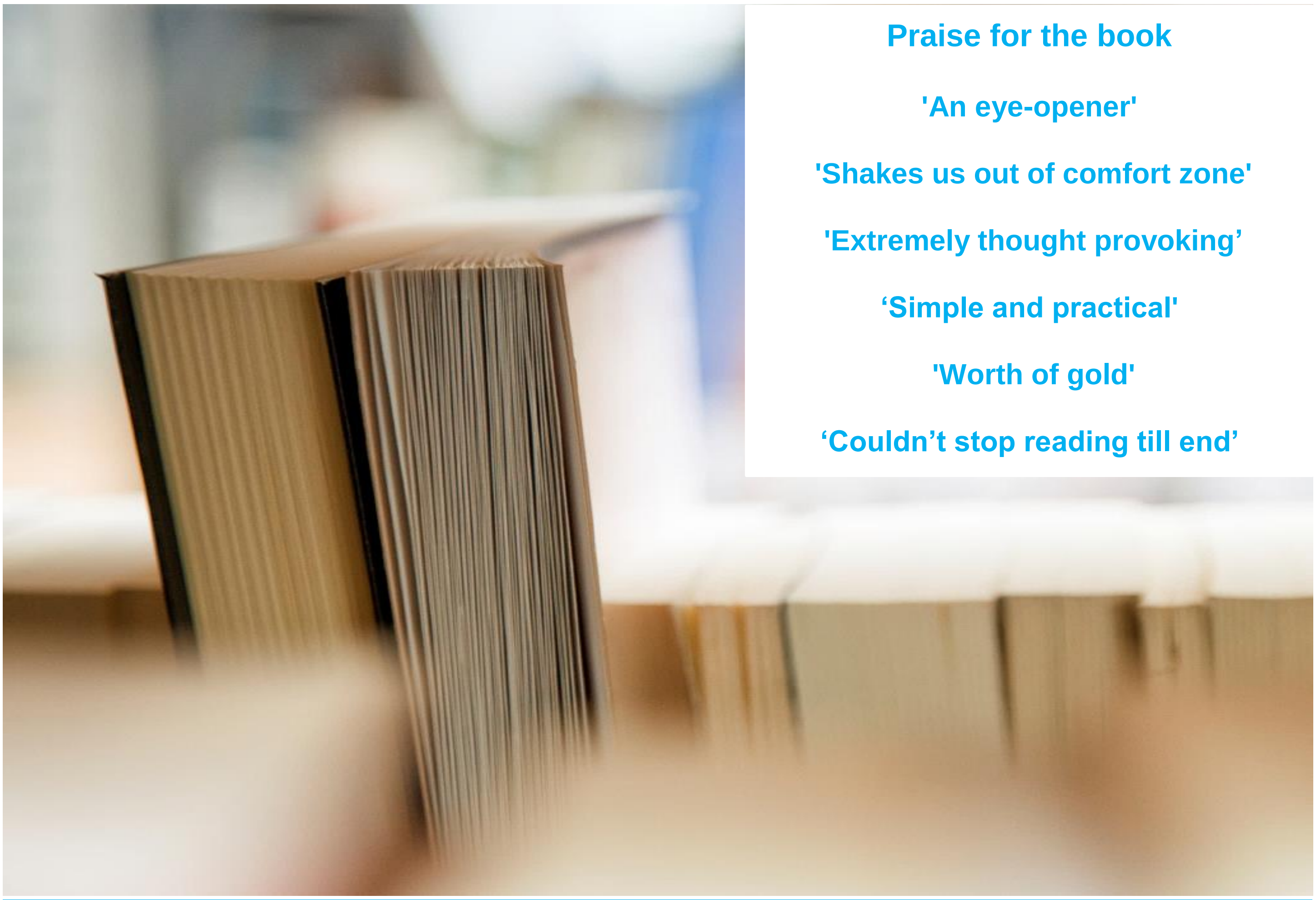

Praise for the book

'An eye-opener'

'Shakes us out of comfort zone'

'Extremely thought provoking'

'Simple and practical'

'Worth of gold'

'Couldn't stop reading till end'

How to be Future Proof!

Pritam Mahure

Guide, for individuals and organizations, to survive and thrive in the rapidly changing world!

January 2019 2nd Enhanced Edition

How to be Future Proof!

Contents

1. Praise for the book

Your book is really an **eye opener**! Though it is well known but often ignored (i.e. social media and AI taking our space & jobs), but your book gives a shock which shakes us out of our comfort zone!

Vivek Bapat

Thanks for sharing the **wonderful book**! **Very interesting** with real-life facts. Section 'What life taught me' is very interesting.

CA KS Rao

Excellent and practical! Since I am working for four decades, I have undergone many transformations and must mention that you have captured what is experienced by professional, businesses. We can go on appreciating your book without an end.

Ramesh Iyer

The book is **extremely thought provoking**! I am 65 and at this age, I felt motivated and charged up after reading this book.

Krishnaswami Bhat

Must say you have ability to see future! Each word in the book is **worth of gold**!

Ganesh Nair

Once started, **could not stop reading**! Absolutely amazing book!

S Umang

You are not just a Tax expert but now, turning into a philosopher and **change angel**!

Diganta Das

2. Why this book?

It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change.

Charles Darwin

Times are changing.

And. The. Pace. Of. Change. Is. Rapid.

In a week's time, we are confronted with so-many changes in business and technological world, that it looks like **a year passed-by**!

We, as an individual or organisation, were never trained for such **rapid** pace of change.

All of us were raised for a predictable and slow-moving world.

Even our childhood stories were wrapped around the stable world.

For instance, we were told that a slow and steady **turtle** wins the race, than a fast **rabbit**!

So, effectively, we were told to be calm than being fast and restless!

However, life and business principles, which were relevant for the erstwhile predictable world, have started falling apart!

And now, **rabbits** are winning!

Technology disruption is shrinking the world and almost every industry is surrounded by **turmoil**!

Every day we are witnessing falling **Goliaths** (large organisations) and rising **Davids** (start-ups)!

Additionally, **'uncertainty'** is becoming new certainty for businesses and individuals!

In this rapidly changing world, every day, businesses and individuals are trying to **make sense** of the present and the future and are struggling to remain **relevant**.

Sometimes, we wonder 'is this the start of mass '**work extinction**[1]'?

In such turbulent times, while **we cannot control** or slow-down the pace of 'change', earlier we recognise it, better our preparedness for future would be!

This book is written to assist the reader decode the challenges and take first step to be future proof.

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[1] 'Work extinction' refers to a scenario wherein we will remain, but not the work we do!

The book is divided in three themes, **present** (challenges), **future** (what to do) and **past** (life lessons).

The book captures the insights learnt from various leading authors and their books –as covered in Bibliography[2], and also from whatever I could gather from my own life.

To make the book **relevant** to the age of Twitter and What's App, I have tried my best to keep the book and insights brief.

