struggle would not stop till we recognize our true self. The rays of the sun turn the water of the ocean into vapour, which forms clouds and rises to *Himalayan* heights. The recall essence of these particles of vapour is ocean itself, which is why they constantly strive to get back to their original source, the ocean. That is what makes them so unsteady. Living creatures displaced from their original source are like the drifting particles of vapour, forever driven by an indomitable urge to true happiness. Hence, human beings are constantly in a state of restlessness. They seek happiness in wife, in children, in wealth and worldly possessions. It is this desire that drives us to engage in acts that lead us to good or evil. But, we are not guided by complete knowledge. It is only when we attain complete knowledge that we become free from bondage, attain perfection and experience perfect bliss. Our social, political and economic reforms are intended to provide us food, clothing and shelter and thus remove the obstacles in the path of our physical existence. But there is another struggle that's a constant in our lives. It is the struggle to maintain our ego. What people mean by the struggle for life is reality the struggle of success. What people fear when they engage in the struggle is not that they will fail to get their breakfast next morning, but they will fail to outshine their neighbours. But one should always remember that by fulfilling one's duty and detaching oneself from the fruits of action, one is really liberated from the cycle of birth and death and ascends to the Indestructible State that is free from all bonds.
- 12.34 One should always have following values in his Life :- Absolute and Unconditional faith in Supreme God, Strongness in Soul, Completeness in Thinking, Satisfaction in Mind, Divinity in Wisdom, Supremacy in Resolves, Clarity in Vision, Sweetness in Speech, Generosity in Working, Expertise in Actions, Proficiency in Art, Courtesy in Service, Simplicity in Behavior, Purity in Affection, Dedication in Relationship, Piousness in Food, Truthfulness in Life, Versatileness in Personality and Certainty in Sleep.

13. YOUR RELATIONSHIP WITH MONEY AND GOD

- 13.1 On this earth, there are so many things which are beyond the control and even knowledge of human wisdom. A bus would run according to the whims of the driver and not as per wishes of the passengers. A bus driver has an overall control of the mechanical system of the bus such as gear, clutch, brake and accelerator. But, the driver runs the bus as per scheduled programme given to him or as per his wishes. Thus, driver runs the bus, his brains guides him and the God commands his brain. The Almighty God is the ultimate driver, guider, controller, commander, ruler and governor of this whole Universe. So, last but not the least, have complete, absolute, unconditional and unstinted faith in DESTINY. Love Nature and learn from the Nature. **Nature is one of the form of living GOD.** It is the best doctor for the creatures of this Universe. A tiny mosquito can identify the smallest blood vein of the human body. Due to its size, it can easily sense the vibration within the veins due to blood circulation. While even an expert and qualified doctor can not easily identify the blood veins while injecting medicines, even using the most advanced machine, technology and wisdom. Living near to the nature shows closeness with the God. So, one should always try to harmonise and adjust his life style in tune and total conformity with the nature. A person can not change the nature. For a human being, to know himself is just like knowing God. Interaction with your soul is just talking to God. Nature is one of the major source for acquiring knowledge. The pilots of a plane also apply the same technology while maneuvering the most advanced aeroplanes, which a little innocent bird does regularly in the sky during the course of flying. Natural system is perpetual, continuous, all pervasive, permanent, eternal, endless, timeless, immortal, completely perfect, vibrant, self-driven, silent, independent and uninterrupted (without any interference, control and interruptions of the human beings). The amazing feature of continuity of the nature is the most perfect system. No help or assistance is ever required to perform any natural activities by the human beings or even by animals, birds or insects just while sleeping, eating food, at the time of birth and death, dancing, chanting *bhajans*, praying God, laughing, weeping, doing sexual activities etc. A newly born calf can take cow milk through udder without getting any help from outside in the dense jungle. An infant takes the mother breast milk directly without any help of any materialistic thing. No cup or glass is required to perform these natural activities. Nature is not dependent on human being but human being are totally dependent on nature. If nature remains dependent on human beings or others, the continuity of this Universe would be broken and the purpose of creating the same would be totally jeopardised. Everything in nature is totally compact, perfect and unique. Even the internal functions of the body are being managed and controlled by the God automatically. They would work till the soul, the part of the God, is present in the body. Not to talk external functions, even God was not confident that human beings can perform internal functions of their bodies without any mistakes. All natural activities are self controlled, self regulated and self started. Nature takes care of each and everything. Man is just like an ox. If he does not work, he will be a useless thing on this earth and would become zero. In this world, even the most intelligent human beings can never create such a system which can maintain its' continuity forever permanently. A person may be big and prosperous, but he can never be greater then the creator of this Universe. His Sovereign regime is endless. God is only ONE and unparalleled, but people call him by different names, such as *Ishwar, Bhagwan, God, Khuda, Allah, Rahim, Parvardigar, Mere Maalik, Wahe Guru, Mahadev, Mahakal, Maa Durga, Shiva etc.* One of the names of the God is also *Om*. *Om* has been derived from *Omen* which means or indicates - good *shubh*. In English, *Omni* means all or every where. Some of the names of the Gods have been derived from *Om* just like *Omnific, Omniform, Omnipotent, Omnipresent, Omniscience, Omniscient*. The word "*Om*" has over 100 meanings, one of them is "*Welcome to God*". The holy book "*Guru Granh Sahib*" also uses the word "*Onkar*". God is the sole creator, destructor and upkeeper of this Universe. We may forget Him but He does not forget us. God is the name of Love. Love is one of the expressions of God. One, who finds him everywhere, does not do bad deeds in his life. One knows very well, that he can conceal it from the public but not from God. He is looking at everything and everywhere. He is very kind. He has no fear, enmity, hate, jealousy or discrimination with anyone, whatsoever. He treats equally all of us. We do not see God. But, whether God does not see us ? Whether he is blind ? Nature has no discrimination with all kinds of human beings. Nature treats everybody on equal footings. It has no discrimination between a king and a beggar. Personal work relating to human body can not be delegated to other person. Though, a person may be very big, but all his personal work have to be done by himself without getting any assistance from any third person. He is the sole creator of this whole Universe. He is beyond the clutches of time, cycle of birth, re-birth and death. He is perpetual, infinite and pervasive everywhere through his powers in this whole universe. Though, He can not be seen, yet His presence can ever and always be felt by anyone everywhere. God is one but His powers are diverse. His kingdom or empire has no end and beginning. How is God ? Even the Almighty God does not know, in our opinion. How can we know this ? If he knows, his sovereign empire would be limited. He is the Emperor of the Emperors. His empire has no end or beginning. He is the uncrowned king of this Universe. He is invincible by any one and even beyond by any means and at any time. So, one should always love God. The best way to pray to the God is to love His Creations. One may win the Civil or Criminal Cases in local courts, High Courts or Supreme Court by applying wrong tactics and engaging a battery of powerful and influential Advocates but always remember that there is one other Court of the ALMIGHTY GOD, that is SUPREME to all the other Courts and free from any type of influence, source, pressure or bias, whatsoever. In the court of the God, there may be some delay, but there can never be injustice to

anyone. A human being works accordingly to his brain. But, the brain is guided by the Divine Power that is God. On this basis, sometimes he earns and sometimes he loses. That is called Luck.

- 13.2 This Universe is stretched just like an oval and not round as it is generally understood by a common man. Life of this Universe is several crore of years, but the life span of a *Yug* is 5000 Years that is called the One day and night of *Brahma*. Day means *Satyug* and *Treta* and Night means *Dwapar* and *Kalyug*. Each *yug* is contained of 1250 years. Infact, *Satyug* and *Treta* are heaven while *Dwapar* and *Kalyug* are hell. No body in this world is fully happy. He is sad either physically, mentally or financially. All the 3 Trimurti *Brahma*, *Vishnu* and *Mahesh* [*Shankar*] are the creatures of Lord *Shiva*. Infact, *Shankar* and *Shiva* are 2 different persons. *Shankar* is the creation of God, while Lord *Shiva* is itself Almighty God. *Shankar* is corporeal, while Lord *Shiva* incorporeal. Abode place of *Shankar* is Subtle [*Suksham*] world, while Lord *Shiva* is the resident of *Paramdham* or *Sukhdham* or *Shantidham*, the highest place in this whole Universe. *Shankar* is known as destructor of this world, while *Shiva* is welfare oriented to whole creatures.
- 13.3 A person acts according to his wishes. To get some immediate enjoyment, he may do work rightly or wrongly, irrespective of the fact whether it is in the interest and welfare or not of someone. If a person does not work under the influence of some desire or lust, his work will always be done in a manner wisely, rationally and judiciously. Certainly the work done should not be against the welfare, benefit, interest, betterment, gain, prosperity of the human beings. An irrational person does not think on this issue in totality. He only thinks his some immediate benefit or gain and does continuously till so many births and re-births. This system compels him to suffer the results of his misdeeds or bad actions. Naturally, he has to take birth, die and then take re-birth repeatedly in this materialistic world. Good and bad actions of his life always entangle him continuously in the vicious cycle of birth, death and re-birth. This is fully certain that one has to face the outcome of his working in this birth or next several births. You exactly reap what you sow. The sum of a man's thoughts, desires and actions in one birth become his starting point in the next or in the re-embodiment of his soul. All good and bad luck arises from what was done or thought in previous births. Nature and tendencies are the result of the deeds of previous births. Men reap the just and natural reward of every action. The law is unfailing in its rigour. Death of a person does not mean closure of his account. Rather than it is carried forward to next birth. In fact, luck of a man is the culmination of the results of past actions done by him in his life. So, if the actions are good, then there would be good luck of a person and inversely if the actions are bad, then result would be called bad luck. A person always wishes to enjoy result of holy work but does not want to do good and meritorious deeds. While on the other side, he does sinful acts with great efforts and strains but does not wish to suffer misfortunes, unhappiness or pain. How is it possible ? This is the greatest problem before the Almighty God. All the senses of a man are under the control of his own brain. So, one should always have the brain under control and restrain. Concentration and control of the brain is one of the most important things for a person. One should control his heart/mind, just like we put a bridle rein on a horse, otherwise it would deviate from its originally designed true and rightful path of *Dharam* shown by the God, in the same way as a horse is misguided without a proper control on its bridle rein. So, concentration of mind is one of the most important factor for a person to follow the rightful path in his life, shown by divine powers. A dynamic person may improve his next birth by doing generous deeds in his present birth, if he wishes to remain happy. He takes birth in different types of forms/bodies. All the good and bad forms of birth are according to his luck. A person does not want to face miseries but still he has to suffer a lot of misery, sorrow in his life. When he gets the result of his good work, he gets freedom from the misery. So, a person should do only good work. If a person does not get good results even after doing good work immediately, one should still continue to do good work patiently, considering it the result of the previous life's birth. When the right time comes, he will enjoy life. Infact, Saturn is the symbol of result of deeds done in previous births or in this birth. Its' bad indications are litigation, debt, disease, fire, which a person has to face reluctantly in any way in this or next births. A person is free to perform his actions. But, he has no option except to face the result of his good and bad deeds done either in this birth or next births. Actions, good and bad deeds of previous birth give result at the appropriate time. So, time is very powerful just like trees bear fruit only at the appropriate time. A person is free to do an act but there is no escape or freedom to face its consequences and results. Sometimes, a person is enjoying during his life span, in spite of his misdeeds. That is due to either his goods deeds done in the previous births or he may have to face the consequences lateron when time is right. Inversely, a person may be doing good deeds, but he may be suffering lot of pain in his life. This may be due to his past actions in this birth or previous births. So, a person must always do good deeds in his whole life span. One should not behave in a manner with the others, which he does not want to be done to him by the others. To do a sinful job is not result of the previous births. Result of a sin is not doing sin again, but punishment or sorrow is its result. Sin does not make Sin, but the pride of a sin makes sin. But, in the present age, not to do a sinful action is also a great pious job. This may be clearly understood by an example. *Mahesh* inherited debts from his father. In spite of being his good actions, he was facing a lot of problems. While, *Suresh*, who got good bank balances through succession after the death of his father. He was enjoying life, in spite of his past and present bad deeds. Both, *Mahesh* and *Suresh* are facing the results of their actions done in previous births.

