

**LIVE**

**LIFE**

**BEFORE**

**YOU**

**LEAVE**

**LIFE**

Kill The **Stress** Before  
Stress Kills You

Reach The **Goal** Before  
Goal Kicks You

Help Everyone Before  
Someone **Helps** You

LIVE LIFE Before You  
LEAVE LIFE!!

■ CA. DR. VISHNU BHARATH ALAMPALLI

# PREFACE

## **LIVE LIFE BEFORE YOU LEAVE LIFE!**

We do not have much time in life; even though it seems like we have a lot. Truth is, it really depends on how we use it.

One of the most important things life teaches us is to spend our precious time on the right things, the things that matter the most and will help us as well as others who we care about. Live the life we truly want to live –

## **LIVE LIFE BEFORE YOU LEAVE LIFE !!**

Most of us spend too much time on what is urgent and not enough time on what is important. We are not a product of circumstances rather we are a product of our decisions.

We see the world, not as it is, but as we are. Motivation is a fire from within. If someone else tries to light that fire under you, chances are it will burn very briefly. To know and not to do is really not to know. Without involvement, there is no commitment. Mark it down, asterisk it, circle it, and underline it. No involvement- no commitment.

The key is not to prioritize what's on your schedule, but to schedule your priorities. Effective leadership is putting first things first. Effective management is discipline, carrying it out.

As long as you think the problem is out there, that very thought is the problem. If you really want to improve your situation, you can work on the one thing over which you have control - yourself.

Every human has four endowments-self-awareness, conscience, independent will and creative imagination. These give us the ultimate human freedom... the power to choose, to respond, to change.

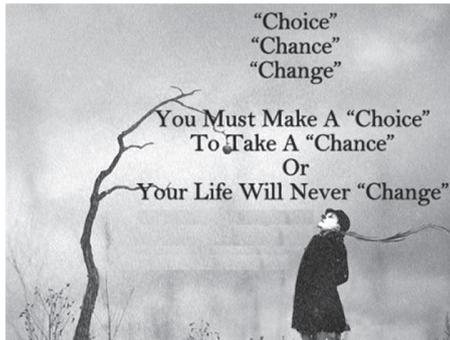
It is one thing to make a mistake, and quite another not to admit it. People will forgive mistakes, because mistakes are usually of the mind, mistakes of judgment. But people will not easily forgive the mistakes of the heart, the ill intention, the bad motives, the prideful justifying cover-up of the first mistake.

Maturity is when you accept that the person you've become is not necessarily the person you wanted to be.”

There are three constants in life... Choice, Chance and Change.

I am thankful to the budding Chartered Accountant, my assistant Mr. Prakyath O Daulath for bringing this book to a shape which you like most.

**CA Dr. Vishnu Bharath Alampalli**



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## LIVE LIFE TO THE FULLEST

**Y**ou only live once – “YOLO” and life is tragically short. It’s easy to look at people who are happy and assume they don’t understand your pain. The older you get, the more you realize that happiness takes work. People who smile in public have been through every bit as much as people who cry, frown, scream, etc. They just have the courage and strength to smile through it anyway. So how do you ensure you’re Living Life To The Fullest? Here are some tips to help you out:



## **1. DECIDE WHAT'S IMPORTANT TO YOU**

It doesn't matter what it is. Don't do what you think people want you to do. Your parents, friends, community, and society in general all have their opinions, but at the end of the day, you're the only person who will be around for every moment of your life. Do what makes you happy. Everything else will fall into place.

## **2. TAKE RISKS... A LOT OF THEM**

Sometimes there's danger involved in life, but every reward carries risk with it. If you never take risks, you'll never get anywhere in life. When people look back on their lives, they regret the chances they didn't take more than the ones they did.

## **3. TELL PEOPLE YOU LOVE THEM**

Family will always appreciate hearing you love them. It will brighten a stranger's day. If you have a romantic interest in someone, just go for it. There are a lot of ways it may end, and only one of them keeps them in your life forever. Just go for it. You have nothing to lose.

## **4. LIVE IN THE PRESENT**

Your past is important to learn from. Your future is important to work towards. At the end of the day, though, the only thing that exists outside of your head is the present. So think about your past and future, but only dwell on the present.