By far, this is the **shortest book** ever written by me!

I hope this book assists readers in taking first step to be future proof!

Feedback for improvement of the book is welcome at pritam.mahure@lawgical.in

Yours,
Pritam Mahure

Machine Intelligence is the last invention that the humanity will need to make.

Nick Bostorm

[2] Author would strongly recommend the books referred in Bibliography as well as works of all great authors quoted in this book. Author does not claim any copyright/ IPR of any work of the authors referred while writing this book.

3. Present

3.1 Are we indispensable?

All of us, either individually or as an organization, consider ourselves as **indispensable**.

Our assumption of indispensability arises either from degree, experience or age.

However, in the present world, we, either as an individual or organization, are not indispensable as the present world neither recognizes erstwhile degree, experience or age nor it gives any weightage to loyalty!

Rather it considers degree as **narrow** field, experience as **baggage** and age as **rigidity**.

Further, presently, what's recognized more is not the ability to solve problem but **anticipate** the problems.

It is pertinent to note that in earlier era, solving problem was enough. However, in the present world, you need to solve the problems as well as anticipate the likely future challenges.

In case you can't anticipate challenges, then you are also part of the problem!

This is a major change, from the erstwhile era, which glorified the ability of people to firefight and do quick fixes.

Now, people with ability to firefight are being replaced with people who **anticipate the challenges** and plug them (than do quick fixes)!

So, earlier we recognise this changing world, better we understand how to be ready for future!

Everyone thinks of changing the world, but no one thinks of changing himself.

Leo Tolstoy

3.2 Whether we are becoming redundant?

With fast paced development in Artificial Intelligence (**AI**), Machine Learning (**ML**), Blockchain (**BC**), Robotic Process Automation (**RPA**) etc., it appears that most of our much-coveted skills may just become redundant.

Underlying question is **how much time** do we have?

Few years or just few months, before the machines take over?

Even if we take optimistic view, still, the time left with us to rise to this challenge may not be more than two years.

Don't agree? Just ask own-self **what will you be doing in 2020**?

Most of us know, what will be we our work profile will be in 2019 but not sure about 2020.

Even the exact nature of our work or profile after few months is **not clear**!

This is the magnitude of challenge.

Starters may also have a look **World Economic Forum** report on **Future of Jobs.**

This report highlights the alarming trend wherein the present jobs are being lost to machines!

But are we **worried**?

Doesn't appear so! Its not uncommon sight to see people and organisations turning blind eye to the changes taking place around.

In few cases, strangely, exactly opposite is happening!

People and organisations appear to be **more relaxed** than worried!

Don't agree! Just observe how many people are busy on:

- Social media i.e. Facebook, Twitter, Snapchat, Instagram etc
- YouTube, Netflix and Amazon Prime!

So, it appears that people are finding comfort in escaping reality through fictional world, by either, creating contents (say on Facebook, Instagram etc) or consuming contents (say on YouTube, Netflix etc)!

This is evident sign that the worried subconscious mind, is consciously being **diverted**!

So, if you are reading this, book and getting an urge to check your own social media status! Know that it's a trap, to divert your mind from important concern!

Rather it's **time to act**!

By continuing to read this book!

It's not about time, it's about choices.

How are you spending your choices?

Beverly Adamo

3.3 How are we becoming redundant?

We take pride in providing **creative solutions and insights**.

However, it appears that even cognitive skills, are being de'coded' by AI/ ML to provide solutions pretty similar (and rather un-biased!) as humans can!

It’s a universal law that low hanging fruits are the first one to go.

So, while the first jobs to go to AI could be **manual jobs** (see cashier’s jobs, driver’s job etc), its not a distinct future that complex analytical / technical work (such as performed by finance **professionals, lawyers, doctors, engineers** etc) will be carried out by AI/ML.

Even as early as 2014, first **AI was nominated as Director** in HK based firm **Deep Knowledge**[3]! Even ‘Google's **DeepMind AlphaGo** artificial intelligence has defeated world's number one Go player[4]’

[3] businessinsider.com
[4] bbc.com

AI is even replacing **call centre** employees[5].

So, machines are catching up!

As a solution, to address increasing challenges of AI/ workflow automation for professionals, WEF in its report 'Future of Jobs[6]', *inter-alia*, states that we will need to have an **'agile'** mindset for **'lifelong'** learning!

However, **'agile'** and **'lifelong'** learning attitude will mean 360-degree change.

At present, we acquire skill in first 25 years of up-bringing (say Phase I) and then apply these skills for next 30-35 years (say Phase II)!

Now, it appears that 'learning' won't be divided in compartment as Phase I and Phase II as aforesaid!

Going forward, we will have to learn till we are **alive.** Unless, we opt to be redundant!

[5] bgr.com

[6] weforum.org

It may be noted that the 'learning' will not only mean **vertical** but also **horizontal** shifts[7]!

So, learning will also mean, say a 'tax' specialist also required to learn 'finance/ accounts' or vice versa!

Only time will tell how many of us will find it comfortable to make such shifts!

Additionally, for us, it will not only about learning and re-learning but also **un-learning**[8]!

Like it or hate it, all of us will, either, forcefully or with choice, have to soon embrace '**lifelong'** learning!

Only I can change my life. No one can do it for me.
Carol Burnett

[7] Vertical shift is when, say a tax professional, acquires more knowledge 'within' the tax field itself whereas horizontal shift will mean shifting to other field, say finance/ accounts

[8] It is pertinent to note that un-learning is the most difficult process as letting go something, which is learnt after years (or decade) of hard work, is painful. Also, during this process, a fresher will have advantage over experienced person as fresher will neither carry any 'baggage' of experience nor will see things from biased perspective.

3.4 Which roles will become redundant[9]?

Few professions like accountant, auditors and lawyers are amongst the highest paid professions in the world and have stood test of the time.

WEF in its report 'Future of Jobs[10] observes that *"Across the industries surveyed, jobs expected to become increasingly redundant over the **2018–2022** period are **routine-based, middle-skilled white-collar roles**—such as Data Entry Clerks, **Accounting and Payroll Clerks**, **Secretaries, Auditors, Bank Tellers and Cashiers** that are susceptible to advances in new technologies and process automation… Some forecasts project that advances in automation will result in the **wholesale replacement** of the human workforce"*

The report suggests that apart from aforesaid, many other jobs, such as drivers, assembly workers, cashiers, brokers, secretaries etc could fall prey to AI, as highlighted in below:

[9] weforum.org

[10] weforum.org

Accountants and Auditors	**Lawyers**	**Accounting, Bookkeeping and Payroll Clerks**	Data Entry Clerks
Administrative and Executive Secretaries	Assembly and Factory Workers	Client Information and Customer Service Workers*	Business Services and Administration Managers
Material-Recording and Stock-Keeping Clerks	General and Operations Managers*	Postal Service Clerks	Financial Analysts
Cashiers and Ticket Clerks	Mechanics and Machinery Repairers	Telemarketers	Electronics and Telecommunicatio ns Installers and Repairers
Bank Tellers and Related **Clerks**	Car, Van and Motorcycle **Drivers**	Sales and Purchasing Agents and **Brokers**	Door-To-Door Sales Workers, News and Street Vendors, and Related Workers
	Statistical, Finance and Insurance Clerks		

The aforesaid scenario is certainly worrisome.