- 13.4 It is a common belief that God is omnipotent and that He can do everything, that He can perform miracles and make impossible possible. This belief stems from mainly the fact that God is the only one who fulfills the real needs of human beings. He bestows upon them true wisdom, lasting peace, happiness, power and bliss. However, belief in God's omnipotence has extended to preposterous ideas about God's functions and authority. Infact, God is not physically present on this earth. But, he can always be felt by the human beings through deep meditation by concentrating mind and body. Infact, God lives in *Paramdham* or call it *Shantidham* or *Muktidhma* above this Universe. Firstly, in this Universe, on the bottom side, this whole world is situated having so many big and small stars. After that is Subtle world - of 3 Creatures of God - *Brahmapuri*, *Vishnu Puri* and *Shivpuri*. Thereafter God's home "*Paramdham*" is situated. So we see people praying to God for trivial matters that can be taken care of by them or for reversing the karmic effects of human life such as sickness, death, loss etc. Moreover, when such wishes are not granted they go on to blame God or their fate instead of taking responsibility for their own actions. God is often called upon as the Guide and Liberator, Devotees sing "O God ! Show the path to the blind ones." The blinds are those who do not have the third eye of wisdom and the path they seek is that of liberation and salvation. Most of the devotees seek forgiveness and mercy from God. However, the law of *Karma* stipulates that one has to experience the result of one's action whether good or bad. God cannot absolve our sins unless we endeavour to do so by purging ourselves of all impurities. However, God have mercy upon all humans by showing the way to free themselves from the trap of ignorance, vices, sin and suffering. He imparts Godly wisdom that helps human beings to perform righteous actions. God also guides them to devote their mind to His remembrance, which empowers and purifies the soul. If God truly does everything then why do people pray to Him, He would anyway do everything for them ? God does not make a dead person alive or make every leaf move as some people believe. Nor does He create disasters like earthquakes to punish humans. Human beings call out to God as the Supreme Father. He is the Father of all souls. He is spiritual Father who gives every soul the inheritance of peace and happiness. A person has two fathers - One is father of his body while Almighty God is the father of Soul. Both, son and father have the same properties. Thus, *Atma* (Soul) and *Param Atma* (*Parmatma* the Supreme Soul - God) have almost same properties. But, the difference is of quality. Logically speaking, father of *Atma* would be similar to *Atma* and father of body would be alike that. Thus, both *Atma* and God are in the form of tiny light. No bodily thing can give you lasting peace and happiness. Human beings cannot become *gurus* for others and grant salvation. God is superior to human beings in knowledge, peace, purity, and power. His attributes are unlimited. God is the original seed of this whole Universe. HE is non-destructive seed of all things on this earth. HE is *Akarta* [non-doer], *Abhogta* [non-consumer], *Ajanma* [free from the clutches of life and death] .
- 13.5 God is Supreme in every respect. He is beyond the bondage of birth, death & re-birth, karma and its fruit, happiness and sorrow. He is the Father of all souls. He has no father or mother above him. He is a tiny point of divine light, a soul who is infinite in spiritual powers and qualities. He is the Creator who knows the beginning, middle and end of the creation. God is omnipotent. He is the Purifier, who purifies impure, vicious souls and leads them to liberation and Heaven through His wisdom and power. All these attributes are unique to God and they can not be ascribed to any bodily being - not even to deities, prophets and saints. God is One and He is above all. He is incorporeal while all other souls like deities and sages are corporeal, i.e. they take birth in a human body and go through the cycle of death and rebirth. No one apart from God can explain how many births the human soul takes. Human souls take 84 birth. However, not all souls take 84 births. Only those souls who were divine beings in the beginning of the Golden Age (*Satyug*) take 84 births. The incorporeal Supreme Soul, Supreme Father, who is the ocean of knowledge, tells the truth about who we are, where we came from, how we became impure and how to become pure again. God creates Heaven by making the character of human divine.
- 13.6 The birthday of incorporeal God Shiva is celebrated as Shiva Jayanti but no body knows when he comes and what He does. Devotees worship Him in the incorporeal image of *Shivaling* at the time of extreme sorrow and ir-religiousness. God introduces Himself through a human medium. He changes the kingdom of Ravan (the vicious world) to the kingdom of Rama (righteous world). The five vices of Ravan - lust, anger, greed, attachment and ego are the greatest enemies of human beings. People burn the effigy of Ravan every year on Dussehra but they don't know who Ravan is. The Golden and Silver ages [*Satyug and Treta*] are the kingdom of Rama, is called heaven where there is perfect and extreme happiness. The Copper and Iron ages [*Dwapar and Kalyug*] are the kingdom of Ravan, is also called hell where there is extreme sorrow. The vices result in sin and suffering in the human world. God does not cause sorrow and suffering to human beings. He gives humans the wisdom of pure and charitable actions that earn them health, wealth and happiness for future births. A man get sufferings, sorrow, blissful life accordingly to his actions, either in this birth or past births.
- 13.7 God only comes at the confluence of the end of Iron age [*Kalyug*] and the beginning of the Golden age. He enters an ordinary old body and teaches Raj Yoga in order to change vicious humans into deities. He says : "O Souls, now become soul conscious! By becoming body conscious you have become completely poverty stricken and unhappy. God does not impart this wisdom to only one person. God does not take many incarnations (*avatar*) in every age. He incarnates at the end of every Iron age [*Kalyug*] in order to rejuvenate the old world. He comes at the appropriate time when the entire world has to be changes.

This knowledge is not mentioned in any of the scriptures. If the knowledge in the scriptures were God's knowledge then human beings should have liberated themselves from sin and suffering, they should have been in Heaven. God is creating Heaven again in the present confluence age. God says : Remember Me and not any bodily beings. Donate the five vices and you will become pure of the purest soul. Only pure souls can go to the Heaven. Humans have free will and they act according to their intellect. Even God cannot force any human being to change. Those souls who choose to follow the directions of God become pure and their pure consciousness and actions lead to the transformation of the Iron age to Golden age and liberation of all human beings from suffering.

- 13.8 In this world, every body is sad either through mind, body or wealth. Human beings spend so much to earn money for a happy living. But, eventually they spend their whole life having no time to enjoy and be happy. Content yourself with what you have. Live for to-day. Past will always give you regret, repent, lament, weeping, sorrow, grief, distress. For the future, you will be worried of imagination, worries and distress. So, always remain in the present and be happy. Do not spoil or disturb your life to-day for the sake of tomorrow. Be careful for future but do not worry about it. Enjoy life freely and happily. In fact, in this world, strength is the symbol of **LIFE** and weakness is the indication of **DEATH**. Lackadaisical, Laziness, Indolent, Easygoing, Lethargic, Sluggish approach would serve no purposes in life. Strength is felicity, life eternal, immortal; weakness is a constant strain, fear and misery. Extreme frustration and tension in life invokes death, while some rays of hopes always bring expectation of life. So, don't give up. Courage is the conviction. Make meticulous broad based planning for your future in the beginning of the life and get it corrected and revised from time to time, with the results and circumstances. Give some time to thinking what you are and where you want to go. Know yourself and think beyond yourself. Be honest, specific and clear regarding your goals. Do not live under any type of illusion. Accept the reality. Actions have always better effect and louder impact than spoken words. So, do not think or speak only but do something. Do one good job at least daily. Proper and meticulous planning, hard work, sustained efforts and dedication will surely show the results one day. Do not go or make plan against the wind. Anticipate the nerve, time and do future planning accordingly. The Government has certain policies in hand for the future. Keeping them in view devise the future planning accordingly. A human being has immense opportunities and a lot of things to do in his life span. When things go wrong, as they sometimes will, when the road you are trudging seems up hill, when the funds are low and debts are high, and you want to smile but you have to sigh, when care is pressing you down a bit, - rest, if you can/must - But **DON'T QUIT**. Always remember, struggle is an integral part and parcel of human life.
- 13.9 Example : A Japanese came to India. He brought along with him all his automatic machines, gadgets and accessories. He met the Chaudhary of a Village along with all his automatic machines. With high confidence, he demonstrated before the Village Chaudhary all his machines including Computer, Grinding Machine, Washing Machine, Electric Power Generator, Vacuum Cleaner, Roti making machine, UPS (Uninterrupted Power Supply System), Power Inverter etc. He advised Chaudhary to buy some of the machines for his personal use. But, Chaudhary was not convinced to buy even a single machine out of those several machines. Chaudhary Ji boasted that he also has such an integrated machine which alone can do all these functions simultaneously and it even does not require any petrol or electricity. It activates on human voice instructions. Its running costs are merely Rs.500/- per month. The Japanese was totally surprised to know that. He had not even heard about such a machine in Japan. His total machines were costing more than five lacs rupees. He was very keen to see that particular Indian machine of Chaudhary Ji, being so much technically advanced and not available in Japan yet so far. He requested and even pleaded Chaudhary Ji to show and demonstrate that particular machine, so wonderful and technologically advanced, available (made ?) in India. Chaudhary Ji called his domestic servant *Ramu* and presented him before the Japanese.
- 13.10 Example : Four persons - a deaf, a blind, a handicapped and a lame were passing through a dense jungle during a dark night. The blind person suspected that some miscreants (*Gundas/Badmash*) persons were coming near to them from the opposite side. Deaf person also expressed such type of apprehensions that he was also hearing some such types of noises. The handicapped person advised all his associates - *maro salo ko* - to beat and fight unitedly against all of them. But the lame person, after thinking very deeply for a moment, shouted *Bhago* (to run away) immediately for all of them. *The lame person was thinking that ultimately in the whole episode, if any problem arises later on, only he would be caught and all his other associates would run away easily. The conclusion is that everybody generally first cares/worries for himself and then takes the decisions rather than fight and struggle against the odds and adversities with courage and dynamism and take a decision independently which is in the overall interest and welfare of all those persons, who are directly and indirectly, concerned & affected by that particular decision, beyond their personal vested interests.*
- 13.11 Example : In Chambal Valley, once upon a time, a filmi dacoit party was returning after completing the shooting of the film. On the way, they met the real party of dacoits. Now, the members of the filmi party were very nervous and perturbed, thinking what will happen after some time. But, somehow, the members of the filmi party showed utmost confidence and courage. When the members of the real party passed on the way, both wished each other casually in a normal routine manner and went away to their

way, without creating any trouble for the members of the filmi dacoit party. The filmi dacoit party took a sigh of relief at last. This incident shows that one can win even in extreme reverse situations with bravery, dynamism, patience and valour. One should face misery in life with boldness and courage. One should always endeavour to attain one's goals even in the face of extreme difficulties and convert adversities into opportunities. (*Based on a true incident*).

- 13.12 Human body is so complicated that it is not so easy to understand it. Now, there are 100 types of Doctors relating to diseases of human body having super specialisation and expertise in each, diverse and different area. The number of type of Doctors will increase with the development of the medical science in the coming years. Now-a-days, we have general physician, specialist and even super specialist also. Doctors have generally unparalleled and unfettered faith in the existence of Almighty God because they practically face daily and regularly the complexities and experience the intricacies and interact with the Human Body, the living creatures of God. In this world, a human being is a wonderful and strange thing created by God, most advanced, unparalleled, unique, incomparable, fully compact [without using any screw and bolt technique], perfect and unfound anywhere in this Universe.
- 13.13 There are several hundred types of small and big functions/activities which are being performed, controlled and regulated within the human body by the Divine Power regularly and silently. The major activities inside the human body such as Food Digestion, Heart Beating, Blood Circulation, Air Breathing, Blood Purification through kidney and so on, are being done without the knowledge and intervention of human body or brain. The moot question before us is, who controls, regulates and guides all these activities even inside the human body ? In fact, the Almighty God or the Divine Power performs all these functions silently with complete perfection within the body of a newly born child, who has virtually no knowledge about this world. Human brains perform two type of functions external and internal. Internal functions of the body are not generally known to human beings.
- 13.14 Example : Some persons do not believe in the existence of the God at all. A meeting of the religious minded people was held and it was decided how to convince those people who do not have any faith in the existence of God. It was also suggested that the God must also pose some faith in human beings. The human beings have already reached the moon, so the God must have some confidence in their working, competence and intelligence. It was prayed to the Almighty God through the mediator Narad Ji to convey the message. At the humble request, Almighty God stopped the function of Digesting the Food within the human bodies. It was decided that with effect from the current date, people would use to digest their food inside the body themselves in their own ways. So, in the market, several small and big companies came with manual, semi-automatic and fully automatic food digesting machines. These manual machines were hand driven. While semi-automatic or fully automatic food digesting machines were being operated through either electricity or battery. But, so many other problems were faced. Some of them were as under :- 1. Ram Lal forgot/skipped to digest the food at all, during the whole night. 2. Shyam Lal digested food excessively than required as per standard norms of the nature. 3. Electric current of the automatic food digesting machine of Hari Lal was disrupted, while digesting the food. The electric supply was disconnected and he was facing acute problem. 4. Piyare Lal digested the food wrongly in an entire improper way. 5. Hira Lal could not digest the food fully and properly due to lack of full knowledge and proper guidance. 6. Battery of the food digesting machine of Devi Lal failed in the mid way, while digesting the food. 7. Food Digesting Machine of Shiv Lal was disconnected accidentally while digesting the food. 7. Radhey Lal new food digesting imported fully automatic machine was stolen by some miscreants, when he was taking rest. He lodged a FIR in this regard with the nearby local Police Station. 9. A registration department was established separately by the Government. Its branches were set up in each city on the verge of vehicle registration. For the people, registration of the Food machines were made compulsory. 10. People were carrying the food digesting machines along with them while going anywhere. This was a very risky matter. 11. For the poor people, the Government set up several food digestion centres, at several places, on the verge of Public utilities and toilets. Political leaders were distributing food digesting machines to the poor people, to lure them during the election time. 12. Government set up training centres to guide the people to digest the food in a proper way. 13. In long distance trains and air travels, arrangement were made for the passengers in the Trains and Aero-planes for food digesting machines. 14. State Government imposed Sales Tax on the sale of Food Machines but poor people were exempted from paying Sale Tax thereon. The Central Government also imposed excise duty on the manufacturing of food machines to earn revenue. 15. A new degree/course was started by the Medical Colleges, having specialisation and super specialisation in Food Digestion system of the human bodies. 16. Several watches came in the market with modern alarm system, to alert the human beings timely. But, people at large, were still facing so many problems and consuming a lot of their valuable time even in digesting the food. The major problem before the public was that they do not even have petrol (food energy) to reach the nearby petrol pump, in case of malfunctioning of the food digesting machine. Now, lateron, at the humble request and prayer of so many people, the God restored the food digestion functions within the bodies of the human beings in his hand. In fact, Nature has bestowed only those functions in the hands of human beings, which they can do easily without any problem. The functions, which are more complex and complicated, have been retained by the Almighty God in his own control. These functions are being regulated and controlled even inside the human bodies,

directly by the Almighty God, through remote control. It is virtually impossible for human beings to perform those natural functions, which are being done by the nature silently and independently. A human being can not control or regulate the natural activities even inside his own body. He is basically helpless in this regard. 17. A human being would not approach a Doctor unless there is some problem in the body. Occurrence of Loss is a good thing, but only at initial stages and at a very low level. The moment one incur loss, he becomes extra cautious and vigilant. The earlier you incur loss, you become very cautious and extra vigilant. In fact, loss is good a word. It activates to energise his whole power to transform the system. It ends the era of easiness. But, the main thing is that loss must occur at the initial stages, so that there is further time available to earn money sufficiently. If the loss occurs in a business very late stage, the loss of money would be multi dimensional. In fact, struggle is a part and parcel of human life. Adversities, difficulties in life make a man stronger, rough and tough.