## **5. IGNORE THE HATERS**

No matter what you decide to do with your life, there will always be someone around to point out the many ways you'll fail. Know that every winner loses, but not every

loser wins. Successful people don't start out successful. What makes them successful is that they keep pushing through failure.

## **6. DON'T COMPROMISE YOUR VALUES**

If something doesn't feel right, don't do it. Don't compromise on your internal code of ethics. Life doesn't work like a movie. It's filled with gray areas. Trust your instincts. Do whatever you want so long as you can look yourself in the mirror

## **7. DO CHARITABLE ACTS**

Every day, you'll see someone who could use help. It's easy to look at a homeless person on the street and think, "I wish I could help him." Help him to secure a job and he could make a home.

## **8. KEEP YOUR MIND OPEN**

Just because you're right about something doesn't mean there aren't other ways to look at it. Listening to ideas you don't agree with or understand keeps your brain active and healthy.



## **9. SPEAK THROUGH YOUR ACTIONS**

You'll hear people say, "I had that idea," every time you see someone create something great. Everyone had the idea for Facebook first. The reason Mark Zuckerberg got rich off of it is because he went out and did it while everyone else was talking about it. Ideas are useless if you don't act on them.

## **10. HAPPINESS IS HIDDEN, REMOVE YOUR WORRIES**

If you see the moon.. You see the beauty of God..

If you see the Sun.. You see the power of God..

And.. If you see the Mirror ... You see the best Creation of GOD.... So Believe in YOURSELF..... !!

## **11. GO ON WITH CONFIDENCE**

The audience sees a joker as a joker but the joker sees himself as a performer. No matter what others think about you, it is your life, just go on with confidence.

A valuable lesson that a traffic signal teaches us every problem is like a red signal, if we wait for some time, it will turn green.

## **12. CHOOSE THE BEST & DO THE BEST**

Faith makes all things possible, Hope makes all things work, Love makes all things beautiful.



## LIFE LESSONS THAT WE TEND TO FORGET TOO SOON

**“The truth does not cease to exist when it is ignored”**

**- Unknown**

**Y**ou know how you can hear something a hundred times in a hundred different ways before it finally gets through to you? The ten truths listed below fall firmly into that category – life lessons that many of us likely learned years ago, and have been reminded of ever since, but for whatever reason, haven’t fully grasped.

## **1. HUMAN LIFE IS RELATIVELY SHORT!**

We know deep down that life is short, and that death will happen to all of us eventually, and yet we are infinitely surprised when it happens to someone we know. It's like walking up a flight of stairs with a distracted mind, and misjudging the final step. You expected there to be one more stair than there is, and so you find yourself off balance for a moment, before your mind shifts back to the present moment and how the world really is.

**LIVE your life TODAY!** Don't ignore death, but don't be afraid of it either. Be afraid of a life you never lived because you were too afraid to take action. Death is not the greatest loss in life. The greatest loss is what dies inside you while you're still alive. Be bold. Be courageous. Be scared to death, and then take the next step anyway.

## **2. YOU CREATE YOUR LIFE!**

Your life is yours alone. Others can try to persuade you, but they can't decide for you. They can walk with you, but not in your shoes. So make sure the path you decide to walk aligns with your own intuition and desires, and don't be scared to switch paths or pave a new one when it makes sense.

Remember, it's always better to be at the bottom of the ladder you want to climb than the top of the one you don't. Be productive and patient. And realize that patience is not about waiting, but the ability to keep a good attitude while working hard for what you believe in. This is your life, and it is made up entirely of your choices. May your actions speak louder than your words. May your life preach louder than your lips. May your success be your noise in the end.

And if life only teaches you one thing, let it be that taking a passionate leap is always worth it. Even if you have no idea

where you're going to land, be brave enough to step up to the edge of the unknown, and listen to your heart.

### **3. BEING BUSY DOES NOT MEAN BEING PRODUCTIVE!**

Busyness isn't a virtue, nor is it something to respect. Though we all have seasons of crazy schedules, very few of us have a legitimate need to be busy ALL the time. We simply don't know how to live within our means, prioritize properly, and say no when we should. 90% of the work what we do can be done by others, try to delegate the same.