Further, we need to understand that there won't be any early announcement or advertisement to warn about job losses (say **'We are firing'**)!

Given this, if your job/ role is one of the likely to go **'extinct'** jobs, then its time to learn new emerging and trending skills[11]!

If your job/ role is not covered in the likely to go 'extinct' jobs, then, wait for few years, it will make it to the 'likely to go extinct jobs'!

Hard times don't create heroes.

It is during the hard times when the 'hero' within us is revealed.

Bob Riley

How does one become a butterfly?

You must want to fly so much that you are willing to give up being a caterpillar.

Trina Paulus

[11] Emerging roles/ opportunities

3.5 With whom are we competing?

In the early ages of professionalism, we used to compete with **'self'** as there was less competition.

As we moved ahead in time, we started competing with our **co-worker or colleagues**.

Then, thanks to social media, our attention was captured by the **competitor firm** (who is putting numerous media post of events, seminars, articles etc).

So, we started to out compete our competitors on social media.

But, is the aforesaid the only competition we have got?

Are we too busy competing with self, each-others, our rivals or are we missing the **'elephant in the room'**?

Seems, new entrants, aka AI/ ML/ RPA, are already knocking on our door.

Question is how do we wish to welcome these new competitors?

Rather, underlying question is, are we **capable** to compete with machines, which can work 24 hrs throughout the year - no holidays - no coffee breaks - no sleep time!

Reality is, we cannot compete with machines!

So, we need to start investing more in understanding **what can we do better** than machines!

As per World Economic Forum (WEF) Report on Future of Jobs[12] following **human skills** will be in demand:

Creativity	Originality	Initiative	Critical thinking	Persuasion
Negotiation	Attention to detail	Resilience	Flexibility	Complex problem-solving
Emotional intelligence	Leadership	Social influence	Service orientation	

[12] weforum.org

So, we need to spare time to learn aforesaid skills as well as explore how can **collaborate** with technology!

But time is running out.

So, **rise** before the machines do!

> ***The most difficult thing is the decision to act, the rest is merely tenacity. The fears are paper tigers. You can do anything you decide to do.***
>
> ***Amelia Earhart***

3.6 Should we focus when world is out there to distract us!

For everyone, **distraction** is norm of the day.

On one hand, we have grave concern about what future holds for us and on the other hand (literally), we are busy with mobile!

We are getting distracted every moment.

Be it emails or What's app messages. Be it LinkedIn, Twitter, Instagram, Snapchat or Facebook. Or calls and messages.

Seems like everyone out there is eager to get your attention at least for few seconds!

Most of us (including me) get in the aforesaid **trap of replying** to each and every message/ call/ email etc.

Every working day we get 480 minutes (8 hrs * 60 min) to shine professionally.

So, when we check What's app messages (say 40 times), LinkedIn (say 5 times), Twitter (say 3 times), Instagram (say 2 times) or Facebook (say 5 times) or calls (say 15 times) and messages (say 10 times).

We lose that momentum to shine approx. **80 times** – effectively, every 6 minutes!

Forget about 6 minutes, the attention span could be much less for many of us!

Its un-comprehendible as to how someone with such **short span of attention** can gear-up for the worrisome future!

It's time that we need to question ourselves, can we give undivided attention to learn new things!

So, if we have to be future proof, we need to guide our mind to **concentrate/ focus** than allowing it to be guided by distractions!

Every time we get distracted, just ask yourself, is the distraction worth your future!

If not, it’s time to **focus**!

When we are no longer able to change a situation - we are challenged to change ourselves.

Viktor E. Frankl

When change happens, you have a choice for how you are going to respond.

You can either lose your composure and react impetuously

or

Use the event or situation as a learning opportunity to shift your mindset and respond appropriately.

Susan C. Young

3.7 Decision fatigue!

Apart from distractions, brain is also strained due to multiplicity of **choices**.

In earlier era, choices were limited. However, now a days, availability of choices itself is a challenge.

The problem with choices is that, we need to **opt** for one of the available options! So, if we are presented with many options, multiple times a day, then those many times, we need to 'choose' between the available options!

For eg. a person can draft an email /comment quickly but may spend more time in deciding:

a. Whether to mark an email to senior/ colleague or team member and if yes, then whether it should be sent as 'cc' or 'bcc' or as 'FYI'
b. Whether to 'Like' or 'Comment' or use smiley on the post
c. Whether to wish a colleague (say Happy Birthday) on all the platforms like Whats App (in all groups!), Facebook, Linkedin etc or only on one platform!
d. Whether to use abbreviation 'RIP' or use full form!

e. Whether to receive a call or not!

The aforesaid decisions are, over and above all other decisions we make (like what to wear, what to eat etc).

Prima-facie, many of aforesaid decisions may not seem critical or important. And actually, **most of them are not**!

However, everyday we are stuck in numerous such situations wherein we consciously 'decide' the course of action.

When we are taking 'decision', we may not even come to know, but this process of 'deciding', may bring its own **'decision fatigue'** for our brain!

This 'decision fatigue' not only stresses our brain but also sometimes lead to behaving us in strange manner! For eg. to avoid decision fatigue, our smart (!) brain, starts using shortcuts without getting into details of important issues!

These short-cuts sometimes lead to incorrect decisions!

Thus, many great leaders have found ways to manage 'decision fatigue'.

For eg. **Steve Jobs** avoided decision fatigue by choosing to wear same black t-shirt and jeans everyday. Similarly, **Mark Zuckerberg** wears grey t-shirt.

So, effectively great leaders do not spend their decision-making abilities on routine decisions and rather conserve it for something worthwhile!

If you dream to be a leader, then identify your own routine decisions, turn them in a 'routine' and conserve your decision-making abilities for the **decisions that matter**!

Maturity is when you stop complaining and making excuses, and start making changes.

Roy T. Bennett

3.8 The Thumb Rule or thumb rules!

We, wake-up or go to **sleep**, by looking at the screens!

Screens are with us when we eat food and when we are in **washrooms**!

We look at screens when we are standing or walking or even while **driving**!

We look at screens when we are alone or when we are in **meeting**!

We have become so habitual to look at the screens, sometimes we just jump from one app to another app and sometimes from one site to another site.

Sometimes, we are checking our mobile and we don't even know what we are searching for!

Why most of the humanity behaving this way?

Are 'apps' the real culprits behind making us behave like **'apes'**!