- 13.15 Attributes of God : HE is the :- 1. Purifier 2. Ocean of Love, Blissful having all virtues & knowledge 3. Bestower of liberation & life with liberation 4. Self-luminous point of light 5. Bestower of divine insight, peace, divine intellect 6. Remover of sorrow & bestower of happiness 7. True Sermonizer of Gita 8. Creator of *Trimurti* - *Brahma*, *Vishnu* and *Shankar* 9. Immune to happiness and sorrow 10. Knower of beginning, middle and end of the cosmic wheel of this Universe 11. Truth, living and blissful being 12. Immune to the clutches of birth, death and re-birth 13. Non-destructive seeds of the whole universe 14. Incorporeal [*Nirakaar*] 15. Supreme Father, Teacher and Sat-guru 16. Liberator 17. Image of immortality. What HE does :- 1. Transforms ordinary human being into Sri Narayan 2. Transform stone intellect into golden intellect 3. Takes the boat of life across 4. Liberates from the fear of death 5. Knows the depth of karma philosophy 6. Sustains the deity world through Vishnu 7. Establishes golden aged world through Brahma 8. Destroys the vicious world through Shankar
- 13.16 There are mainly two types of symptoms - Fever and Pain which are the indicators almost of all types of the diseases within the body. Pain indicates there is something going wrong or abnormal in the body. There are some external functions of the body which are in the hands of the human. There are hundred types of internal functions of the body which are being controlled by the brain through remote control by the Almighty God. In fact, the Almighty God has bestowed only those functions in the hands of a human being, which he can perform easily without any problem. The complicated functions of the body have been retained by the Almighty God in his own hand and control. The functions of the body are too much complicated to be easily understood. According to nature, high rate of growth is required, in a newly created thing, during the initial years.
- 13.17 In this world, new things can take birth only under some cover or protection in three ways in very small size either through sprouted seed, egg and womb and without human aid, assistance, interference and supervision. A newly born thing requires growth, immunity and protection in this new and strange world. Protein is an essential item for its' growth. So, the nature has created and made provision for having sufficient protein, while at the time of the birth. This is why all the newly sprouting (*ankurit*) seeds, eggs, milk contain sufficient protein within themselves for their growth and survival. They also contain certain elements within itself which provides enough immunity and protection to the newly born. Recently studies done in America have clearly shown that cow milk poured in plants gives high growth and superb immunity to them. They have even patented this most simple but unique technique ! In fact, nature has created enough protein and other essential items inside the egg for the newly born. So, some persons also take egg as their food, being rich in protein and other minerals. The main function of the body of a newly born child is to grow fast, so far as may be possible. A newly born infant has 3 functions mainly eating food, sleeping and digesting it to grow faster and faster. Infact, natural system has complete perfection and total precision. Fruits are the best sweets prepared by the nature for the human beings. No glass or cup is required to take milk directly through the breasts of his mother by a child or calf. It can be taken directly. The system shows the level of complete independence and freedom of nature from any human's assistance, help or interference. Milk is also considered as a wholesome food. Infact, animals and insects can not prepare the ready made foods for their offsprings, so nature has created milk and protein within egg. Now, we have to face the other problems. Cow milk has been created by the nature for her own calf, mother' milk for the infant and so on. But, it has not been created or meant for the grown up men and women by the Nature. Majority of readers may not be agreed with this opinion of the author. But, this is a 100% true and correct fact. Majority of people strongly believe that cows have been created by the nature to feed milk to the human beings. Infact, milk is a wholesome food different from vegetables, grains, fruits. All these items are seasonal. But, creation of milk is directly linked with the birth of an offspring. Its' creation is not seasonal or at random just like fruits, vegetables and grains. Infact, animals do not have their own hands. They can not feed their newly born offsprings, so to maintain the continuity of this Universe, Nature created milk within the body of the mother for the newly born infant. If the nature would not have created milk, newly born kids/infants used to die for want of food and continuity of this Universe would be totally broken and jeopardised. Infact, nature takes care of everything automatically. So, always live near to the nature, as far as may be possible. But, human beings have found that cow milk is similar to the mother milk. Besides, natural things are generally very less harmful to the human beings. So, human beings started to take milk as their food intake, which is also very tasty, digestive and rich in protein and other minerals. Now-a-days, in the

cities and semi-urban areas, living styles of the people have changed tremendously. These urbanites do very little physical work but inversely take milk, ghee and other heavy intakes in their food. Ultimately, there is a heavy and constant overload on the working of heart (piston) of body of the human beings. While, it can bear the overload upto a certain limit and time. This is why the diseases of heart and sugar are being increased rapidly in the modern urban cities, whole over the world. If you put truck size load on a tempo regularly for a longer duration - the situation would be - either the tyres would be burst or axle/crank shaft (similar to legs of human body) would be broken or weaken or piston (heart) would fail. Exactly, the same position is with the human body. Milk contains so many additives which are essential for the live of newly born infants, human beings and other creatures of this earth. These so many known and unknown contents would be found even through research in coming years. But, it is immaterial for a human being to know the contents of milk, to get its benefits. Infact, nature provides best, readymade and wholesome product, which is unique. Milk is a wholesome food. There can be no substitute of it. Nature provides everything free of cost to the creatures of this earth. It does not mean that they are useless and have no value. Infact, they are most invaluable contribution and bequeath of the nature. Without them, the life of living beings of this earth would be in danger. Infact, Nature is the ultimate mother of all the human beings and living creatures on this earth. It nurtures, take cares and provides each and every facility to the living beings of this earth. Human body works like AC. In summer it releases the water to reduce the heat/temperature and in winter it squeezes to stop cold coming inside. Ignorance of truth does not nullify the existence of truth. For long centuries, it has always been the ardent desire of the human beings to know the Truth. Truth and God are closely related to each other. In fact, Truth is God. It is eternal and invincible in every way and by all means. Truth is one which never changes. Spirituality exists deep inside every human beings. One has to go beyond words to experience the truth. When a person discovers truth, he finds himself nearer to God. The more he knows the truth, the more close, he reaches the God.

- 13.18 Naturally, there is certainly a supreme power even inside the human body. A vibrant and active human body is the live demonstration of the SUPREMACY of God. A human being is the supreme creature of the God amongst all the living beings on this earth. A man in himself is a very strange thing. No one has ever seen the God on this earth. But, His presence can always be felt by the human beings themselves within their true hearts. Infact, a man in himself is a part of God. A man is the son of God. God does not want to see his children sad and miserable. We all are his offsprings. You need not to go anywhere to find the God. God is within you. God is always within you. Eligibility for God is not smart wisdom but simple and open heart. It is always with you, if you are right. So, be fearless. Somehow, fear has to be reduced and greed has to be restrained. Once you become fearless and unattached to materialistic things, you become invincible. This guiding spirit is the best canon in the life of a person. Power comes from the barrels of gun. A man is simply a person having 5 Ft to 7 Ft in height. But, once the fear is out, he becomes invincible. All the human beings are the different forms of God and their actions are primarily motivated by the God. The soul is just like a tiny drop of water, which has its origin to the vast and mighty ocean. A tiny drop can get familiar you with the qualities of vast ocean. In the same way, the human soul is linked to the Almighty God. Both have the same properties. The difference is only of size and quality. For activation of a Human being 3 things are required - Body, Soul and Energy, just like a computer to run requires hardware, software and electric current. Every part of body is influenced by 7 qualities of Soul - Knowledge, Purity, Peace, Love & Affection, Happiness, Bliss and Strength. It is the part and power of the God called *Atma* (soul) which activates the human body, just like the Electric Current runs a machine or a computer. It can be felt only but can never be seen just like *Atma*. It works as a *Chokidar* (Security Guard) for the human body, which regularly alarms the human body to do the things in a rightful manner according to his *Dharam*. It's original form as assigned by the God, is always calm, quite, sacred and pious. Soul (*Atma*) - inner consciousness of a person never tells a lie. Three things are eternal and immortal in this Universe 1. Soul 2. Almighty God (Supreme Soul) and 3. This Drama/System. Soul (*Atma*) has not been created by the God (*Paramatma*). God is related to us in 3 ways as a father, teacher and master (*guru*). Who is the ultimate authority and creator of these 3 immortal things, no body knows. This whole world is just like a theater [*Rangmanch*], We all are artists and we have to play our roles as assigned and destined by our past actions. When the drama is over, we have to go *Paramdham*, original and permanent abode place of Almighty God. *Atma*, *Paramatma*, *Mahatma*, *Divyatma*, *Papatama*, *Punyatma* are different types of souls. Names have been assigned to them according to their actions and quality. Both, *Atma* (Soul) and *Paramatma* (God) contain the same and common raw materials. The difference is only of power. *Atma*, *Paramatma* and this Universal Drama is immortal. Who is the creator of all these things, no body knows. Soul is immortal while human body is mortal. So, it would not be possible in any way, whatsoever, for a person to deceive himself overall. Soul of a person contains 3 parts namely 1. Mind that thinks, 2. Wisdom that discriminate and 3. Past resolves [*Sanskars*] that becomes opening balances in this life based on past actions in previous births *Karams* [*Prarabdh*]. Wisdom is the part of Soul and not body. And further soul is the part of body. No material part in this whole world can have any wisdom except the souls which have been created by Supreme God himself. Thus, human brain is the processor but wisdom is the part of Human Soul. It's memory is so powerful that it can contain data of every minutes upto past 5000 years. As the driver controls and runs the motor car. In the same way, soul controls and runs the body. But there is basically a difference. A driver sits in car and come out regularly and daily. But, soul enters only one time in the

body and leaves the body permanently. The soul's fundamental qualities are purity, love and peace. As long as the soul is grounded in these three qualities and is aware that the soul enthroned in this physical human body is making its organs work as a ruler his subjects, as long as this awareness is there can be no question of lack of fulfillment or dissatisfaction. Knowledge, bliss, love and peace are indubitably the roots of the soul's satisfaction. The external world, which comprises things and persons, is always trying to disturb this state of the soul. Their outer forms drags towards the well-known vices. If no alert, we forget ourselves, adopt these vices as our habitat, which means that we, should, drift from the purity to impurity. These souls are entangled in the business of gratification of their several sensual appetites. This gives only a very short-lived satisfaction, for soon after we lose peace of mind and have to lament. This strange play of Knavery and delusion caused by the senses continues. Meeting of bodies beings, though there be affection, gives momentary pleasure but as the body is perishable, this meeting includes there is separation. This is true of all the physical relationships of the world. As long as we, as neutral observers duly poised in spirituality, do not look at the panorama of shifting forms, faces and links, we cannot have lasting satisfaction. Human brain thinks different matters randomly but continuously. It is a very dynamic, extraordinary, miraculous and wonderful organ of the body. It is always active, busy and energetic. It works from the moment of birth of a child till his death. Amazingly, it works non-stop continuously even while sleeping. At birth of a child, the brain contains around 100 billion neurons, roughly as many stars there are in the Milky Way of this Universe.

- 13.19 Human brain is different mainly in 3 ways from the computer. Human brain has excellent recognition and identification power. It can sense and source knowledge from the day to day working and develop wisdom accordingly. It thinks randomly and has its own original basic intelligence and discretionary powers. It reacts to human behavior in different ways. While the speed of processing of the computer is tremendous. Computers can store the data and information consecutively. But, it lacks any basic wisdom and does not react in any way just like human behavior. Human brain has 3 parts - Mind performs mainly 3 functions regularly - it thinks & analysis, recollects and memories. Mind has four aspects namely thoughts, emotions, attitude and memory.
- 13.20 Science can add years to life but not life to years. Technology can prolong a person's life but it can't add useful meaning to it. Science can tell us how the universe works, but can't tell us why it works ? While it studies the external world, religion studies the inner world of ultimate reality. Through science, we can improve the situation around us but we cannot improve ourselves. Irrespective of how much science progresses, it will remain an incomplete affair without spirituality. Outer and inner development needs to be integrated for a wholesome life. Prolonging life is not a bad thing. But, let it be for adding some meaningful purpose to life. Scientific development should be made in conjunction and co-ordination with the Nature, not in confrontation with the Nature. Artificial intoxication through Tobacco, Wine, Opium or Drugs is harmful for the body, being unnatural. The best way is to work hard, both mentally and physically and have a sound sleep. Now-a-days, diseases are growing day by day, being the natural system of living has been neglected by us at all. It is far beyond the human wisdom to fully understand the mysteries and complexities of this Universe and Nature. Infact, fuse wire of the human brain is not so much powerful and strong that it can withstand the super highest voltage of the Almighty God. Infact, a human being has a very very short life and very low wisdom in comparison to Almighty God. But, it has always been human ardent and cherished desires for long centuries in the past, to know the truth about this nature. A knowledgeable person knows the secret of life. The effort to keep the secret as closed gives pain. In this world there are 5 types of secrets - 1. Birth secret - how does soul take body, on what principles place of birth is decided, time of birth, body and parents all are secrets, which are unveiled till to-day : 2. Death secret - Death is still a secret - no body knows this. The process of separation of soul with the physical body and further travel is still a secret. Death is a festival. It brings you in the contact with the reality, Truth and God. It familiarises you a new horizon and secrecy of this world. 3. Administration of this universe - how this universe is being run and managed in such a systematic way is a secret. 4. Secret of Nature : Nature in itself is a secret. The more you know about the nature, the secret goes more deeply. The more a scientist knows, the more he feels ignorant. The more we unveil the secrets of nature, the more we find further complications. The knowledge and information of this nature is endless. In this world, everything has no end. It is endless, you can not think beyond a particular point. 5. Mantra secret - Mantra and its effect and way of working are all secrets. Mantra are back bone of our thinking process, which in itself is a secret. In fact, truth is eternal and can not be concealed for long time. When a person finds truth, he finds himself nearer to God. The thirst to unveil the real truth behind the cover in the human beings, is endless. Infact, Truth is one of the form of God. Even the people, who usually tell lie, accept the glory of Truth. The more and more one knows the truth, the more near and near, one reaches the God. Though it may be somewhat difficult to always speak the truth. Sometimes, Truth has bitter taste. When God is realised, the world never appears empty. Whoever seeks to escape emptiness of the life must learn the need of God, the earlier, the better. A human being wishes to always know the real facts behind the veil of this nature and God. In fact, this nature is in itself a living form of God. Those persons, who have strong and staunch faith in God, are generally more simple. Simplicity in day to day working, is the best strategy. Peace of mind is the most important and invaluable thing in human life. If one is eating *Halwa Puri* today and then afterwards he has to go inside the prison tomorrow, that is of no value or use. Keep the things in a simple way. If, a