Being busy rarely equates to productivity these days. Just take a quick look around. Busy people outnumber productive people by a wide margin. Busy people are rushing all over the place, and running late half of the time. They're heading to work, conferences, meetings, social engagements, etc. They barely have enough free time for family get-togethers and they rarely get enough sleep. Yet, emails are shooting out of their smart phones like machine gun bullets, and their day planners are jammed to the brim with obligations. Their busy schedule gives them an elevated sense of importance. But it's all an illusion. They're like hamsters running on a wheel.

Though being busy can make us feel more alive than anything else for a moment, the sensation is not sustainable long term. We will inevitably, whether tomorrow or on our deathbed, come to wish that we spent less time in the buzz of busyness and more time actually living a purposeful life.

### **4. FAILURE ALWAYS OCCURS BEFORE SUCCESS!**

Most mistakes are unavoidable. Learn to forgive yourself. It's not a problem to make them. It's only a problem if you never learn from them.

If you're too afraid of failure, you can't possibly do what needs to be done to be successful. The solution to this problem is making friends with failure. You want to know the difference between a master and a beginner? The master has failed more times than the beginner has even tried. Behind every great piece of art is a thousand failed attempts to make it, but these attempts are simply never shown to us.

Bottom line: Just because it's not happening now, doesn't mean it never will. Sometimes things have to go very wrong before they can be right.

## **5. THINKING AND DOING ARE TWO VERY DIFFERENT THINGS!**

Success never comes to look for you while you wait around thinking about it.

You are what you do, not what you say you'll do. Knowledge is basically useless without action. Good things don't come to those who wait; they come to those who work on meaningful goals. Ask yourself what's really important and then have the courage to build your life around your answer. And remember, if you wait until you feel 100% ready to begin, you'll likely be waiting the rest of your life.

## **6. YOU DON'T HAVE TO WAIT FOR AN APOLOGY TO FORGIVE!**

Life gets much easier when you learn to accept all the apologies you never got. The key is to be thankful for every experience – positive or negative. It's taking a step back and saying, "Thank you for the lesson". It's realizing that grudges from the past are a perfect waste of today's happiness, and that holding one is like letting unwanted company live rent free in your head.

Forgiveness is a promise – one you want to keep. When you

forgive someone you are making a promise not to hold the unchangeable past against your present self. It has nothing to do with freeing a criminal of his or her crime, and everything to do with freeing yourself of the burden of being an eternal victim.



## **7. SOME PEOPLE ARE SIMPLY THE WRONG MATCH FOR YOU!**

You will only ever be as great as the people you surround yourself with, so be brave enough to let go of those who keep bringing you down. You shouldn't force connections with people who constantly make you feel less than amazing.

If someone makes you feel uncomfortable and insecure every time you're with them, for whatever reason, they're probably not close friend material. If they make you feel like you can't be yourself, or if they make you "less than"

in any way, don't pursue a connection with them. If you feel emotionally drained after hanging out with them or get a small hit of anxiety when you are reminded of them, listen to your intuition. There are so many "right people" for you, who energize you and inspire you to be your best self. It makes no sense to force it with people who are the wrong match for you.

## **8. IT'S NOT OTHER PEOPLE'S JOB TO LOVE YOU!**

It's important to be nice to others, but it's even more important to be nice to yourself. You really have to love yourself to get anything done in this world. So make sure you don't start seeing yourself through the eyes of those who don't value you. Know your worth, even if they don't.

Today, let someone love you just the way you are – as flawed as you might be, as unattractive as you sometimes feel, and as incomplete as you think you are. Yes, let someone love you despite all of this, and let that someone be YOU.

## **9. WHAT YOU OWN IS NOT WHO YOU ARE!**

Stuff really is just stuff, and it has absolutely no bearing on who you are as a person. Most of us can make do with much less than we think we need. That's a valuable reminder, especially in a hugely consumer-driven culture that focuses more on material things than meaningful connections and experiences.

You have to create your own culture. Don't watch TV, don't read every fashion magazine, and don't consume too much of the evening news. Find the strength to fill your time with meaningful experiences. The space and time you are occupying at this very moment is LIFE, What is real is YOU and your friends and your family, your loves, your highs, your hopes, your plans, your fears, etc.

Too often we're told that we're not important, we're just peripheral to what is. "Get a degree, get a job, get a car, get a house, and keep on getting." And it's sad, because someday you'll wake up and realize you've been tricked. And all you'll want then is to reclaim your mind by getting it out of the hands of the brainwashers who want to turn you into a drone that buys everything that isn't needed to impress everyone that isn't important.