Apes? Yes, back in time, as a kid, we used to press button of drum beater head moving ape toy and as fate can have it, now, **technology presses our buttons** and we move (by scrolling and jumping from one app to another)!

This behaviour of ours is an effect of vicious loop of anxiety and habit.

And this **anxiety/ habit** of ours guiding our thumb. So, effectively, rather than our rational **mind**, our **'thumb'** is guiding us - by scrolling up or down on screens.

It is pertinent to note that every time you **scroll** through social media pages, a billionaire is getting richer, at the cost of your time (and career)!

So, we need to question whether we really need so much of information (from so many sources such as Whats App, Facebook, Linkedin, News Apps etc?) and so much online interaction!

It's a time we question our deep-rooted belief that more means better!

In the digital age, less social media we consume, better we are!

Lesser social media a person consumes, **better** human being he/she will be!

Everyone agrees that we can't shun away social media, but we can try to limit its use.

So, for own good, show thumb to screens and thumbs-up to life[13] by being on a **'social media diet'**!

So next time, during a conversation, if you are ignorant about a viral video, meme, web series etc, be happy about your ignorance.

Just remember **'Not knowing is Buddha'**!

Being challenged in life is inevitable, being defeated is optional.
Roger Crawford

[13] Today, if Dronacharya was alive, he may have asked every wannabe disciple his thumb! (for story of Eklavya read wisdom.srisriravishankar.org)

3.9 We don't probe ourselves hard enough!

Distractions around us are forcing us to run all day and night long!

Only problem is, we don't know where are we are heading!

We just don't have time to stand still and think why we are doing, what we are doing!

Just few years back, thinking or just being idle was the norm of the day. No distractions.

Sitting idle / thinking has enormous potential as it helps us focus on critical important aspects, probe ourselves and to do course corrections, if needed.

But now, Fear of Missing Out (**FOMO**), is gifting us short span of attention, even shorter than 'mouse'.

We are getting caught in the **'mouse trap'** every moment, every day and missing opportunity to meet our own-self!

We need to understand, what is a bigger loss:

1. Missing an opportunity to meet our own self

2. Missing some news on What's App Group or social media!

Basic rule is opportunities lies within and not outside!

So, get over FOMO, instead, master the art of **Joy of Missing Out** (JOMO) and focus all your energies in achieving your **goals**!

So, have time for **'self'**, every day, where you dig deeper and probe yourself harder!

Ask yourself are you doing justice to your work/ role.

Don't be kind when it comes to probing self! Success mantra should be '**Probe harder**, **achieve better**'!

Don't judge each day by the harvest you reap but by the seeds that you plant.

Robert Louis Stevenson

3.10 Lead, one day, at a time!

Everyone agrees that we need to gear up for the future. However, most of us are not sure how to do it!

The simplest way to be ready for the future is to take '**one day at a time**'.

Just plan your **'day'** and you will actually plan your **'future'**.

So, start with simple steps like going through one or two articles on your area of interest or on AI/ML/RPA.

Next day see few videos. Then, search for good books on the topic. Get few of them.

Join a free course online.

Attend seminar which are focused on future of business/work.

Debate on likely impact with friends and colleagues.

Form groups (even What's App group) tailored for future of businesses/ work.

Understand the challenges. Make your notes.

The aforesaid process seems simple.

But it is not. People give in between.

So, it is critical to continue. What we do in 'future' is determined by what we do in 'present'!

Don't get burdened with the challenges. Tackle them.

Now. One at a Time.

I will come again and conquer you because as a mountain you can't grow but as a human I can.

Sir Edmund Hillary to Mount Everest

4. Future

4.1 The future of business

Just few years ago, manufacturing, trading and service industry was existing side by side.

Rather, at macro level, they used to complement each other. This way, across the world, **millions of businesses** entities used to function.

The bygone era was product of the **industrial and service sector revolution** as it thrived in the era of world wars, development in science / technology and emerging internet.

Today's world is altogether different.

Today, it appears that a handful of organisations (viz. Amazon, Alphabet (Google), Facebook, Apple, Uber, AirBnB and Alibaba[14]), which are led by their charismatic leaders, are poised to take over the entire world[15].

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[14] Though the cumulative market cap of these institution is more than USD 5 trn, they cumulatively employ only 1 mn people (approx.) as against Indian Railways which alone employs more than 1.5 mn people!

[15] Market cap of Apple Inc (more than USD 1 trn) is more than cumulative value

Further, now, these businesses dream to be **number one or the only one, at any cost**[16]!

In the new online eco-system, the competition is so brutal, that in the long run only **one or two key players** will exist like a **binary system**, a business is either number 'One' or 'Zero'! Even as of now, this phenomenon is true as can be observed below:

- When it comes to search engines, how many other players we can recall other than **Google and Amazon**[17]
- When it comes to online shopping, how many other players we can recall other than **Amazon, E-bay or Flipkart**
- When it comes to personal mobility how many other players we can recall other than **Uber, Ola, Lyft or Didi**
- When it comes to social media, how many other players we can recall other than **Facebook, Linkedin, Twitter and Instagram**
- When it comes to online entertainment, how many other players we can recall other than **Youtube, Amazon Prime and Netflix**

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of 50 blue chip companies in India (Source: Business Standard)

[16] Seems that World Wide Web (WWW) is becoming a battleground for World Wide Web Wars (WWWW)!

[17] As per the news reports, more searches for 'products' now start on Amazon than on Google!

- When it comes to messaging, how many other players we can recall other than **WhatsApp, Snapchat and Wechat**

At present, in USA, out of every two dollars being spent online, one dollar goes to Amazon or Google[18].

So, growth today, **rather than alongwith others**, appears to be at the **cost of others** (i.e. killing the competition or competitors).

This is a **worrisome** trend.

Due to this trend, **lions share** of business in any sector appears to belong to just one or two entities. Apparently, other entities will continue to exist but fight for their share in small leftover pie!

The aforesaid **problem** (or **opportunity**!) is so critical that ignoring it will impact survival of the business itself!

You've got to start with the customer experience and work back toward the technology, not the other way around.
Steve Jobs

[18] nymag.com and techcrunch.com

4.2 Changing business landscape!

Erstwhile industrial era thrived on **standardisation**, economies of scale and assembly line production.

Now, the customers are demanding unique and products **customised** to their needs.

There is ongoing and gradual movement from standardised product era to customised product era. Even 3D printing is on rise!

In an interview, Jack Ma (Alibaba's Founder and Executive Chairman) stated that '*We will see a shift to **Consumer to Business** (C2B), in other words, it's all about customisation'*.

Also, the **business models** are evolving continuously. From age-old concept of owning cars/ assets etc, the movement now is towards subscription-based model!

From being ruled by automobile manufacturers, the personal transport sector, now is ruled by ride-sharing apps!

Instead of petrol / diesel cars, the move is towards electric and autonomous vehicles!