person manipulates things in his life regularly, the brain creates impulse slowly and slowly over a period of time. These negative impulses created during the whole life span of the human being weaken the heart (piston of the body) over a period of time. If more load is pressed regularly into the heart, the heart (piston) would naturally be weakened or may even fail ultimately. The best way to know the God, is to know yourself. We generally name the human beings for identification purposes, so as to differentiate amongst them. But, if the name of a person is Shyam, the next question arises naturally who is Shyam ? Infact, Shyam is the name of body. He is not the body, as we generally understand. But he is the sole and exclusive owner of the body. Which human body (Car) is fitted which engine (Atma), only Almighty God knows. People can only see the human beings from the outside cover and not the engine fitted inside the human body. The engine (Atma) fitted inside the body, is very important, which ultimately activates the body. The system of human body and soul is just like a Car body and different engine. On the face, it gets recognition from the outer body. But, the real thrust comes from the inner side. In fact, it is the thrust of the engine, which in fact, drives it away. Both, this world and the Soul (God) are two end points. One can not get both at the same time. Outer side is world, while soul is situated inside the body. Both ways are going towards different opposite directions. Infact, a man is standing between both of them. If he runs towards the world, he becomes far away from the God. And, if he is interested to go towards the God, he has to leave this world. Infact, detachment from this materialistic world would pave the easiest way for a person to attain the God. This detachment would entitle him to gain the real truth and knowledge about God. This does not mean that one should go to the forest, leaving his home, wife and children alone. This can also achieved by a person, even after making change in thinking and leading his life peacefully without having any stronger sense of attachment or affection in the worldly affairs.

- 13.21 The voice of conscience never tells a lie. To listen to our inner voice, we need not be supernaturally evolved. We just need to be truly honest. It is a simple test which we can call and should put ourselves to. The desired result depends on sincerity and truthfulness of our intention. We human beings landed on earth with immense innate wisdom. The wisdom had seeds of knowledge of our mission - "who we are and for what we have been blessed with human birth ?" But on arrival on Planet Earth, we forget everything about our mission. We got distracted by the limits, which our body imposed on us. Our surroundings and environment have made things worse by bombarding us with negative messages. As a result, we forgot to look within the heart for the truth. This whole world is just like a dream. The way, a dream seems false while awakening, in the same way, after knowing the Atma, this whole world looks like an illusion. What is the purpose of this world, only Almighty God knows the right answer. **In fact, both mind and body are the TEMPLE OF GOD, being ABODE of GOD in the human body.** So, one should always keep his heart, mind and body, as clean and pure, as possible. It is the **inner-consciousness** of a person, which represents the part of God in the living body. That has also been called in the holy book *Geeta* as *Vivek*. Your discretionary sense of thinking is always your guiding force and a true Guru and God. It is called "*Vivek*" in holy book *Gita*. Infact, it is true voice of God and the representative of God enshrined and embedded within your body. Even, animals have some sense of wisdom or vivek, but how much we can not say. Generally, sound is created by speech or some physical thing, but this inner voice is truly heard by a devotee from within his true heart. A person generally thinks in his brain who is God. It is just like asking a thief, " Who is the thief ?" Infact, a man is the son of the Almighty God. In this living body, the part of God is always present, irrespective of the fact that a human being understands, knows or feels this fact or not. The very nature of this *Atman* is **Sat-Chit-Ananda** existence-knowledge-bliss absolute. A person can not tell a lie to himself. Through his brain, he knows all real facts. For a person, there is nothing, which can be concealed from himself. All the facts are just like an open book. A person interacts with his brain regularly. This is the part of the God, who inspires us to do good work. We must listen to that voice which comes from our inner soul and conscious. We must follow and comply those directives of true path. Infact, God is often another name for one's conscience. It is one's only guardian in the moments of moral crises and confusion. It is the inner voice, which guides us in the right direction. To the corrupt and dishonest persons, a sleepy conscience is a constant source of great happiness, inspiration and comfort. A man who betrays others actually betrays his soul conscience. He may be silent but he is never secure and peaceful. He shall remain always restless and disturbed. **Service to the mankind by a human being is the best prayer to the God, in a true sense.** It gives you utmost mental peace, happiness and satisfaction. Service and meditation are both necessary in life. You must be grateful to the Almighty God that you are capable of helping the others. Infact, you help yourselves by serving the other needy persons. When you do something for others, then your level of self respect is simultaneously increased in your own eyes. Service is necessary for external peace while meditation gives you internal peace. If we do all the activities with heart and soul, in conformity and compliance with these directives, it would be a great prayer in real terms to the Almighty God. In fact, the soul is the architect of one's happiness and sorrow in this world. The soul on the right path is one's own friend and a soul on the wrong path is one's enemy. According to the heart specialists, the life divine power abodes within the brains of human beings in front of forehead above the two eyes and not within the hearts as is commonly understood by the people. There are 5 basic enemies or vices (*vikars*) of a person - Lust, Anger, Greed, Affection or Attachment and Ego/pride. Laziness, Hate, Enmity, Cruelty, Quarrel, Revengeful nature, Dissatisfaction, Impatience, Disrespect and Jealousy are also bye-products of these vices. They represent the different mental stage of a person. A person at the same time may be greedy, lusty, ambitious, angry

and attached to someone but the powers or degree of these would be of different level. There are different ways to win all of them individually. If one wishes to win Lust, one should see the deceased person or an accidental person, to win greed, one should always donate fund regularly to reduce attachment over the money, to win anger, one should bring forgiveness within oneself and to win affection and attachment, one should go to the cremation centre and to win Ego/pride, one should see and think about those persons, who are stronger and powerful than him. Thus, one may conquer anger by forgiveness, pride by humility, lust by self-restraint, greed by contentment, deceit by straight forwardness. If a person hurts another person, there are two ways by which a person can make peace of mind in his life. Either he apologises or compensates the other. There are Celestial Arts which were present in Devta in the very beginning during Satyug. These are Winning friends, Dealing with others, Reforming, Refreshing, Developing, Remaining Happy and contented, Keeping others happy, Organising, Leadership, Administration, Learning and Teaching, Enjoying work and leisure, Speech and letter writing, Thinking and Creating, Doing social Work and Spiritual Welfare and Concealing and revealing facts. Remember always one thing that a person may forgive but he can never forget the sinful acts done by the others against him. One should feel free from any bondages or attachment - joy or sorrow, love or hatred, pursuit or withdrawal, merit or demerit, birth, growth or death, greed, desire, anger, jealousy, likes and dislikes, pleasure or pain. Sacrifice is just like leading life equally both in adverse and favourable conditions. Lust, anger, greed are not your nature. There are discrepancies entangled in your pious soul. Total change in the nature of a person is very difficult, almost impossible. But, the total destruction of these *vikars* is always possible, if you make efforts in this direction. These are ruling you till you accept their supremacy. But as soon as you challenge them, they would become under your control - *gulam* sub-servient. In this body - presence of self conscience, wisdom, wealth, power are the root cause of pride. Their complete sacrifice is a compulsory and mandatory requirement. Desires are the gate of hell. A true devotee is one who wins the endless aspirations and desires. When your thoughts are in your control, God makes every types of persons and situations and even luck favourable to you. In the same way, a person who has no control of his thoughts, he creates enemies surrounded by him. If the thoughts are spoiled, they damage atmosphere, even friends become enemies, success is converted into failure.

- 13.22 One should perform his *karam* [actions] without being disheartened. Man's life on earth is a battle and has to be fought against all evil forces within him, apart from the enemies outside. Fighting battle is inevitable and we should not look for escape routes. Always take the problems by its horns. Do not be shy of fighting evils. Don't run away from problems in life and don't beg your enemy for mercy. Steel your nerves, strengthen your will power and you are bound to win the battle of life ultimately. We should never underestimate the strength of the enemy always present within human body - lust, anger, greed, attachment and ego. We must defeat these in order to advance towards the ultimate goal of life. All of us fight battles everyday. Life is a constant struggle and the trick lies in getting over our problems. We can get out of the deepest well of trouble only by perseverance and deliberation.
- 13.23 Charity has been defined to include relief to the poor, education, medical relief and the advancement of any other object of general public utility. The very concept of "charity" denotes altruistic thought and action. Its object must necessarily be to benefit others rather than oneself. Its basic essence is selflessness. Some people make secret donations. The basic purpose behind this is to reduce ego or pride. Offering of coconuts in the worship by the devotees and bowing before the God clearly shows complete surrender to God by a person. Infact, coconut is the representation or replica of human head. Human body is purified with Water, heart is purified with Truth, Soul is purified with emancipation, Wisdom is purified with the deep and basic knowledge and so on. The capacity of a person is more important than the outer look of the body. So, the face of a person is overall not so important. Inner consciousness of the soul is more important than the outer look of the body.
- 13.24 A human being stores the pictures, of the things seen through his eyes, in his brain. Human brain can not think about those things which have not been seen at least once by the brain through the eyes. This is why People imagine the shape of God in different forms. All the Gods on this earth have their shapes of human beings. A question arises whether animals and insects have their own Gods or not. If yes, what would be the shape and face of their God? Infact, Gods are not different. They are the same one. God is not a person. He is the super power present within all the beings of this Universe. When some of the persons, who were blind by birth, were asked to draw the picture of an Elephant with the pencil. They were told each and every thing in details about the elephant. But, all the pictures drawn by them were entirely different and far away from the real shape of the elephant. Human Brain thinks in stages/steps. Thinking is a process. It can not think several stages in advance unless the next stage has been clearly and properly understood. All the scientific researches are based on this principle. If you have not seen a thing, imagination of that is very much difficult. Most of the inventions take final shape after passing even more than 100 years and so on. Brain works on process basis and in stages. All the scientific development take place in stages. There are so many thoughts of wisdom not included in any books or studies so far, but which are applied regularly by the intelligent people in their day to day of working. God has created sufficient space for brain but the tragedy is that the majority of people seldom apply their minds fully. The system of the human body is such that, if some of its parts are unutilised, they

would become ineffective and ultimately dull by the passage of time. Lie Detecting Machines also work on this principle. When a person tries to tell a lie or manipulate the facts, he has to think more and consequently his blood circulation inside the brain vein increases, the machine notices very promptly such changes in blood circulation. A person thinks and then works accordingly to the capacity of his brain. People do not make generally full utilisation of their brains. Human minds is like a parachute, it functions properly only when it is open in the sky. Wisdom has to be developed slowly and slowly. You can get the knowledge from the market through books or somewhere else but not the wisdom. Wisdom has to be developed by the interaction and chain reactions of analytical study of the facts by the mind over a period of time. The God has devised such a system of human being that after each new birth, previous data of the brain is washed out to avoid messing up the old data with new one. It is not in the hands of anybody to break the continuity of nature. In rare of the rarest cases, when the old data is not fully washed out, the newly born child remembers the details of his previous birth.