## **10. EVERYTHING CHANGES, EVERY SECOND!**

Embrace change and realize it happens for a reason. It won't always be obvious at first, but in the end it will be worth it.

What you have today may become what you had by tomorrow. You never know. Things change, often spontaneously. People and circumstances come and go. Life doesn't stop for anybody. It moves rapidly and rushes from calm to chaos in a matter of seconds, and happens like this to people every day. It's likely happening to someone nearby right now.

Sometimes the shortest split second in time changes the direction of our lives. A seemingly innocuous decision rattles our whole world like a meteorite striking Earth. Entire lives have been swiveled and flipped upside down, for better or worse, on the strength of an unpredictable event. And these events are always happening.

However good or bad a situation is now, it will change. That's the one thing you can count on. So when life is good, enjoy it. Don't go looking for something better every second. Happiness never comes to those who don't appreciate what they have while they have it.

## LESSONS FOR LIFE

**D**on't take life seriously. Life is not meant to be taken seriously, as we are really temporary here.

We are like a prepaid card with limited validity. If we are lucky, we may last another few more years.

And few more years is just few more weekends. Do we really need to get so worked up? ... It's OK, Bunk few classes, score low in couple of papers, take leave from work, fall in love, fight a little with your spouse...

Don't just have career or academic goals, Set goals to give you a Balanced Successful life. Balanced means ensuring your health, relationships, mental peace are all in good order. There is no point of getting a promotion on the day of your

breakup. There is no fun in driving a car if your back hurts. Shopping is not enjoyable if your mind is full of tensions.

“We are people, not programmed devices..! Don’t be serious! Enjoy Life as it comes”

“Praying for those who love you, that is sincerity. Praying for those who hurt you, that is maturity.”

“A gift is pure when it is given from the heart to the right person at the right time, at the right place, and when we expect nothing in return.”

“A deep and profound relationship is not built by forcing other person to understand. But by giving the person, the confidence that you will never misunderstand them.

“Do not go through life, grow through life. Life never leaves you empty it always replaces everything you lost. If it asks you to put something down, it is because it wants you to pick up something better.”

“It is a wonderful law of nature that the three things which we wish most in life happiness, freedom and peace are always attained by giving them to others.”

“Richest wealth is wisdom, strongest weapon is patience, best security is faith, most effective tonic laughter and surprisingly all are free.”

“Diet plan of life- Eat your words, swallow your pride, digest teaching of guru/teacher, eliminate your ego, for desert indulge in satsang.”

“Life is better when you are happy but life is at its best

“

**In life, do not expect anything from anyone because expectation when not fulfilled gives you pain. When you get something without expecting it, it gives you pleasure.**

**When you know  
Truth stands  
with you, it  
doesn't matter  
who stands  
against you.**

”

beautiful soul.”

“Everyone asks for a miracle, some a house, some a car and some for love. Be happy with what you have and remember: ‘Your miracle is that you are alive today’.”

“When flood comes “fish eat ants”. When flood goes, “ants eat fish”. Time matters. God gives opportunity to everyone.”

“Never reply when you are angry, never make a promise when you are happy and never make a decision when you are sad.”

“Mind & Umbrella are useful only when they are open, otherwise. They increase your burden un-necessarily...”

“Performance always comes from passion and not from pressure so be passionate. Love what you do and do what you love.”

“The best thing in life is having people who know all your mistakes & weaknesses. And still think “You are special”!.

“Divine blessings come as a surprise but, how much we receive depends on how much our heart believes! Be blessed beyond your expectation.”

“Person who has anger doesn't require enemy, person

who has knowledge doesn't require wealth, person who has kindness doesn't require protection."

"When you are up in life, your friends get to know who you are. When you are down in life, you get to know who your friends are."

'Prayers' and 'Seeds' are similar in nature. Both have nothing within, but have the potential of creating everything.

"Develop an attitude of gratitude, and give thanks for everything that happens to you, knowing that every step forward is a step toward achieving something bigger and better than your current situation."

"If people talk behind your back, what does that mean simple? It means you are two steps ahead of them. Think positive and be positive."

"One of the very true and greatest illusions of life is that. "We always believe there is more time in tomorrow than today."

"Life teaches us not to trust our tears. They flow both in happiness & in sorrow. So let's trust only our smile and those who are responsible for it."