Instead of watching movies in multiplex, now people subscribe (Amazon Prime or Netflix) to watch movies at the comfort of their homes!

Even the trailers of movies/ shows are expected to be customised[19]!

The end-to-end supply chains of businesses are evolving and undergoing tectonic-shift through eco-systems and platforms.

These are **360-degree changes** in the way an industry used to work!

Thus, to remain relevant, the businesses need to understand end-to-end supply chain and how and who is disrupting them.

This analysis will help the businesses in identifying shifting profit-pools in the supply chain and form a strategy to remain relevant!

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[19] theregister.co.uk

4.3 Online or offline!

From the erstwhile **off-line** (**brick and mortar**) presence, now, the business eco-systems are moving to **online**, thanks to:

a. Economical smart phones and internet
b. Vibrant start-up founders who are making fin-tech, food-tech etc a 'fun' experience
c. Millennial generation which is welcoming the technology and digital cash[20] and Government's policies and digital push

Due to the aforesaid, every business now, has vision to be at the **fingertips** of the consumer or in-side their homes[21]!

Be it retail (Flipkart, Amazon etc), grocery shopping (Bigbasket, Grofers etc), food ordering (Zomato, Swiggy etc) passenger transport (Ola, Uber etc), ticket booking (Makemytrip, Redbus, Bookmyshow etc), banking (bank apps or Paytm, Phonepe, Googlepay etc), pre-owned car shopping (Olx, Quikr, Cardekho, Carwale etc).

[20] More acceptance of digital cash has a negative impact on few sectors as more digital cash is resulting in lesser requirement of (a) ATM machines (b) Security guards/ cameras (c) Vehicles to transfer the cash (d) Commercial rental space etc.

[21] Amazon Echo (i.e. Alexa), Google Home Mini etc

Now, if the businesses don't want to be left behind, they have to choose between:

a. Be a part of **someone else's** portal/ app/ platform/ eco-system

b. Having **own portal/ app/ platform/ eco-system** or

In many cases, businesses need to choose option 'a' aforesaid as the said platform/ app may have substantial number of consumers (as they offer better deals) or offers better margin to supplier.

Alternatively, if few courageous businesses choose option 'b', it is extremely difficult for them to sustain given the technological and monetary muscle of the large platforms/ apps.

Now, its increasingly becoming apparent that these marketplaces are selling their own products/ giving preference to handpicked vendors.

Further, they are squeezing margins of existing suppliers!

In such times, it is becoming difficult (or rather impossible) for the online sellers (on these platforms) to sustain.

Rather, the aforesaid concerns appear to be the likely reason behind why Government across the world are deliberating introduction of **anti-trust** law/policy.

Now, to quell the concerns of online suppliers, the marketplaces may either regulate themselves or Governments may bring a policing mechanism. However, in either of the cases, uncertainty for these online suppliers remain.

Given the aforesaid, businesses need to think whether the present growth (by being part of someone else's platform/ app) is coming at the cost of their future (i.e. long-term survival)!

Given this, its becoming increasingly important for leaders to delve deep into eco-system of business, economy, industry and visualise the future business eco-systems and design a robust **digital strategy**!

90% of CEOs believe the digital economy will impact their industry, but less than 15% are executing a digital strategy.

MIT Sloan and Capgemini

4.4 Role of Leaders!

In the digital age, leaders have a **unique responsibility**.

Leaders will have to understand impact of AI/ML/RPA on:

a. Industry and business

b. Own role / function

c. Role of their team members

To ensure that the businesses remain relevant, leaders will have to delve deep to form strategy for business and also **guide** team members to gear-up for the future phase.

Further, at the time of guidance, leaders should also understand who is their audience - **Generation X or Millennials or Generation Y**[22]!

This guidance from leaders to team members won't be a one-time phenomenon, but, **continuous** in nature as AI is in fluid stage!

[22] Hbr.org

Given this, its preferable that, every week/ month, leaders should interact with team members to **assess and re-assess** the **preparedness** for future.

Effectively role of leaders will now be similar to role of Noah in the story **Noah's Ark**[23].

Like Noah, leaders, will need to **help everyone** around them to sail through this big challenge being brought by the future.

You will get all you want in life if you help enough other people get what they want.

Zig Ziglar

[23] The parallel for Noah, in Indian scriptures, is "Manu".

4.5 Whether large firms are immune?

Disruption will certainly bring with itself loss of work and eventually jobs!

The underlying question is who will be heavily impacted due to AI?

Whether it will be **small or medium or large** firms?

In present world, no one is immune from challenges. Neither large firms nor small ones! **Everyone is equal** in the eyes of AI.

So, everyone, be it large or small entity, should:

a. Understand the magnitude of challenges being brought by AI
b. Identify key challenges for organization as well as people
c. Identify likely solutions to mitigate the challenges
d. Prepare plan for organization and people to rise up to the challenges

Question is when should you start taking aforesaid steps, for your organisation or your own-self?

Answer is simple. There is no better time, than **yesterday**!

The journey of a thousand miles begins with one step.

Lao Tzu

4.6 Whether Government can address AI challenges?

Recently, many Government across the world have recognised that AI will bring new sets of challenges.

A hand full of Government are forming strategy for addressing challenges brought by AI.

For e.g. **UK Government** provided response to House of Lords Artificial Intelligence Select Committee's Report on AI in the UK: **Ready, Willing and Able?**[24]

Relevant extract from aforesaid report are reproduced below for ease for reference:

"Artificial intelligence is a growing part of many people's lives and businesses. … The labour market is changing, and further ***significant disruption*** *to that market is expected as AI is adopted throughout the economy. … As we move into this* ***unknown territory****, forecasts of AI's growing impact— jobs lost, jobs enhanced*

[24] Parliament.uk

*and new jobs created—are inevitably speculative... as we believe AI will **disrupt a wide range of jobs** over the coming decades, and **both blue- and white-collar jobs** which exist today will be put **at risk**."*

Similarly, **Niti Ayog in India** released a report on **'AI for All[25]'**.

So, it appears, off late, the Government have recognised challenges likely to be brought by AI!

Not only Governments but also other institutions such as banks are worried[26].

Also, rather than **controlling** AI, the Governments across the world are **leveraging**[27] AI/ML/RPA (for e.g. for tax administration purposes).

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[25] Niti.gov.in

[26] At present, banks give loans for 20 years. But when there is no certainty about jobs, can banks continue to give loans for such long periods!

[27] As AI inherently thrives on data, India has potential to serve as a land of AI, given the substantial generation of data in India.

Its interesting to note that **China** is rather looking at AI as a big **opportunity** and wants to be a world leader in AI by 2030. To be AI ready, China has even published an **AI textbook** for high school students[28].

Also, even if any policy is formed by Government still another challenge is, how the strategy formed by Government will **remain relevant** as AI **evolves everyday**.

So, it's better not to place reliance on Government or anyone else than on your **own-self**!