- 13.25 In this world, at present, there is prevalent no such system, where any operating guide is given to a man by the Almighty God to lead his life peacefully, happily and successfully with ease and comfort. In fact, it is the *Dharam* of a person, which helps him during the time of distress. The major problem before the Human Being, is how to operate and run his life successfully, comfortably and peacefully. He has to himself understand and develop his thinking about the nature. Different persons propagate their different theories. This creates a lot of confusion before the human beings. Every person has to choose his theory according to his custom, religion and thinking. What is right or wrong, only God knows. But, the natural system is permanent, unparalleled, uniform, unique, pervasive and universal. Law of nature is rigid and unchanged for ever. God has arranged the natural system in such a way that everything is in a balanced way. Everything of natural work is systematic, synchronised and in a well planned way without any interference of the Almighty God. The systems of nature is such that you need not get any formal training, education, experience or qualification to perform any natural activities. Nature gets its work done naturally in a very normal way either creating pain or pleasure, applying through carrot and stick approach. Hunger and thirst are also different type of pains, while lust is in the form of sweet pain causing to a human being. No one has the power, courage or system to defy them. Even, these natural activities can not be delegated to any person, however big, strong and powerful he may be. All the natural activities are self started, self controlled and self regulated and beyond any human control, whatsoever. Its' working is totally uninterrupted and silent. They do not have any on, off, start up or stop switches. They do not require any interference on your part. They take its own source of energy. No natural system is dependent on human beings. But, inversely human beings are totally dependent on nature. In the same way, anybody can not cause sad you. You are unhappy for external things. Nature is permanent and there is nothing to change. Nothing has changed in the nature for last several thousand of years. The principles of the nature are the same. What has been changed is only life style of human being with the advent of science. It is a continuous process. Its' basic source of energy is from Sun which in turn requires its energy through nuclear fusion and fission, which is eternal and continuous. Sun is the soul of this Universe. It is the basic and inexhaustible source of energy and light. It has life span of million years. It does not require any repairs and maintenance. Earth gets only 1/10000th part (.01%) of total energy released by the Sun. Balance energy is spread and distributed over the whole Universe and further out of this, 76% energy is absorbed by the sea. The balance part is utilised by all the living beings on this earth. Sun burns about 50000 tonnes of its materials every second to light up the whole world. But, inspite of this, its life span is more than several crores of years. Its size is more than 16 lacs times of the earth. The way that nothing could cover the Sun. *Paramdham* the abode place of Almighty God has no sun. So, there is no day or night in *Paramdham*. It is situated on the upper side of this Universe. Infact, Almighty God is so much powerful in the form of a spot of tiny Light in the round shape, which is equivalent to several thousand of Suns. Energy does not come to an end. Instead, it is converted from one source to another. All the coal, petrol, plants, fruits, vegetables, grains are the converted forms of energy released by the Sun. They store the energy and also deliver the same, whenever required. But, Sun never asks us for reward for shedding light without any distinction or discrimination. It always maintains perfect unity and equality in its dispensation. It is a *karmayogi* of the highest kind. Let us learn to be like the sun and be selfless and pious in our deeds and outlook. By igniting the flame of love, piety, purity, caring, sharing, forgiveness and gratitude, we can shine us even our lives with divine luster like the selfless and magnanimous sun.
- 13.26 Even some of the switches of the internal functions of the human body, have not been given in the hands of a man. The Almighty God has bestowed only those functions of the body in the hands of human beings which they can easily do. All the internal functions of the human body which are most complicated and complex, are being controlled by the Divine Power directly with remote control. All the internal functions of the body, such as food digestion, air breathing, blood circulation etc are self started and do not require any human intervention. A newly born child even does not know anything about this world but nature performs all internal function of the body regularly with complete and total perfection.
- 13.27 Good friends and evil foes - these are all in the mind. Man creates his own world of virtues and vices, pleasure and pain, out of his inherent natural basic tendencies. The higher power of divine energy drives all of his potential in turning vice into virtue, a fallen man into a man of achievement. But to invoke this

potential and tap it for higher purposes, man has to dive deep within himself. The extrovert nature of man makes him yield to worldly distraction and attractions. He is left with no time to look within. An observant man, while contemplating, sees that the mind is constantly disturbed by sense attractions. Instead of quieting them, his normal tendency is to entertain them. Often, it is only at times of sheer distress that he wants to withdraw from worldly ways, but that too temporarily. For a contemplative mind, this period of withdrawal can be a great help. During those hours, he gets convicted to cultivating virtues towards leading a better life. A virtuous life prepares the mind for concentration, contemplation and meditation. Without being sufficiently virtuous, one must not expect peace and true happiness in his life. The mind is an elusive animal, hard to tame. Virtues when practiced diligently create positive channels in the mind. The flow of higher values becomes more and more powerful and subsequently eradicate the negative influence of the lower nature. In due course, the mind gets prepared for higher flights in meditation. It glides from darkness to light, ignorance to knowledge. And man discovers his true wealth - his infinite eternal nature of peace. This transformation takes place by self effort. Man needs guidance from the scriptures. The Holy Bhagwat Gita warns us about a perfect ladder of fall and also provides us with the unfailing climb to the supreme. Desires are the pulling force while virtuous selflessness is the abiding force for higher flights towards eternity. You have to make a choice. The life of a materialistic man is motivated by his desires. Constant concentration on worldly objects leads to attachment. Out of attachment grows an urge to acquire. A desire fulfilled calls for having more. If not fulfilled, dissatisfaction leads to anger and anger turns to delusion and further delusion destroys his reasoning power. This leads ultimately to the collapse of his discriminative faculty - i.e., the intellect. Virtues like self-control, non-attachment, desirelessness, forgiveness, straightforwardness, compassion, contentment, sacrifice and truthfulness make a man peaceful throughout the whole span of his life. Peace leads to understanding. In this way, one finds his ultimate purpose of life. One then becomes focussed upon the supreme power - The Almighty God then starts treading the path of excellence and perfection.

- 13.28 What is the ultimate goal of a person in his life. You might have never thought of it. If you are leading your life comfortably, doing your job, looking after your family. But, are these the goals of your life. Getting a cushy job, owning a house and car, getting hefty bank balance, suddenly these seemed to pale away. That was not my goal in life. Then what was ? You have to find the answer yourself. " The goal of mankind is to acquire knowledge and that is one ideal placed before us in Eastern philosophy. Peace is the ultimate goal in life of person, pleasure and happiness both comes to end. Man foolishly thinks that happiness is the goal to strive for and that leads to greater misery. The ideal is knowledge, that would set free. Freedom is the basis for all the struggles in life. The saint is oppressed with the knowledge of his condition of bondage and wants to get rid of it by worshipping God. Infact, the ultimate aim of a person is to get divine virtues in his life or to become like a *Devta* or *Dev Tulya*.
- 13.29 Some people may think the hand of God is behind everything that happens. There is the human tendency to blame God for misfortunes, bad luck, failure, sickness, sorrows, someone's death or even any natural disaster. But, they must remember that these things not invoked or come from God at all. God does not cause our misfortunes. Some are caused by bad luck, some are caused by bad people and some are simply an inevitable consequences of our being human and being mortal, living in a world of inflexible natural laws. The painful things happen to us are not punishment for our misbehavior as we presume, nor are they in any way some grand design on God's part. Because, the tragedy is not God's will, we need not feel hurt or betrayed by God when tragedy strikes. Instead, we can turn to Him for help in overcoming it, in fact we tell ourselves that God is as outraged by the tragedy as we are. There always comes a day in our lives when we become victims of bereavement, bad luck, sickness, defamation etc and in our pain and sorrow we let guilt, jealousy and self-imposed loneliness make the bad situation even worse. Our sorrows can bring understanding as well as pain. Pain is the price we pay for being alive. Pain makes us sensitive and compassionate and attentive. Out of love and sorrow can come a compassion that endures. What is important is not luxury but love, not wealth but wisdom, not gold but goodness. Out of love may come sorrow but out of sorrow can come light for others who dwell in darkness. And out of the light we bring to others will come light for ourselves - the light of solace, of strength, of transfiguring and consecrating purpose.
- 13.30 Sometime, we think that we should take birth in some European or Western Country. India is not a fit country for living in today's scenario. Our country is really great in every respect. We are proud to be a part of this great country. In India, we find endless corruption, redtapism, favouritism and nepotism everywhere. We think, why we have taken birth in India. Who is ultimately responsible for that ? But, after making a detailed analytical study, we see that every sixth child takes birth in India. At present, there are around 150 big or small countries in this whole World. So, the probability of taking a birth by a child in India is 25 times more than other average country in this world. If a person has to take birth 1500 times on this earth, he will have to take birth in India about 250 times (1/6th.). While general average comes only 10 times per country (1500/150). If in the whole world, the registration of each child is made compulsory, then counter of India and China would be very crowded and busy. While the counters of some other countries would be secluded and lonely. So, if one wishes to take birth in Switzerland one time, he firstly has to take birth in India at least 250 times, on the basis of average and probability. Only God knows our present serial number of birth in India out of 250 times. In India, we

have vast untapped material resources, millions of unemployed persons, good infrastructure facilities, plenty of funds mostly invested in unproductive uses and a large number of small & big political leaders, but what we really need - that is - a strong political system to exploit and harmonise all these resources to the maximum possible extent for the welfare of our country and its people. Now, India is on the threshold of industrial revolution. Our Government must provide a strong impetus and create immense opportunities for further industrial growth.

- 13.31 Different persons enjoy different type of things in this world, according to their situations and circumstances. This is a debatable question, what is the basis of this system. Some people are living in great misery, while at the same time some are enjoying luxury lives. The basis is not fixed. Some people, tells that this is the result of their actions in previous births. But, one is compelled to accept the reality and have no other alternative options. Some says that the pain and miseries are the opening negative balance of the last birth. And one who is enjoying life wrongly, shall have to bear the brunt in the next births, appears logical upto some extent, But, we are not fully satisfied. This is just like punishing a person, who does not know even his crime at all. But, one thing is clear, one should not behave with others in the manner and types, which he would not like from others. One has to leave these matters solely at the direction of the Almighty God, having no other choices. A person can not decide his destiny himself. There are so many other factors which govern the whole system of this Universe. Causes that are not traceable to the oneself in the present life must be traced in the past births. Labour that produces wealth and indolence that brings adversity in the present life arises from how one lived in the previous life. It is the past deeds that produce labour and indolence, the apparent cause of possession or otherwise of riches in this life. A brain of a person is the judge of its own working. Tolerance, forbearance, forgiveness, benevolence are such types of qualities, which help a human being to lead his own life peacefully in the materialistic world.
- 13.32 In India, there exists a wide disparity amongst the people in every field. Some, people are most educated and very rich; while majority of people are below poverty line. There is wide gap amongst people regarding education, social and financial status. Different people have different way of thinking, temperament and nature. They can not be made equal on the same footing. Now, our country runs through a majority of votes. Under democratic set up, voices of people play a very important role. But, the problem is such that opinion of majority of people are not always right. If that would be right, the court decisions would be finalised with the majority of votes. An action would not be merely right even if it is done by a majority of persons. Even in some cases, majority of people may be wrong. In fact, it is voice of your internal heart [inner consciousness] which decides what is wrong and what is right ultimately.
- 13.33 It is believed that the War of *Mahabharat* was fought about 5000 years before. In fact, this was a *Dharam Yudh* (Holy Religious War between *Dharami* and *Adharami*). But, the most important thing is to note herein that there was no religion in existence 5000 years ago, whether it was *Hindu*, *Muslim*, *Sikh*, *Christian*, *Jain* or others. All the *Dharam* were established during last 2000-2500 years. *Sikh Dharam* is about 300 Years old, *Christian Dharam* was created 2000 years back, *Jain Dharam* was established 2500 Years ago and the *Muslim Dharam* came into existence about 1400 Years before. In fact, there was no *Hindu Dharam* ever in existence during the time of *Mahabharat*. No *Dharam* on this earth is bigger than truth. The word "*Hindu*" has been derived from the Word "*Sindhu*", indicating the old famous *Sindhu* River and *Sindhu* Valley, where it is believed that *Aryan* people used to live. *Arya* means *Shrestha* the best. In fact, in *Pharsi* Language, there was no word which may be pronounced as "*Sah*". They spelt "*Sah*" as "*Ha*". And the name of *Hindu* finally came into existence in place of original *Sindhu*. Later on, the English people deleted the word "*H*" and the remaining word "*Ind*" was finally replaced by the word "*India*". At present, there are 11 religions prevalent in this whole world namely *Hindu*, *Islam*, *Jew*, *Pharsi*, *Christian*, *Sikh*, *Budh*, *Jain*, *Tao*, *Confushian* and *Shinto*. A question naturally arises when there was no *Dharam* in existence but the *Mahabharat* War was fought as a *Dharam Yudh*. Infact, *Dharam* does not means religion. Religions have been created by the human beings themselves for their sole benefits, guidance, convenience and to avoid confusion. In fact, *Dharam* means the rightful duties of a person as assigned by the Almighty God. Those persons, who do not follow the rightful path assigned by the God, were called *Adharmi*. At that time, there was a religion prevalent everywhere in civilised society called "*Aaddi Devi Devta Sanatan Dharam*" (Eternal *Dharam*). When a large number of human beings suffer on earth due to tyranny or misrule (*Adharma*), their prayers to the Almighty God force the all powerful divine power to descend in human form and stablise the forces of nature. (that is, establishment of *Dharma*). One should always show grit against the wrongdoings of authority and have the courage to differ when everyone else chose to surrender before the tyranny of *adharma*. In fact, *Hinduism* is not a religion. It is a philosophy, way of thinking, living and culture, developed during over last several thousand of years by the human race. Several great persons were born in this period and they were being worshipped as a mark of respect and regard and to get inspirations from their lives, good deeds and foot-prints by the next coming generations. *Dheeraj*, *Dharam*, *Mitra aur Nari* (patience, religion, friend and woman) - you can check the loyalty of all these persons only during bad times. Most of the *Rajputs* and *Brahmins* family migrated to hilly barren area of *Hiamchal* and *Utranchal* area to protect their *Dharams*. Though, they passed their lives very miserably with very

meager resources but they never bent before the invaders to convert their *dharam*. Infact, hilly area naturally provides protection to the people from any sudden attack or invasion. This is why *Himachal* and *Utranchal* area are mostly inhabited by the successors of these *Rajputs* and *Brahmin* families even to-day. But, the basic purpose of life is that a religion is supposed to provide the link between men and the Almighty God. Religion is a psychological necessity of a man in to-day scenario. But, sometimes, when religion emphasises norms and forms, creed and dogma, conformity and conduct more than the God and the love for Him, then religion itself comes to stand as a conduit and sometimes even as a obstacle & barrier between the Men and God. Basic aim of a human being is to attain divine virtues "*Devatava - Dev Tulya*" qualities ultimately. A man should be accurate in thinking, benevolent, cheerful, clean, contended, co-operative, courageous, detached, gentle, determined, disciplined, flexible, having humanity, introvert, light, merciful, obedient, patient, respectful, self confident, serenity, simple, Stable, having absolute and unconditional faith and surrender before the Almighty God, sweet, tireless, tolerant, truthful, intelligent and honest. While, enmity, jealousy, violence, anger have been forbidden in divine & pious soul [*devtulya atma*] .