**Every success makes you grow strong, because it teaches you what to do. But every failure makes you stronger, because it also teaches you what not to do.**

### Three Beautiful Quotes:-

"Deepest feeling is always felt in silence".

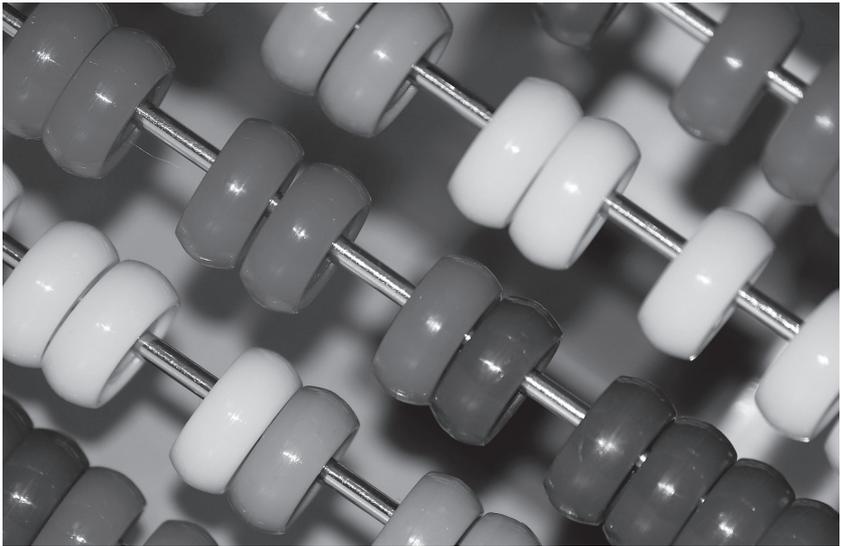
"There is no true love without jealousy".

"A thing lost is always valued the most".

“Sometimes situation makes you to hate someone. But don’t hate that person. Just hate that situation. Everybody is not bad, situations make a person bad.”

“Without water a ship can’t move. But if water enters the ship, it sinks. We need money to live in this world, but ensure it doesn’t enter & corrupt your heart.”

“When we do not understand the lessons at the right time, life makes us understand the same lessons at a wrong time.”



“

**Mathematics may not teach us how to add love or how to minus hate. But, it gives us every reason to hope that, every problem has a solution.**

“If a little smile makes our picture so beautiful, then a permanent smile even in anger & stress can make our life most beautiful.”

“To know the world, you need to keep the eyes open. And to know yourself, you need to keep the eyes closed.”

“Do not worry if others do not understand you. Worry only if you cannot understand yourself. Live in your passion and love your life.”

**Do you know which the best part of life is? When your family understands you as a friend and your friends support you as your family.**

”

Problem’s free life never makes strong person. So don’t ask life, why me? Say try me.”

“If you want to see how rich you are, then do not count your money, just drop a tear and see how many hands come to hold it.”

“To be successful you need friends but to be very successful you need competitors.”

“There is no road in the world that goes to happiness but happiness itself is the only way which goes anywhere in the

“Never blame any day in your life, good days give you happiness, bad days give you experience worst days give you a lesson.”

“When you are in light everything will follow you. But when you enter dark even your own shadow will not follow you.”

“You can count the number of seeds in the apple, but no one can count the number of apples in a seed. Future is unseen.”

“Speak sweetly so that, if ever you have to eat your words, they don’t taste bad. Smooth roads never make good drivers. Clear sky never makes good pilots.

world. Be happy always.”

“A nice relation is not how long we been together, not how much we give or take, not how many times we talk. It’s all about how we value each other.”

“Life never turns the way we want but we live the best way we can. There’s no perfect life, but we can fill it with perfect moments. Stay happy.”

“A seed while growing makes no sound. A tree while falling makes a huge noise. Destruction is Noisy, Creation is always quiet. BE A CREATOR AND NOT DESTRIOR.”

Successful people carry two things on their face. “Smile and Silence”. “Smile to solve the problems” “Silence to avoid the problem”.

“Opportunities and obstacles are equal for all. But the difference is that, a positive person gives results and a negative person gives reasons.”

“On a highway, Drive as fast as you can; But you will still find someone Ahead of you..... This is true in life too. You can’t get ahead of everyone. So, Enjoy the Safe, Long & Joyful.....Drive of life.....!!!