There is only one corner of the universe you can be certain of improving, and that's your own self.

Aldous Huxley

[28] scmp.com

4.7 Reinvent yourself, now or never!

In present times, we are not perplexed by the change but the **'pace'** of change.

If we compare the present 'pace' of change as compared to say 5 years ago, it's apparent that it has doubled (say from 1x speed level to 2x).

In years (or months!) to come, this 'pace' is going to increase even further, say to 4x to 8x to 16x to 32x levels.

At such a fast pace, will we be able to make any sense of our social and professional life?

So, before the pace picks up to 4x speed, spend time to understand your present, decode your future and plan your endeavours accordingly.

If you miss the bus to anticipate the changes and reinvent yourself now, be rest assured that **future won't be kind** to you.

In the world, when every app/ software is updating almost daily, shouldn't we up-grade ourselves on regular basis to say **version 2.0**, 2.1 and so on!

Jack Welch (thought leader and ex-CEO of GE) once mentioned *"If the **rate of change on the outside exceeds** the **rate of change on the inside**, then the **end is near**."*

So, its time to increase pace of change on the 'inside'!

Time to reinvent is now or never!

Learn from the past, set vivid, detailed goals for the future,
and live in the only moment of time over which you have any control: now.

Denis Waitley

Change your life today.

Don't gamble on the future, act now, without delay.

Simone de Beauvoir

4.8 What Future of Jobs Reports (WEF) says!

Relevant extracts from World Economic Forum (WEF) Report on Future of Jobs[29] is reproduced below (emphasis supplied):

"The inherent opportunities for economic prosperity, societal progress and individual flourishing in this new world of work are enormous, yet ***depend crucially*** *on the* ***ability of all*** *concerned stakeholders to instigate reform in:*

- ***Education*** *and training systems*
- *Labour market policies*
- *Business approaches to developing skills*
- ***Employment*** *arrangements and*
- *Existing* ***social contracts***

… They entail ***difficult transitions for millions of workers*** *and the need for* ***proactive investment*** *in developing a new surge of* ***agile learners*** *and skilled talent globally.*

[29] weforum.org

*Catalysing positive outcomes and a future of good work for all will require **bold** leadership and an entrepreneurial spirit from:*

- *Businesses and*
- *Governments, as well as*
- *An **agile mindset of lifelong learning** from employees*

Workforce transformations are no longer an aspect of the distant future."

You're always learning.

The problem is, sometimes you stop and think you understand the world. This is not correct.

The world is always moving. You never reach the point you can stop making an effort.

Paulo Coelho

4.9 Step plan to be AI/ ML ready!

There is immediate need for all of us to be future proof / ready. But the question is how?

In the following paras, key step plan for being future proof is elaborated.

4.9.1 Decode AI/ML

It is an accepted fact that AI/ML is not merely a new technology change but a change which will impact every one of us and the way we work or do business.

Thus, it is imperative that everyone should be aware about the AI/ML and the revolution it is bringing.

But the underlying question is what should we read/ refer for AI/ML?

Its pertinent to note that most of the key aspects of the AI/ML regime are already in public domain through various books, courses and videos.

One may refer to one of the interesting articles on this topic such as 'The 6 Best Free Online Artificial Intelligence Courses[30]' by **Bernad Marr**.

Thus, based on the knowledge of available in public domain, one may get to know more about AI/ML.

It may be noted that even organisations may consider **sensitising** their employees about the challenges of AI/ML.

An early initiation of discussion will give the employees a sense of involvement in discussion much before AI/ML start creating havoc in people's life.

4.9.2 Understand AI/ML impact

AI/ML may provide opportunities but at the same time it could bring threats.

Given this, it's important to identify:

[30] Forbes.com

- What inroads AI/ML will make in the industry in which you are working?
- Which work will be taken away by AI/ML?
- How your role/ job will get impacted?
- How much time it will take for AI/ML to do what you do?
- What AI/ML cannot do?

In case an organisation intends to understand the impact of AI/ML then organisation should carry out a detailed AI/ML Impact Analysis exercise.

In this AI/ML Impact Analysis exercise, respective **team heads** such as finance, sales, procurements, supply chain, product pricing, IT, legal, contracts, HR etc. should be involved to ensure that they provide their inputs and suggestions.

Going one step forward, organisations can also identify possible cost savings which AI/ML could provide.

Based on aforesaid, the organisations can prepare a detailed plan for each team and team member to gear up for AI/ML challenges.

Early discussion and **engagement** will ensure early mitigation of risk for the organisation.

Organisations will also have to take into consideration the increase (most likely!) in re-skilling the employees[31].

4.9.3 Gear up for transition

Information Technology (IT) is a key area for business organisations as irrespective of the fact whether the organisation is ready or not, the information technology eco-system of an organisation is required to be ready for future.

It is advisable that early study should be carried out to understand how the entire universe of eco-system is getting **disrupted** by technology.

Then likely scenarios of such as forward integration and backward integration could be visualised along with a plan to tackle the challenge.

[31] "Education costs money. But then so does ignorance." - Sir Claus Moser

4.9.4 Design Alternate Business Strategies

To gear up for new era, the organisation may identify alternate efficient business strategies to ensure smooth transition.

Every organisation will have to re-visit each strategy, be it pricing strategy, marketing strategy, execution strategy, production strategy, hiring strategy etc.

If this is not done the business will run the risk of being left behind by competitors who align their business with future ways of doing business.

However, while forming **alternate business strategies**, it goes without saying that the organisation should take into consideration the resistance to change as well as commercial feasibility of alternate business strategies.

4.9.5 Be together!

AI/ ML is expected to affect everyone than selective industries/ sectors or roles.

Given this, efforts should be made to form AI/ML learning groups so that the benefit of group learning and idea exchange can take place.

While current economic situation is characterised by volatile global economic conditions, AI/ ML remains a new ongoing challenge, thus, early initiation of aforesaid steps can surely help the organisations gain most of the AI/ML than be wiped out because of it.

You can have anything you want

if you are willing to give up the belief that you can't have it.

Robert Anthony

4.10 Emerging roles/ opportunities!

In the earlier times, an academic **'degree'** was necessary for getting into any field.

Not anymore!

Now, the world recognizes **skills** than academic degrees!

For example, at present, you don't need to pursue acting course to become a Youtube or Instagram influencers!

Don't believe? Just look at the leading influencers on Youtube, Facebook, Instagram or LinkedIn!

Even look at the **Start-ups** and their **founders**[32]!

Most earned/earning millions (and few in billions) but do not carry relevant academic degrees in these fields!

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[32] Most of the founders even skipped college such as Mark Zuckerberg (Facebook), Ritesh Agrawal (OYO), Gates (Microsoft) etc

How they became so successful? Most of them converted their **passion** (be it travel, networking, gaming, singing, dancing, teaching etc) into an online empire!