- 13.34 Never never quit. It is always better to fight and then lose rather be a loser without fighting at all. There is nothing which can not be obtained in this world, provided a person has made proper and earnest efforts. If a person, promoted by the desire to get a thing, honestly makes an attempt, he will certainly succeed in his venture. Let a person desire to obtain something in his life, let him constantly strive to get it, sooner or later he is going to succeed. But he should go on his path, unflinching and without hesitation. So many people in this world have risen from the very depths of distress and poverty to the heights of good fortune. People who overcame difficult and dangerous situations are those intelligent people who relied on their own efforts, and not those who placed their meaningless trust in good luck. A man, who ardently yearns for something and fervently seeks to get it, is bound to get it. No idler has ever achieved any triumph in life. Each one should understand that he is his own friend or foe. He who can not save himself cannot be saved by anybody else. Certainly, a man can free himself from all unpleasant situations by his self-effort. Hence, everyone has to proceed on the right path, with firmness of conviction and confidence. Great men of courage, adventure or knowledge never waited for the smile of Lady fortune. Fate is an unnecessary concept, for where ever we cast our eyes, we see the results of industry, endeavour and effort, not of inaction. Nobody has heard of anything happening in a dead body, which is a perfect example of non-existence of will. Fate does not do anything. It exists only in our imagination. It does not have any existence of its own. Fate is nothing but the good or bad fruits, culmination or results of those actions that we have already done, either in this birth or previous births. That, which is within man's reach, is the self-efforts, what others will eventually term Luck. Success ultimately depends upon an individual's efforts.
- 13.35 A question arises if God is unborn, why do we consider Rama or Krishna as Avatars, as God descended on this planet at different times, who had wives and children like any other human beings ?". Infact, neither Rama nor Krishna were gods and for that matter nobody who takes birth can be god. But great souls like Rama and Krishna by their communion (*Upasana*) with God, become God-like. When the soul comes close to God, it gets rid of all impurities, sorrows and shortcomings and its nature, attributes and character become pure like that of God, just as the man shivering from cold ceases to suffer by coming close to the fire. From time to time such noble souls tread the earth and after meeting them, a spontaneous reaction is, "It looks as if God himself has descended on earth". But, infact, these noble souls are those people who with their *Upasana* attain the state of salvation. Communion or Interaction with God (*Upasana*), which literally means, to come close to God, uplifts the soul to a state of infinite bliss and leads to salvation. However, there are a few prerequisites for a person who wants to commune with God. Firstly, he must accept that God's powers are omnipresent and lives within us through his powers. Secondly, by practice of yoga and self-control, he needs to free his mind from malice to any living creature and overcome the five enemies and deterrents : anger, arrogance, lust, greed and worldly attachments. No tongue can express that bliss which flows from communion with God to the soul of purified by yoga. That happiness is felt in the inner self alone.
- 13.36 The nature of human brain is such that it does not work under any type of control. It has its own sovereignty over its kingdom. It is the uncrowned king (*Betaj Baadshah*) of its own regime. It thinks independently, analyses the right and wrong things and concludes finally, without any favour or bias and free from any influence. No Authority, whatsoever, how it may be strong, big or powerful, can administer, control or influence the human brains. A person has its own requirement and thinking according to his circumstances, situations and social environment. The thinking of a person changes with the increase in his age or change in stature. So, majority of people think differently in their own ways on the same issue at different times. Even in some cases, the opinion of majority of people is not always correct. If you have to start some work, some may support it and some would go against it and you are finally confused.
- 13.37 Time is a constant figure. We measure the time in seconds, minutes, hours, days, months and years. Annual Celebration and Anniversary are celebrated keeping in view the exact date and time of an event. Our earth makes round of the sun in 365 days 5 hours 48 minutes and 47½ seconds. But, for the purpose

of simplification, we take a year for 365.50 days on an average. It means after 300 years there would be a difference of 4 days. You would be surprised to know that after 12000 years, May month will start with severe cold and December Month with severe heat.

- 13.38 Example : Hari and Mohan were walking to a railway station. Suddenly, Hari saw the time in his watch, he found time was 10.10 AM but Mohan's watch was pointing 10.00 AM at the same time. Hari said that he is somewhat late and can not catch the train. But, he advised Mohan to catch the same train by rushing towards the bogey immediately.
- 13.39 A child acquires through inheritance 23 traits, qualities, habits, nature from his parents in an undeveloped stage. Though the total qualities would become 46 (23+23). Only those 23 qualities (whether positive or negative) which have stronger presence either in mother or father will be inherited into the child. The DNA test is also based on this principle. This is why in older era, most of the warrior castes used to marry their children in their caste only, to retain the principal character of their generation. But, sometimes that was got diluted slowly and slowly and finally original qualities were totally disappeared. *Baadshah Mohd Shah Rangeela* was such an example, who ruled Delhi but only within the radius of 15-20 Km. Experience has shown that the younger son or daughter is generally more intelligent than his/her elder one. The logic is simple. The birth of a younger child is in a later stage comparatively with that of his elder one, so his qualities are generally more matured and experienced, acquired from his parents. Infact, latest, experienced and updated attributes of the parents are transferred to the child, so the latest will be the children, the more matured would be his attributes. Though physically he may be weak. The latest version of a Company's product is always superior and advanced than its' earlier ones. The difference is clearly visible between the wisdom of eldest son and youngest son in a family, where the age difference is more amongst the children. But this causes sometimes conflicts between the elder and younger brother. One is senior in age, while the other is matured in wisdom. Proper education of your children is one of the best investment in todays scenario. There is no substitute for good education. During bad time, you may lose everything except your education or degree. It has been found that during lifetime, earning of a person is not always constant but fluctuating. The wealth (*Laxmi*) is always volatile. If you are properly educated, it gives you a sense of confidence to understand complexities of life more easily and helps you in the days of misery. By properly educating your children is just like equipping them against major odds and adversities in their lives. It is the best, safest and cheapest equipment/investment with no other alternative. All the time/days are not bad and good. Once the bad time is over, you can enjoy the good time. However, the educational degree granted by a University is not the sole criteria to check the intelligence of a person.
- 13.40 Ramesh was a student of CA Inter. He appeared in CA Inter and got 36 marks out of 100 in the Costing paper. Next time, he worked hard, but got merely 30 marks. The next time, he did his best endeavour but he was surprised, that this time he got only 24 marks in the Costing. He was thinking how can the knowledge of a student go on diminishing in any way. His knowledge was being reduced, while he was making more and more efforts and the marks obtained were being reduced in arithmetic ratio. Does the examination system represent the true criteria for the evaluation of a student ? (Based on a true incident).
- 13.41 Suresh was a student of CA Inter. He secured in each subjects more than 50% marks at least two times, but was unsuccessful in one or more subject, each time. He could not pass all the subjects at one sitting. He was thinking that the ICAI (The Institute of Chartered Accountants of India) must consider his case and declare him pass, since he has already secured more than 50% passing marks in each subjects at least twice at different attempts. (Based on a true incident).
- 13.42. Mahesh was a student of CA Inter. He worked very hard in the subject of Organisation & Management. In this subject, he was expecting around 60-70 marks out of 100 this time. But, he was surprised, when he was told that he had got eighty marks. He was still unsure. So, he asked again. But, this time he was also told that he had secured eighty marks. Though, he had worked very hard, but he was never expecting so much marks. He asked impatiently for the third time, he was stunned, when he was told that he had secured merely one eight - 18 marks (eighteen, but not eighty). (Based on a true incident).

14. HUMAN PSYCHOLOGY AND THIS WORLD

- 14.1 Example : During 1976, in a bank robbery and murder case, a police team went to Bhopal to investigate. The team inquired from the street children about some young persons who were involved in the Bank robbery case. But, the police team could not be successful in getting the required information, even after trying their best efforts. Then, suddenly, an idea came in the mind of a police inspector. He offered 10 paise coin to the boy and he disclosed all the relevant information and complete particulars to the police team in full details. Sometimes, even small money plays a wonderful role. In fact, money has different value for different persons at different times. It is something for someone, it is everything for someone and nothing for someone. Sure, money is not everything, but as you grow older you realise its importance. It changes hands but people too. It has always remained a permanent symbol and instant source of energy since the historical times. Infact, money is necessary, even a compelling necessity, in present materialistic world. It is of course, not God - but then, it's no less than God either for some persons. It is important to have money enough to feel secured. It can be any amount - a lakh, a crore .. whatever. As long as it gives you a feeling of security, that is what matters. But, beyond that, there is no end of wanting it. (based on a true incident).
- 14.2 During December, 1971 Indo Pak War, our brave and great Indian Army captured and detained in its' captivity around 92,000 Pakistani Prisoners of War (POW) and a substantial chunk of land. Later on, at the time of Shimla Agreement, Pakistani Prime Minister Late Shri Zulfakar Ali Bhutto was interested to get back both these things but Indian PM was determined not to give up even any one of them, neither the occupied land nor the detained prisoners of war unless and until the matter of Kashmir is fully solved. But, the problem before the Pakistani Prime Minister was that if he had resolved the matter of Kashmir in toto, his Government in Pakistan would certainly fall and if India refuses to give either of the things, Pakistan would have to prepare for another War with India for its existence, survival and prestige. At last, it was finalised, that Pakistan be offered to get back only one thing either its captured land or its detained Prisoners of War. After tactfully applying his mind, the then Pakistani Prime Minister Mr. Zulfakar Ali Bhutto asked Indian PM to get its Land back first. India agreed to return the occupied land to Pakistan. However, this decision was strongly criticised in Pakistan by the families of the Pakistani prisoners of Wars. India returned the possession of captured land but the detained Pakistani prisoners of War remained in the captivity of India, to maintain and have a moral and psychological pressure on Pakistan to settle Kashmir Disputes once for all, ultimately. Now, there was another problem before India, to feed and maintain them (Pakistani prisoners of war), our country had been incurring crores of rupees daily. These Pakistani prisoners of war were, of no use to India. At last, India had to return and send back the Pakistani Prisoners of War. In fact, India won the battle by losing its' thousand of brave and valiant soldiers and a lot of money but Pakistan won the battle diplomatically. In spite of losing the War, Pakistan tactfully won the War. India had to suffer a lot ultimately. The problem of Kashmir is still unresolved till date. *It is clear from the above discussion, that for a country like Pakistan, the land is more important and valuable than its people. The total area of land in this world is already fixed and divided geographically amongst so many countries. The distribution of the land is not equal the world over, amongst so many countries and their people. So, for Pakistan, if land can be acquired even by losing some of its men, then it is a winning strategy. Infact, human beings can be created and produced by the human beings themselves but not the land. Land has to be either acquired or captured forcibly from someone. Pakistan is applying the same strategy in today's scenario. Once the land has been acquired by any means, further creation of people/population would not be a problem later on for Pakistan. That is the simplest job. (Based on and taken excerpts from the bibliography on true story written by Shri Zulfakar Ali Bhutto - " If I am assassinated " .)*
- 14.3 Example : Ram and Shyam were students of 9th. Class. Both were studying in different schools. Ram secured 450 marks out of 600 but his friend Shyam, of other school secured 600 marks out of 1200. Shyam's mother was considering her son more intelligent than Ram. While Ram got 75% marks and Shyam got merely just 50% marks. According to the statement of Shyam's mother, getting more marks is more difficult and so more important. According to her thinking, one has to do more efforts and works extra to bring in more marks. The total number of marks allotted are totally irrelevant in her opinion. In fact, she was unable to understand percentage wise comparison of the marks. (based on a true incident. In fact, human thinking depends upon one's study, experience and grasping the subject.)
- 14.4 Example : While going to the court in a lock up van under the police escort, a prisoner, who was in fact, a rickshaw puller, slapped Chandraswami. During the court proceeding, the City Magistrate asked the rickshaw puller, to narrate the exact reason for that. The rickshaw puller replied very confidently that Mr Chandraswami is the Guru of our former Prime Minister of our country, Sh P V Narsimha Rao. So, by simply doing an act of slapping his (PM) Guru, he became a very very big person after getting such a great honour. A person of his status can never achieve this respect, regard and recognition, easily in his whole life. Infact, he was receiving so many congratulations from his friends and relatives for doing such a great job. (Based on a true incident. In fact, different persons have different thinking, temperament and logic. They think, work and react differently in their own unique ways.)