“Life is like an ice cream. Enjoy it before it melts.”

“Lovely relations are like a ring.. If we wear it, it will hold our finger tightly.. If we remove it, it will surely make us to feel its absence..”

“Life is short. Too short to waste a single second with anyone who doesn’t appreciate and value you.”

“Living on Earth is expensive, but it does include a free trip around the sun. It only takes one person to change your life: it is nobody else, only you.”

“Life Ends When you Stop Dreaming; Hope Ends When you

Stop Believing; Love Ends When you Stop Caring; So Dream, Believe and Care, Life Is Really Beautiful.”

“Do you know the relation between your two eyes? They blink together, move together, cry together, see things together though they never see each other.”

“There are two great days in a person’s life. The day we are born and the day we prove why we are born..”

“If you are beautiful, that is a gift from your parents! But if you make your life beautiful, that is a real gift for your parents!”

“Life has never promised you anything.. nor has god. .but people did..”

“Some said they will never leave you.. lie.. Some said they will love you till death..lie..”

“Some said you are the most precious one.. lie.. life is made of such sweet lies.. all that matters is, how you face it.”

“Young people always think that the old are ridiculous. The old people think that the young are ridiculous.”

“Never hurt nice people, because nice people are like diamonds. When you hit them, they would not break. But they will slip away from your life.”

“When you need advice, everyone is ready to help you. But when you need help, everyone is ready to advise you, this is hard reality of life.”

“Loud voice of Aarthi, Namaaz in Masjid and prayer in church is heard by people, not by god. God hears the silent



**The Age matters, at the age of Twenty – Desire rules, At the age of thirty – Reason rules, at the age of Forty, it is time for good sense and judgment..**

voice which comes from core of heart.”

“If you wait for happy moments, you will wait forever. But if you start believing that you are happy, you will be happy forever.”

“Some people will appreciate you, some will criticize you. In both the cases you are the beneficiary. One will motivate you, while the other will improve you.”

“If everyone is happy with you, then surely you have made many compromises in your life. And if you are happy with everyone, then surely you have ignored many faults of others.”

“Never take help of tears to show your emotions and never take help of words to show your anger.”

“All birds find shelter during rain, but “Eagle” avoids rain by flying above the clouds, problems are common but “Attitude” makes the difference.”

“Sometimes God closes doors because it is time to move forward. He knows you won’t move unless your circumstances force you.”

“Flowers blossom even in forest when there is no one to admire their beauty. Let’s continue our good work honestly even when nobody appreciates us.”

“Silence is the best way to keep away from problems. Smile is a powerful tool to avoid many problems. So have a silent smile always.”

“A child on a farm sees a plane fly overhead and dreams of flying. But a pilot on the plane sees the farmhouse and dreams of returning home..

“Sometimes you are unsatisfied with your life, while many people in this world are dreaming of living your life.”

“

**A lot of trouble in the world will disappear, if everyone learns to talk to each, instead of talking about each other.**



“When anybody approach you in their difficulty, Privileged that you are like a candle that comes to their mind when they are in darkness..”

“Mirror never loses its ability to reflect, even if it is broken into thousand pieces. So never change your originality at any situation.. Never change your originality for the sake of others. Because no one can play your role better than you. So be yourself, you are the best.”

“The word listen contains the same letters as silent. Listen to god in the silence of your heart and you will know his perfect plans for you.”

“No one ever died just by falling in the river. They died only if they did not swim, situation is never a problem, it is always the way we handle it.”

“The paths which lead to success are never smooth, straight and easy. But once the success is achieved, they become smooth, straight and easy..”

“Claiming that I am perfect and others are to be corrected is like cleaning the mirror and refusing to accept the dirt on you.”

**A person’s most valuable asset is not a brain loaded with knowledge. But a heart full of love, with an ear opens to listen and a hand willing to help.**

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“Coffee never knew it would taste so nice and sweet, before it met milk and sugar. We are good as individuals but become better when we meet and blend with the right people.”

“It’s not important in life that who is ahead of us or who is behind us. But what really matters in life is, who is with us.”

“Do not be loud to make others listen you, make the attitude so loud that others beg to listen you..”

“Relationship does not shine by shaking hands in best time, but it blossoms by holding hands firmly in critical situations.”