During their rise to stardom, they **failed** publicly, **learnt** their lessons, and choose to rise-up than be bogged-down by failures.

So, it appears that the world is moving towards ‘live’ training, failing, getting real-time feedback and rising appears to be the formula to succeed!

However, most of the existing educational institutions are still offering the education in ‘historical’ manner and for fields which were relevant earlier (be it law, investment consulting, accounting etc) and wherein failure is not part of learning process[33]!

In this context, the educational institutions, are becoming redundant at a rapid pace and may not remain afloat as the rules of the game have changed!

[33] Rather failure is perceived in an extremely negative manner.

Seems, as against consistent winning, learning to fail and then rising is equally important now!

Thus, whether it's the students or the educational institutions, both need to have an eye on the future and prepare for it!

Further focus should be on acquiring following future relevant skills[34]:

Data Analysts and Scientists*	AI and Machine Learning Specialists	General and Operations Managers*	Big Data Specialists
Digital Transformation Specialists	Sales and Marketing Professionals*	New Technology Specialists	Organizational Development Specialists*
Software and Applications Developers and Analysts*	Information Technology Services Process Automation Specialists	Innovation Professionals	Information Security Analysts*
Ecommerce and Social Media Specialists	User Experience and Human-Machine Interaction Designers	Training and Development Specialists	Robotics Specialists and Engineers
People and Culture Specialists	Client Information, Customer Service Workers	Service and Solutions Designers	Digital Marketing and Strategy Specialists

[34] weforum.org

So, we need to increasingly think about adding future relevant skills (such as fintech, social media marketing, app eco-systems or platforms etc) than degrees to our name!

You will never find time for anything.

If you want time you must make it.

Charles Buxton

5. What life taught me[35]!

5.1 Three things that can save life - Reading, reading, reading!

It was exactly twenty-one years ago, that one fateful day, my family received a telegram stating that my Dad expired.

After reading this news, entire family was inconsolable.

Over next few months financial challenges started cropping up as Dad was the only earning member.

I was in my 8th Standard that time. It was during this time, that I decided to help my mother. So, one fine morning, I got up early and thought of selling bread packets.

So, I bought 10 packets of bread and started roaming on cycle to sell the same. Though I was roaming on cycle to sell breads, I could not gather courage to shout-out loud 'buy bread' (i.e. 'breadwala' /'bread-lelo-bread' in Hindi)!

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[35] Read at your own risk, because at the end of this section, you would end up believing that you can achieve everything you can dream of!

I just kept roaming without uttering a word. Only I knew that in my bag, I was carrying 10 packets of bread.

Exhausted, I reached home. Mom asked why you seem so exhausted. Told her that 'I wanted to help you so thought of selling breads.'

After hearing this, she said *"Pritam, I want you focus on your studies and be a 'bread earner'. Promise me, that instead of focusing/spending time on earning, you will read every-day"*.

It's been 21 years since! This one habit of reading, gifted by my mother, is foundation of my being today.

So, read books to survive and thrive!

Your personal life, your professional life, and your creative life are all intertwined. I went through a few very difficult years where I felt like a failure.

But it was actually really important for me to go through that. Struggle, for me, is the most inspirational thing in the world at the end of the day, as long as you treat it that way.

Skylar Grey

5.2 I failed but went to make career in same subject!

Throughout my career, right from KG till Chartered Accountancy (CA) Final, I never ever failed in any single subject.

For the first time, in May 2004, I failed in a subject in CA Final exam. And the subject was 'Indirect Taxes'.

Fast forward three years, I started working in indirect taxes exclusively.

After, three more years, started writing articles on indirect taxes, post five years, started addressing seminars on indirect taxes and post nine years, authored numerous books on indirect taxes.

So, actually it was the failure, which, provided me the opportunity to go back to the books, hone my skills in indirect taxes.

When you fail, just introspect on two critical things:

a. What caused the failure?

b. What are the learnings from the failure?

Every failure in life provides wonderful opportunity to convert our weaknesses into our biggest strength!

So, fail fast, learn faster and rise fastest!

You're going to go through tough times – that's life.

But I say, 'Nothing happens to you, it happens for you.'

See the positive in negative events.

Joel Osteen

5.3 Fortunate to witness personal, exam and even professional failure!

Just a decade back, I was told by my friend that I am not good enough to be in the profession.

And he was right!

His feedback shattered my image which I had in my own mind (that I am successful).

So, after his harsh (but true) feedback, I moved to another organization and started working harder (or at least I thought so)!

After a year, I was again told that I am not good enough by my another senior and I was given pink-slip!

This made me reach rock bottom in my life.

So, I started working even harder and after few years, discovered my own path!

Literally, every day, I thank both the aforesaid seniors, from bottom of my heart, as they showed me the 'mirror'.

If they hadn't shared honest feedback, I would have been struggling to find my strength even now!

So, in life, if someone gives you feedback, even in harsh words, then it's time to work hard, than distancing yourself from such persons.

In the world of Facebook / LinkedIn, which comes with only 'Like' button, there is dearth of true friends and seniors, who can risk relationship, to share true feedback.

So, cherish such true seniors/ friends for life!

But man is not made for defeat. A man can be destroyed but not defeated.

Ernest Hemingway

5.4 I was unable to speak in English!

Till 12th standard, I studied in vernacular medium.

In 2005, I qualified as CA. However, I realized that I could not write or speak English well!

So, the struggle to write and speak English started.

Got many suggestions from my friends. One suggestion was to read English newspaper daily.

Another was to communicate with colleagues /friends in English.

Started both but still I continued to fumble while communicating in English.

And whenever I used to fumble, to avoid embarrassment, I used to start speaking in Hindi /Marathi.

One of my friends, Ankur Gandhi, noticed my struggle.

Ankur had a simple suggestion, whether you speak correctly or fumble, continue to speak in English and don't change to Hindi /Marathi.

Ankur's suggestion worked well and it removed my fear of English.

All of us, when faced with fear, have two choices, either let fear overcome us or we overcome fear.

Better to choose later!

(Aforesaid write-up is to highlight struggle of vernacular students in learning language than comparing Native language with English)

The best preparation for tomorrow is doing your best today.

H. Jackson Brown, Jr.

5.5 How right mindset helped succeed when failure was evident!

Given financial constraints, I had decided to self-study most subjects in my CA Intermediary /IPCC exams.

During self-study, I found three chapters of Accounts difficult to understand and thus, did not study them.

In the exam hall, when I received the Accounts exam paper, my mind blacked out.

Out of 100 marks, 48 marks questions were from chapters I did not study.

Failure was evident.

Suddenly, one thought struck me that I am fortunate amongst all the students as others will be struggling to solve 100 marks paper, I am fortunate one who has 3 hrs but only 50% paper to solve.

So, with this mindset, I started to focus on questions I had studied well.