- 14.5 Example : During 1970, a fruit vendor was selling 4 Bananas for 25 paise (1 banana for 1 anna). When a boy bargained the vendor to sell the 5 bananas for 25 paise, he refused to do so. But, the boy was surprised, when he saw that the vendor was selling 2 bananas for 10 paise to several other customers. When the boy asked the Vendor about the reason for it, the vendor replied very confidently that he was not a fool at all. He can forgo 2 paise only one time to a customer, but not each and every time to the same customer. (*Based on a true incident*).
- 14.6 Example : An old woman used to buy goods from the other locality, a far distant place. Later on she changed her house to a distant locality. Now, she was still used to buy goods from the old locality. She had the impression and psychology in her mind, if she buys goods after covering a long distance and making huge efforts, it would always be cheaper. (*Based on a true incident.*)
- 14.7 Example : During the period, 1980, a large number of people used to book the scooters to earn money, by selling them in the black market later on at a hefty premium. The LML started booking of its scooters. Its booking was equivalent to its 28 years production. The company naturally expanded its' production capacity. There was a mad rush for bookings of its scooters. But, later on, the situation was reverse. The premium on the sale of scooter disappeared slowly and slowly. The persons, who got the allotment, were selling them at discount, just to recover their blocked money. There was consequently a heavy rush to cancel the booking. The company faced severe financial crunch. The moot question before us is that, if all the persons would start selling goods in black market, who would buy them. (*Based on a true incident. Several times, a contrarian approach also works.*)
- 14.8 Example : In a village, during the end of Ram Lila function, Ravan refused to die (or to be killed). Several instructions and signals were passed on, to the Ravan, but in spite of that, he was fully determined not to die this time. Infact, Ravan was a person, having strong muscular and masculine body, while Ram was having normal size of personality. The final war was running for last several hours, but resulting in nothing. Now, it was beyond the capability of *Bhagwan Ram Chander Ji* to sustain further fighting any more. At last, after some time, the person, who was playing the role of Ram, was fully exhausted. His petrol (energy) was over. Then, he fainted and collapsed on the ground ultimately. Now, there was a very strong hue and cry from the huge public side also. The curtain was down. Some persons were murmuring that this was not a *Ram Lila* but *Ravan Lila*. Public was also confused as to what would happen now. In fact, the person, who was playing the role of *Ravan*, had some financial disputes over the short payment of his daily wages for last several days with the Ram Lila Committee. He had made several requests in this regard but nothing could help him. So, he finally applied pressure on the committee. The *Ram Lila Committee* had to settle the matter on the spot, by making cash down payment for wages to Ravan and only after that Ram Lila function could be completed. (Based on a true incident).
- 14.9 During 1970, a villager purchased a ceiling fan for the first time from an electrical shop. He fitted the fan himself. But, he was surprised to see that there was no flow of air, in spite of the running speed of the fan was very fast. He made several complaints to the shop-keeper in this regard. Initially, the shop-keeper did not heed any attention to such type of complaints. But, after repeated insistence of the villager, a mechanic was sent to the villager's house. The mechanic was totally surprised when he saw that the blades of the fan had been fitted in reverse direction. So, there was no question of flow of any air on the ground. (*Based on a true incident*).
- 14.10 In an examination hall, a student wrote down the answers on the answer sheet even before getting the question paper. The invigilator was surprised and even curious, how it was possible. He inquired with the concerned student in this regard. The student told that his teacher has already formed a group namely "**Examination Paper Exchange Association**". So, he had been narrated the whole question paper in advance by his teacher. The student could not restraint himself. He was too impatient to wait any further for the question paper. So, he wrote the answer after getting the answer sheet and even mentioning its serial number as Answer to Question No. 5. [*Based on a true incident*]
- 14.11 Ram Lal was a rickshaw puller. He was carrying some bags containing a large number of envelopes. By chance, an envelop came out of the bag and he kept it in his pocket. He brought it to his home. But, when he opened the envelop, he was surprised to see that there was a cheque of Rs.1.50 Lacs issued by LIC in favour of someone Ram Lal. Really, it was in his name also. He was totally surprised. He could not believe it at the first instance. He showed it to all his friends, relatives and neighbours. He was advised by all of them, that the Almighty God has specially sent him a lottery cheque. So, now he must enjoy his life. He was very much happy and over excited. He could not wait further any more. So, he immediately opened a bank account in his name and encashed the cheque. He thanked the Almighty God. At last, his desire was finally fulfilled and listen by the Almighty God. His dream of enjoying comfortable and luxury life really came true. He could not believe on his fate. Now, he discontinued his old job of rickshaw pulling and he was really enjoying life fully with his friend circle. Suddenly, after a gap of 3 months, a police team came to his house to investigate the matter. Finally, he was in trouble and put behind the bars. [*Based on a true incident*]

15. GLOSSARY OF SOME IMPORTANT WORDS USED

- 15.1 HAWALA : The word *Hawala* has been derived from local *hindi* vernacular language from *Hami Bharna*, to give nod/consent. If A makes payment to B on behalf of C, this is a Hawala transaction.

The first entry in the Books of A, B and C would be as under :-

In the books of A		In the books of B		In the book of C
B	Debit	Cash	Debit	No entry
Cash	Credit	A	Credit	
For Cash paid		For Cash recd		

The second entry in the Books of A, B and C would be as under :-

C	Debit	A	Debit	B	Debit
B	Credit	C	Credit	A	Credit
For Payment made on behalf of C to B		For Payment recd on behalf of C		For payment made by A to B directly	

However, alternatively, a direct entry may be made :-

C	Debit	Cash	Debit	B	Debit
Cash	Credit	C	Credit	A	Credit
For Payment made on behalf of C to B		For Payment recd on behalf of C from A		For payment made by A to B directly as per (Hawala) instructions	

Public have general impression in their minds that all the Hawala transactions or entries are wrong. That is not true. Hawala is a genuine system of making entries in accountancy. Infact, the Hawala transactions involving Foreign Exchange are unlawful in view of the restrictions imposed by FEMA, 2000. The basic purpose of FEMA is to conserve valuable Foreign Exchange. The Hawala operators use different coded languages for their illegal business. All the entries of the Bank Draft are made on Hawala basis. To conserve the Foreign Exchange, the Central Government has enacted Foreign Exchange Management Act, 2000. Under the FEMA, *Hawala* of Foreign Exchange is unlawful. But, in practice, hawala is used in some wrong sense. In business circle, unaccounted money is transferred through non-banking channel through hawala. Hawala is a system through which entries are passed on. It has nothing to do with the money to be transferred. It is immaterial whether money is legal or illegal.

But, Hawala of Indian Currency is a regular feature. So many companies, Financial Institutions do regularly Hawala Transfer of their money. This is a legal method. There is nothing illegal in Hawala transactions. Clearing House of the Banks also works on this concept. Stock Exchange settlement system also works on this system. If A constructs a house on behalf of B, this is a Hawala transactions. A has not directly paid to B. A has made constructive payment on behalf of B.

Hawala is a system, where money is transferred through consent from one person to another, without physically delivering it. Now, it is immaterial whether money was transferred was legal or illegal, accounted or unaccounted. But, in public life, the term Hawala is used as a transfer of Illegal Money. Infact, transfer of Foreign monetary transactions through unofficial channel is illegal. Hawala Transactions of Foreign Exchange is illegal and unlawful. But, *Hawala* transactions of the Indian Currency is totally legal, provided that the money has been duly accounted for in the books of accounts. It is just like a vehicle, where you transport the goods. It would transfer the goods, irrespective of the fact, the goods are legal or prohibited. In the Hawala trade, people generally use code words in order to prevent them from detection.

This is done by using secret code. Even, the banks use the secret code for transfer of their fund from one branch to other branch. In order to avoid any misuse, the banks use their coded language. Even the hawala operators use different coding system to transfer the money. Some use the counterfoil of Rs. 2 note. Some use coded languages. If one sends the message to give 2 kg good quality apples, this may be meant to give a sum of 2000 US Dollars by the counterpart to give the bearer. They buy foreign exchange at cheaper rate and sell them at higher rate to the needy person.

16. SOME DO'S

- 16.1. Open a PPF Account in your name and for your minor child at a very early age. Even a small amount can grow to a huge amount over a longer span. Even Rs.1,000/- paid annually over 60 years in PPF amount would become about Rs.1 Crore and that income is totally Income Tax free and free from any attachment. When we receive interest, that is not the real income. It consists of two part - inflation and real interest. If we subtract the rate of inflation, from the interest rate, that would be real interest Income. Every member of the family must have his own PPF Account as early as possible, preferably in young age.
- 16.2. Make a will and do proper nomination of your all assets, that would avoid future litigation over succession upto a certain extent.
- 16.3. Maintain personal ledger, if possible, of your banking and property transactions. That would help you in future to know the exact details. Keep a small diary or day book in your pocket to memorise the daily transactions and important matters.
- 16.4. Create infrastructure during young age, so that there is sufficient time available for further growth. To achieve that keep your financial positions tight during young age. Do forced savings in young age to create nucleus fund.
- 16.5. Maintain your financial personal record properly and systematically in a personal ledger book or diary alongwith supporting documents.
- 16.6. Keep yourself busy during old age either in some social, business or other work. In old age, one should avoid to take much financial risk. During old age, regularity of income and safety of funds are two important points to lead life peacefully. One should be physically fit and financially independent during old age as far as may be possible. Three are true friends in old the age of a person - Money in your control (60% weightage), your wife (30% weightage) and loyal dog (10% weightage).
- 16.7. Living simply, thinking deeply and enjoying freely are the best canons for passing life peacefully. You will be happy if you have the habit of savings. If you laugh, the world laughs with you, But, if you cry, the world would laugh louder. Incur expenses according to your income. Always endeavour efforts with hard work, dedication and patience, do work regularly. Always have God within your heart, make Him the ultimate goal of life and do regularly the rightful actions/things in your life. Infact, God is always situated in the hearts of all living entities and directs their senses. The problem is basically to recognise and realise Him properly.
- 16.8. Have minimum number of financial and other matters pending during old age. Reduce the number of accounts with different banks or parties as far as may be possible, to have mental peace. Do not leave any matter pending in the mid way. All the matters should be well settled so far as may be possible, to reduce the chances of disputes in succession or after succession. Have involvement in minimum number of matters during old age. However, stake may be large but the number of matters must be very few, so that they may be easily controlled. Remember that money can be distributed and divided amongst so many persons, as per your wishes but not the assets. (*In Indian films also, when there are so many bad characters and villains. If it is difficult to end all of them during the remaining time of the film, the directors apply a standard technique. At last, all the bad and good character persons come to a common place and bullets are blown out. All the bad characters are killed, while good characters remain at the end as per wishes of the story of the Indian Film. This is the most simple and easy way to conclude the story of the Indian films.)*
- 16.9. File your Income tax return regularly with the Income Tax Department within stipulated time. This would give you mental peace and a lot of other benefits in the coming period.
- 16.10. Maintain your accounts in joint names, with your spouse. Nominate the assets through will or declaration form. Keep a proper record of all accounts in a personal ledger or diary with complete particulars and nominations made.
- 16.11. Keep a copy for ready reference of all the documents filed with the income tax or any other concerned department. Have a photocopy of the cheques and drafts of material/heavy amount/transactions as a further proof. Even the letter received through post alongwith envelop should also retained to have more genuineness and authenticity.
- 16.12. Generally, keep all the original papers with you rather than your CA, advocate or consultant. This would give you confidence in case of any problem arising lateron .
- 16.13. Have some minimum basic knowledge about all the relevant laws. This would give you some degree of confidence.
- 16.14. Be fully convinced by the consultant, before taking any final decision and action. This would also build

up your confidence.

- 16.15 Create HUF (Hindu Undivided Family) and multiple HUFs, as per the advice of your tax consultant, to have Income Tax benefit and reduce income tax liability in true spirit of the law.
- 16.16 Try to build a home for yourselves as early as possible, preferable in young age. A house is a social requirement and good investment also. You save Rent, Income Tax and Appreciation. In fact, appreciation is Income Tax free. You also save Income tax as per rule of tax on tax basis. Suppose, A had acquired a house for Rs.2 Lacs and B acquires the same for 20 Lacs after 20 years. B would have to earn Rs.18 Lacs more plus Income Tax to be paid. If average rate of Income Tax is 30%. Then, he would to earn Rs.5.71 Lacs more. 30% Income Tax works to be 42.85% on net Income. To earn Rs.70/- one has to pay Rs.30 as Income Tax charges.
- 16.17 Have some cash in safe custody for some emergency purposes. Keep 7 days requirement in cash and balance in SB account. Excess should be made FD with the Bank. Excess liquidity shall result in extravaganza.
- 16.18 Have faith in the Destiny. This would give you a lot of peace of mind. Mental peace is very precious and valuable thing in their lives for the human beings, preferably during old age.
- 16.19 Donate fund/money regularly in excess of your present and future requirement to reduce attachment over it. This would help you to earn money through those means, which are ethically and morally justified in to-day society upto a great extent.
- 16.20 Keep all the valuables, money and investments under your direct or indirect control and under lock & key. Keep all the keys under one lock and retain that particular master key always with you. This is the most simple method based on pyramidal system for controlling the wealth and money. A kite does not belong to someone, over which it is flying but it is linked to someone, who has the thread to control it ultimately. So, have direct or indirect control on all your assets and investments. Pyramidal control or control through chain link system are also considered good system, where assets are big enough. In fact, it is the money, what you can control. Keep a duplicate key of your car or house, in your purse. This would help you in case of emergency, when car is locked accidentally or keys are forcibly taken out by the miscreants. In the old days, the kings never used to divert or dilute their control over the kingdom to the successors during their whole lifetime. The successors to the thrones, used to be called Princes even at the age of 50-60 years.
- 16.21 Even in today's scenario, most of the housewives are not well acquainted with the general banking system. Do ensure that they are well versed with the Banking system upto some extent. Make a habit for them to have dealings with the Banks, to avoid any problem or unpleasant incidents in future later on.
- 16.22 Have at least one permanent address for all your investment. This would keep your post intact and communication regular. Build a home during young age, if possible, even a small one, by consolidating your scarce and meager resources and savings. East or west, home is the best place for a person.
- 16.23 Have some liquid fund, preferably in banks and some cash at home, to meet out any emergency in case of any problem.
- 16.24 Always use your full name (not initials) on all your important documents of property, identity card, income tax returns and other important documents. This would avoid the chances of cheating and forgery by any outsider. Never use your different names at different places to avoid confusion. To bring genuineness, uniformity is must. For example if the full name of a person is Ramesh Kumar Sharma, the other names, R K Sharma, Ramesh Kumar, Ramesh, Ramesh Sharma should not be used on all important documents.
- 16.25 For taking professional advice, go to professionals and not to your friends. Always mention your full name on your bank account, income tax return, property document and on other important documents to avoid any controversy, rather than initial of your name.
- 16.26 Be careful, while dealing with a the person who has nothing to lose (naked). Use credit cards only for convenience, never for credit. Always measure the people by the size of their hearts and not by the size of their bank accounts and bungalows. Share praise and shoulder blame. Have a tough mind but simultaneously a tender heart.
- 16.27 Pray to Almighty God for acquiring wisdom and courage, not for materialistic things. They would automatically come to you. Prayer to God is not begging - give me this or that. Remember you are the son of the God. HE is the Supreme Father of this Universe. So, you have inherent and natural right to claim certain things and property from God, being your ultimate father. Everything of father belongs to children. God gives & forgives and forgets, but we get and forget him forever. Know that wealth and success are not one and the same thing. Remember also that comfort and happiness are not one and the same thing.