“Success does not depend on making important decisions quick, but it depends on your quick action on important decisions.”

“A good heart and a good nature are two different issues, a good heart can win many relationships, but a good nature can win many good hearts.”

“Problems should be like speed bumps. You slow down just to get over it. But you do not let it stop you from heading to your destination.”

“Never get tired of doing little things for others. Sometimes those little things occupy the biggest part of their hearts.”

“Remember that what a little lamp can do at night the big sun cannot. No one is superior by size but by purpose.”

“We must not lose faith in humanity. Humanity is like an ocean, if a few drops of the ocean are dirty, the ocean does not become dirty.”

“Hurting someone is as easy as cutting a tree within a moment. But, making someone happy is as difficult as growing a tree. It takes lots of care, time and patience.”

“Good behavior does not have any monetary value but it has the power to purchase heart of millions of people.”

“Problems should be like speed bumps. You slow down just to get over it. But you do not let it stop you from heading to your destination.”

“The most important part of our personality is our thought because looks can gain only attraction, which is temporary but thought can win hearts forever.”

“Without crossing the worst situations, no one can touch the best corners of life. Dare to face anything in life, ‘winners never quit, quitters never win’.”

“Everyday two bulls fight in every person’s mind, positive and negative. Do you know which one wins? The one you feed the most.”

“Speak only when you are sure that your words are better than your silence.”

“It is not important how much you value a person, but important is that how long you value that person with same feelings.”

“Even god does not like the hardness of tongue and heart, that is why he made them boneless.”

“Too many people spend money they haven’t earned, to buy things they don’t want, to impress people they do not like.”

“Every test in life makes us bitter or better. Every problem comes to make us or break us. Choice is ours, whether become victim or victor.”

“Lucky people get opportunities, brave people create opportunities, but real winner is who convert the problems into opportunities.”

“Relationship is like Taj Mahal. Everybody will wonder how beautiful it is. But nobody can understand how difficult it was to build.”

**Everyone may not be nice  
but there is something  
nice in everyone. Never  
keep a fixed image for  
anyone, because people act  
differently with different  
people.**



## TAKE SOME TIME...

4

Take time to LOVE AND BE LOVED, it is the TRUE Love!

Take time to PRAY, it can be extremely powerful!

Take some time to CRY it's the sign of a big heart!

Take time to give LIFE is too short to be selfish!

Take time to READ, it is the true portal to knowledge!

Take time to LISTEN that is truly the intelligent thing to do!

Take time to do CHARITY work that is truly the key to heaven!

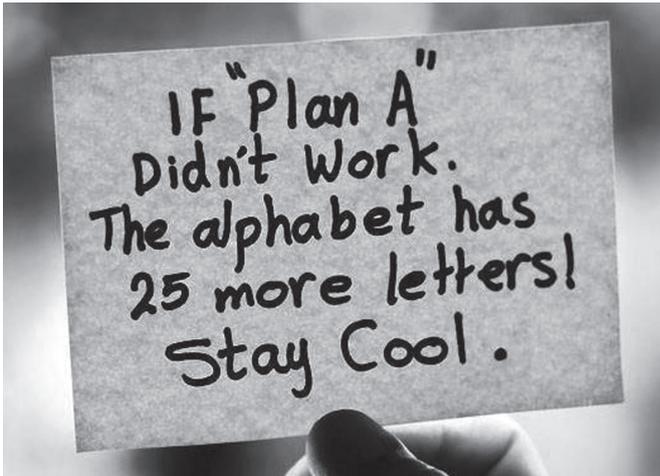
Take time to THINK, that is the secret to success!

Take time to WORK, which is the price of success!

Take time to PLAY, which is the essence of youth!

Take time to DREAM, Dreams are the hints that will lead you to happiness!

And above all, Take time to LIVE, Time runs Fast, Faster and sometimes Fastest, and it will never return!! Live life before you Leave Life for ever.



A black and white photograph of a hand moving a white chess piece on a chessboard. The hand is positioned over a white pawn, and another white pawn is being moved to an adjacent square. In the background, other chess pieces are visible, including a black rook and a white knight. A white circle with the number '5' is overlaid on the top left corner of the image.

5

## **WE ARE THE MASTERS NOT SLAVES..**

**W**e are very fortunate to be born in the Technology Era. Technology has provided us all the comforts and connected us globally, whatever information we need about people or objects is available on the finger tips in just a matter of a click, Our progress is Excellent and our Life is Incredible!!!