In those 3 hrs, I was finally able to answer questions of 52 marks. Additionally, I tried my best to attempt one more question.

At the end of the exam, I was happy that I have given my best.

I was eagerly waiting for the results.

Finally, results were out. I passed with 56 marks in Accounts[36]!

This incident taught me that when faced with challenges, just seeing positive in negative can turn failure into success!

What makes the desert beautiful is that somewhere it hides a well.

Antoine de Saint-Exupery

[36] This chapter is not to suggest that students should only do partial studies.

5.6 How to deal with stage fear!

It must be 1994-95. I was in school that time.

My school Headmaster asked me to represent school along with my friends for an oratory competition.

I was to speak for the first time.

Topic was Rani Laxmibai - The Great Warier.

I prepared well. Went on the stage. Saw huge gathering of students. And I forgot my speech!

Somehow, spoke 1-2 lines and concluded my speech.

This event had so much negative impact on me that I could not gather courage to address / speak before audiences for next 11-12 years!

It was only in 2006, I gathered courage to face the stage.

And in next 11-12 years, faced the same fear more than 100 times, but still addressed seminars across the world.

So, it's not that speakers don’t have stage fear.

Everyone feels the fear before speaking.

Only mantra to be successful is to 'Feel the fear and do it anyway[37]!'.

Nothing will work unless you do.

Maya Angelou

[37] Do Read the book by same name by Susan Jeffers

5.7 Too much work - Curse or blessing?

Regularly, we come across professionals, co-workers mentioning the fact that they are neck-deep busy.

Many complain about the fact that their life is 'work' and there no 'work-life balance!

The question is, now, when we are at the edge of technological evolution, should we even complain about being busy or consider our-self blessed to be busy!

This is particularly true, as we move ahead in time, sooner or later, work (compliance and advisory) will start drying up, due to AI /ML.

So, till the time lasts, enjoy being occupied in work and being in demand, because we never know when the work / learning opportunities dry up.

So, next time someone says, how's life, say blessed to be busy.

5.8 L'earn' or 'earn'?

This is the question most young professionals think about every day.

If I take my own case, I followed the 10,000-hr principle before I started to focus on earnings.

So, I worked for 10 years with focus on 'learning'. Even now, after spending 10k hrs, I still remain learner.

Read more about 10k Rule[38].

However, in last decade it was possible to spare 10k hrs in learning.

Now, in the fast paced, ever changing world, it may or may not be feasible to invest 10k hrs.

Also, few professionals have raised question on 10k hrs Rule.

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[38] Inc.com

In spite of this, whether you agree or not with 10k hrs Rule, what remains true is that while earning enables you to invest in properties, learning enables investing in 'self'.

So, don't hurry / rush to ‘earn’.

Hurry / rush to ‘learn’!

Identify your path, give time to 'yourself' and let the earning follow you than vice-versa!

Twenty years[39] from now you will be more disappointed by the things that you didn't do than by the ones you did do.

Mark Twain

[39] With the present rapid pace, twenty years period should be read down as 20 months or 20 weeks or 20 days or even 20 hrs!

5.9 Why me or Why not me?

Every day we see people struggling with poverty, disease, loss of dear ones, insecurity etc

At the same time, we also see people -

a. Successfully overcoming poverty

b. Recovering after battling diseases

c. Coping up with loss of dear ones

d. Getting over insecurity

So, what makes someone overcome challenges whereas others continue to struggle.

Simply put it's about how one looks at these challenges.

Do we see them as ‘opportunity’ to overcome a hurdle or we see them as a 'problem'?

Whenever faced with aforesaid, I always, looked at the challenge as an opportunity to overcome hurdle.

As regards my capabilities, I always believed that the Creator gives problems according to the ‘capability’ of that person.

So, whenever, I faced challenges in life, I relied on Creator's judgement about my capabilities and thought that if He thinks I am capable, then I must be.

This has helped me overcome challenges and avoid falling in the trap of the questioning, why me?

So, fight the battle given to you by the Creator than getting in fight with Him saying 'Why me?'

Rather we should say, why not me?

Life is 10% what happens to us and 90% how we react to it.

Dennis P. Kimbro

5.11 Things you must do!

In the current turbulent times, it is becoming more and more important to go back to 'basics'!

So, here are few basic tips:

Always be a learner and not an expert!

Think! Thinkers rule the world whereas others follow!

Doubt! Doubt everything to find a better way of doing!

Be pro-active. Don't be a person sleepwalking to work!

Dont give up/ Its not that successful people don't fail, simply they don't give uptill they succeed!

B+. Having positive attitude will not only help you but also everyone around you!

Be receptive. Listen to tiny pieces of advises from seniors. Implement them. Grow.

Have difficulties. Be happy. You are on way to achieve great heights!

Learn from everyone around you!

6. Bibliography

Sr	Name of book	Author	Publisher
1	Power of your Subconscious Mind	Dr Joseph Murphy	Embassy Books
2.	Feel the fear and do it anyway	Susane Jeffers	RHUK
3.	Start With Why	Simon Sinek	Penguin UK
4.	Emotional Intelligence 2.0	Trad Bradberry and Jean Greaves	Perseus Books Group
5.	Road to Invention	Josh Linkner	Wiley
6.	The Laws of Human Nature	Robert Greene	Viking
7.	Sapians and Homo Deus	Yuval Noah Harari	Vintage
8.	The Alchemist	Paulo Coelho	Harper Collins
9.	Whats the Future and Why its up to us	Tim o'Reilly	HarperBusiness
10.	The 48 Laws of Power	Robert Greene	Profile Books
11.	Harvard Business Reviews	Hbr.org	HBR
12.	Dandapani	YouTube videos	-
13.	Dr Vivek Bindra	YouTube videos	-

The secret of change is to focus all of your energy,

not on fighting the old, but on building the new.

Socrates

7. Who thinks, he can!

If you think you are beaten, you are,

If you think you dare not, you don't,

If you like to win, but you think you can't

It is almost certain you won't.

If you think you'll lose, you're lost

For out in the world we find,

Success begins with a fellow's will

It's all in the state of mind.

Life's battles don't always go

To the stronger or faster man,

But sooner or later the man who wins

Is the man **WHO THINKS HE CAN**!”

Walter D. Wintle

8. About the Author

- Pritam Mahure is a Chartered Accountant by profession and has been actively tracking and working on future tax and technology trends since more than a decade.
- Pritam has authored more than ten books and numerous articles for leading international media houses.
- Pritam has been invited as a Keynote Speaker in conferences/ fintech events in Kuwait, UAE, Bahrain, Oman and India. Pritam has actively contributed on Tax Policy matters and training more than 20,000 Government officials and professionals on GST/VAT.

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- The book is prepared for guidance and while, all efforts have been made to make the book error free, the author cannot be held responsible for any errors/omission.

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Yesterday I was clever, so I wanted to change the world.

Today I am wise, so I am changing myself.

Rumi