17. SOME DONT'S

- 17.1 Never disclose your wealth except to your wife or the Income Tax Department and only when it is specifically required. Have some amount as a secret fund in Bank or otherwise and also at home, to meet out your emergency requirements, if it arises later on in any way.
- 17.2 Never borrow for consumption. This would give you peace of mind and keep your financial position better and comfortable. You will gain financially in the overall long run. This would also reduce your expenditure and mental tension, while increasing efficiency at the same time.
- 17.3 Generally, do not manipulate things/matters. Keep them as simple as possible. This would give you mental peace and increase your working efficiency.
- 17.4 Do not mix up the financial transactions in a joint bank account with any person. Open joint account with your spouse or children as a measure of safety and convenience. But transactions should be done separately. If A & B are 2 persons, two accounts may be opened as AB and BA. All the transactions relating to A must be done through AB account and all the transactions of B should be routed through BA. Once the financial transactions are mixed up *inter-se*, it would be difficult and take a lot of time, pain and energy to segregate all of them later on. For income tax purposes, husband and wife are treated separate assessee. For example, one can mix rice and grain within a moment, but it will take several hours to segregate them.
- 17.5 During old age, do not take heavy financial risk. In the old age, start the business or profession just like consultancy types, service oriented or which require minimum working capital. So that there is minimum exposure of risk. In some cases, the position may be summarised just like chasing a bus by you. Your resources may be exhausted at any subsequent time and you can not chase the bus further, unless your speed is more than the speed of the bus.
- 17.6 Do not take risk on your all capital funds at one time or outgo simultaneously. Do not invest in the stock market more than you can afford to lose.
- 17.7 Avoid financial dealings with your relatives and friends. In some cases, you may find yourself entangled in deep, severe and complicated problems. Sometimes, you may lose both your money and relatives & friends at the same time.
- 17.8 Never distribute your wealth amongst your successors during your lifetime. You can best do nominate your assets into your wife's name as a first priority and after that amongst the subsequent other successors. Always try that you always have the master key over all your funds during your life time, if possible. If you distribute your money amongst your successors, that would substantially increase your insecurity several times and in some cases your positions might become pitiable and vulnerable, depending upon circumstances. Infact, you would be exposed totally and there would remain left no attraction for the successors to serve you. Secondly, your successors would start slowing down of efforts for earning money during next generation. This would leave chain reaction and cascading effects on the next coming generations. Though the money has to be succeeded ultimately to the next generation. But it must be clearly spelt out to and understood by the next generation, not to take it (succession money) as easily granted. Excess and easy money received through succession by next generations generally works as a negative factor in the growth.
- 17.9 Avoid litigation as far as may be possible. Avoid also to deal with a person who has nothing to lose or is litigant in nature. It is in the interest of both the parties. It is the wastage of time, money and energy. Avoid doing business with people who have a history of legal battles. For a businessman, it is a very costly and time consuming affair. Matters must be settled either by mutual consent, reconciliation, settlement or discussion, so far as may be possible. It is a part of the game called War and you get nothing for nothing. You have to take chances. If there is no pain, there is no gain. You can not possibly afford to keep waiting in your Defence positions and expect the enemy to walk into your ambush knowingly. Nor you keep yourselves waiting for the invading troops to come right up to your door-steps and then try and react and respond and look for the possible solutions. Keep the enemy busy and entangled in some other useless work when you get the right things done.
- 17.10 Never disclose and discuss with any outsider, your mental pain, agony, anguish, loss of money, character of your family members, misbehaviour, disrespect, humiliation, done by any person with you, donation, assistance help done to some one by you. This would malign and tarnish your image in the Society. When a person is entangled in extreme agony and difficult situations and where there is available no viable solution, one should remember the Almighty God with deep concentration and become thoughtless. Forget this body and bodily relations. Further, thinking should be stopped altogether. Slowly and slowly, time will make the solution. Infact, time works as an ointment in the long run for a person in his life. It holds healing and transformation in its wings.
- 17.11 Don't involve yourself in so many financial matters, after 60 years of age. Always have minimum number of matters pending. So as not to leave for the successors any complicated matters unsettled.

Your successors may have to face teething troubles to solve all the pending matters, in the absence of any complete information, details and facts.

- 17.12 Avoid acquiring useless knowledge in this world. A human being has limited source of energy and time. If we utilise our energy, to collect and acquire irrelevant, useless and extraneous knowledge, that would be sheer wastage of our valuable scarce resources and would create a strain on our brain ultimately. In fact, acquisition of knowledge is an endless process. A person would require several thousand of years of life to get only a part of knowledge about this nature and Universe. One should obtain only those type of basic and expert knowledge which is useful for running his day to day life or helpful for his business or service purposes. For a common man, it is totally useless to know the name of the person, who has won the Gold Medal in Olympic in 1955 in Weight Lifting. One should develop his wisdom more sharply and deeply, rather than acquiring extraneous, futile, unnecessary and spurious knowledge.
- 17.13 Do not fragment your money into so many small investment that later on it would become a problem for your successors to settle all of them. Investment must be made of a reasonable amount.
- 17.14 Do not maintain your account with so many banks. Close those bank savings and other bank accounts, which are inoperative for so long time. This would serve no purpose except creating a lot of confusion. Deal with a bank which is near and convenient to you. If you maintain so many bank accounts, this would lead otherwise before the Income Tax Department and would also be difficult and confusing even for you to understand and convince the others about all of them.
- 17.15 Human age is not around 400-500 years. At present, the average age of a human being is around 60 years. So, never chase an uncertain thing in your life and which is beyond your control, means and capacity. This may exhaust your limited and valuable resources of money, time and energy. Remember that a bird in hand has better worth than two in the bush. Always satisfy yourself with reasonable returns. Never be too greedy.
- 17.16 Do not have a joint account with an unknown, stranger or so many other persons, whether relatives, friends or business associates. Have joint savings bank account only with some known and reliable persons. In such situations, later on sometimes, you may incur losses. Your cheques/demand drafts may be stolen anywhere and encashed through these joint bank accounts by some other unscrupulous persons without your knowledge and consent. You should have also no grudge against the culprit, in case of any loss. Bank has no responsibility in such cases. This is just like giving the duplicate keys of your safe *almirah* having valuables and cash, to some one.
- 17.17 Do not trust your memory beyond a limit, always write things down in a systematic way. However, do not sign blank papers as a matter of regular practice.
- 17.18 Do not approach restaurants, horses and bosses from the rear. Sometimes, you may land yourself in trouble.
- 17.19 Don't compare yourself with others. You are unique. Do not repeat your past mistakes. Past is just like a cancelled cheque. Do not worry about the future. Future is a promissory note. Don't be jealous, always be contended. Don't feel superior, give up your ego. This world is huge drama. Don't be upset by sciences of sorrow and tragedy. Spare time to help others and your worries will soon be forgotten. When you are ill or facing problems, be happy, you are simply paying off your past debts. Your critics are instrumentals to carry you forward, so consider them as well wishers. Don't criticize others behind their back. Don't think of taking revenge. Forgive and forget. Give happiness to others, never think of giving sorrow. Observe your mind, control your mental traffic and you would not have waste thoughts. Laughter is an antidote to stress. Laugh at your mistakes but not at others please. Surrender all your worries to God and relax. Practice meditation for 15 minutes daily. It will bring peace, bliss and relaxation of mind and body. These are the Golden Principles of Stress-free Living - Stress is a messenger listen to it. Consider your pressures a challenge. Your coping ability will increase. Meet, greet and beat your stress successfully. There is always benefit hidden behind every event in life.

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This book is a most valuable document written after 35 years of continuous painstaking research, wide experience, innovative thinking, deep analysis and active interaction with a large number of people. Esteemed and Valued readers are most humbly requested to circulate it amongst their friend circle, relatives and business associates to know their exact views, for a better understanding and cogent views on the subject matter. This would help the esteemed citizens of India to gain self respect & honour and re-activate the thinking process de-novo within their minds. Infact, it would be a great prayer and high regard for those brave and valiant soldiers of Bharatmata in a true sense, in whose cherished memory, it has been primarily written and dedicated.

आप बाजार से 5 चीजें नहीं खरीद सकते हैं :- **You can not buy from the market 5 things :-**

1. समय /Time
2. स्वास्थ्य/ Health
3. मन /Mind
4. बुद्धि/ Intelligence/Wisdom
5. भाग्य/प्राप्त/संस्कार /Destiny /Luck/Resolves

Mind, Intelligence\Wisdom and Destiny are embedded within the human soul, which is situated inside the pituitary gland behind forehead. These are invaluable. So, always try to improve and better them. Human soul contains data upto past 5140 years. Infact, it is a software and not built up of 5 basic natural elements. Almighty God has created this whole Universe but not the tiny Souls. It is made of Brahm element, while Universe is made of 5 basic elements. Raw materials of Soul is not available on this whole Universe. A human soul enters the body inside the womb, when a child's body is merely 4 months old and leaves the body after death. Human body is made of 2 things : Soul + Body, that is called Jeevatma [Jeev + Atma]. मानव शरीर + आत्मा [जीव +] आत्मा कहा जाता है होते हैं. Both have different fathers – father of Soul is Almighty God (Supreme Soul) and father of body is Physical father. Generally, Father and son have common properties. In the same way, Soul & Almighty God (Supreme Soul) are alike and have some common properties. While, Body & Physical father have similar common properties. In each birth, father of soul remains the same, while physical father changes with each and every birth. A human body is a very very complex thing. Father does not bear the son, but he is merely helpful in the birth of son. In the same way, Almighty God has not created the soul, but Almighty God has created the whole Universe. Infact, soul is very valuable situated within the body. It is a different, distinct and separate entity from body altogether. It is the active force enshrined within the forehead that you call “I” (मैं).

GOLDEN PRINCIPLES OF STRESS – FREE LIVING

- Stress is a messenger listen to it.
- Consider your pressures a challenge. Your coping ability will increase.
- Meet, greet and beat your stress successfully.
- There is always benefit hidden behind every event in life.
- Don't compare yourself with others. You are unique.
- Do not repeat your past mistakes; Past is a cancelled cheque.
- Do not worry about the future. Future is promissory note.
- Don't jealous, be contented.
- Don't feel superior, give up your ego.
- This world is a huge drama. Don't get upset by scenes of sorrow and tragedy.
- Spare time to help others and your worries will soon be forgotten.
- When you are ill or facing problems, be happy and just think that you are simply paying off your past debts.
- Your critics are instruments to carry you forward, so consider them as well wishers.
- Don't think of taking revenge. Forgive and forget the past.
- Give happiness to others, never think of giving sorrow.
- Observe your mind, control your mental traffic, and you won't have waste thoughts.
- Laughter is an antidote to stress. Laugh at your mistakes but not at others please !
- Surrender all your worries to God and relax.
- Practice meditation for 15 minutes daily. It will bring peace, bliss & relaxation of mind and body

VOICE OF ALMIGHTY GOD

**TO LEAD A BLISSFULL LIFE, ONE
SHOULD ALWAYS CHERISH AND
TRY TO BECOME :-**

- 1. PHYSICALLY FIT**
- 2. FINANCIALLY INDEPENDENT**
- 3. MENTALLY STRONG**

मूल्यों की माला

- परमात्मा में सम्पूर्ण निष्ठा
- आत्मा में दृढ़ता
- विचार में परिपूर्णता
- मन में सन्तुष्टता
- बुद्धि में दिव्यता
- संस्कार में श्रेष्ठता
- दृष्टि में पवित्रता
- वाणी में मधुरता
- चलन में उदारता
- कर्म में प्रवीणता
- कला में निपुणता
- सेवा में नम्रता
- व्यवहार में सरलता
- स्नेह में शुद्धता
- सम्बन्ध में निर्लिप्तता
- आहार में सात्विकता
- जीवन में सत्यता
- व्यक्तित्व में रमणीकता
- निद्रा में निश्चिंतता

वाणी का मूल धर्म

1. मीठा बोलना
2. धीरे बोलना
3. कम बोलना

वाणी के पाप कर्म

1. असत्य बोलना
2. अपशब्द बोलना
3. परनिन्दा करना
4. व्यर्थ की बात करना

वाणी का संबंध मन से है, मन का संबंध आत्मा से है और आत्मा का संबंध परमात्मा से है। वाणी के पाप और पुण्य कर्म आत्मा में नुंध हो जाते हैं। आत्मा के तीन हिस्से होते हैं मन, बुद्धि और संस्कार। आत्मा में 5,000 साल तक पिछले जन्मों का सार संस्कार के रूप में निहित होता है। मनुष्य शरीर में आत्मा एक बिन्दु ज्योति स्वरूप में मस्तक के आगे विराजमान होती हैं। आत्मा में मनन और विचार करने की शक्ति होती है। इस संसार में मन के अलावा किसी भी तत्व में मनन और विचार करने की शक्ति नहीं होती है। मन आत्मा के अन्दर निहित है और आत्मा इस शरीर में विराजमान हैं। जिस व्यक्ति ने मन को जीत लिया उसने संसार को जीत लिया। मन को जीतना बहुत मुश्किल काम है। मन को मन के द्वारा ही नियन्त्रित करके जीता जा सकता है।

CA M K Dublish