All the things in this world created by the lord are for us, not we for all the things. Try to understand this clause, whatever has been invented is for our comfort and to assist us.. so in short (in one word), we are the Masters not Slaves. Money is needed for surviving, so it is essential but it is not everything. We have made money as our goal and are running after it, forgetting the **REAL HIGHER SELF**.

Earlier we had joint families, the benefit of which is not lost any way, nowadays we have nuclear families. Parents are quite liberal with their children (as they are modern and well educated), hence the children have the liberty to choose their, professions and even life partners and lives happily. But unfortunately, it is happening the other way round, instead of making their lives they are breaking them by not being happy in profession and letting the marriages on the rock! This happens to because of no unity among people and it is a crystal clear picture of separation and division .... So we are not connected but disconnected. Is this a progress?

All the home appliances have made homes more comfortable and saved the time, but sorry to say that there is no time even to communicate with our lovely kids of our future generation. We are in a rat's race for everything whether it is power position or money, in spite of knowing that nothing is forever and everything is a passing phase.

We are supposed to love others and make more friends but we are making more foes due to our Ego. We are trying to know everything about others but have no time and no interest to know about ourselves. Is this a progress?

In olden days, we used to eat fresh food and breathe fresh air, drink pure milk, but now we breathe polluted air and drink impure milk and eat stale food (frozen). In fact, our great grandparents used to eat in silverware and now from Silverware (steel ware, glassware, melamine, etc.) to paper plates! Is this a progress?

We have big beautiful well decorated houses, but no happiness .We are globally connected but locally disconnected. Imagine, we are eagerly waiting to welcome our children and grandchildren, when they enter in the house, each one is busy with their Smartphone. Alas! Our smile is not noticed...is this progress?

We have cooked yummy food for them they also happily occupy to dining table, all of a sudden there is abuzz and they leave the table to answer the call. Is it a progress? Are we Masters or Slaves to IT?

There is a very meaningful quote by Albert Einstein:

“The most important human endeavor is the striving for a morality in our action; our inner balances and even our very existence depend on it. Only morality in our actions can give beauty and dignity to it”.

### **Today’s Bitter Truth**

- a) Big houses and small families
- b) More degrees but less common sense
- c) Advanced Medicine but poor health
- d) Touched Moon but untouched neighbor
- e) High I.Q. but low emotions
- f) More Knowledge but less wisdom and lots of humans but little humanity

Is this a progress? Lets modify our progress learn to give happiness and give up Ego. We know the value of things but we don’t know our value. We are connected to the world but we are not connected to our Higher Self (SOUL) We are engrossed looking outward and the inner hidden treasure is left out , imagine if we would look inward it would be amazing !!!

High time to know thyself that is the Real Progress- Real Connection-Real Life-Self Realization.

Lets Practice – Live Peacefully

Kill the tension before it kills you.

Not only give but learn to FORGIVE (even FORGET ) .

Help every one before someone helps you

**LIVE LIFE BEFORE YOU LEAVE LIFE -IT IS NOT IMPORTANT TO GO TO HEAVEN AFTER WE LEAVE, BUT, ITS IMPORTANT TO CREATE HEAVEN HERE BEFORE WE LEAVE, WHICH IS WHAT THE REAL PROGRESS IS.**





## HELP THEM ANY WAY

People will often remember you ONLY when they want your help.. Help them anyway..

No matter whatever you do for them, they will always stab you in the back.. Forgive them anyway..

If you are honest, People may cheat you.. Be honest anyway..

If you find happiness in anything people may be putting poison in that.. Be happy anyway..

The good you do may be forgotten tomorrow... Do good anyway..

The people you care for may not appreciate your affection.. maybe ever.. but Love them anyway..

Give the world the best you have and it may never be enough...

Give your best anyway because in the end its between YOU and 'GOD' as it was never between 'YOU' and 'THEM' !!

## AIM'S OF LIFE

The highest aim in life - To know God and do His will

The most enriching good habit - Complimenting others

The most destructive bad habit - Worry

The greatest joy - Giving

The greatest loss - Loss of self-respect

The most satisfying work - Helping others

The ugliest personality trait - Selfishness

The most endangered species - Dedicated leaders

Our greatest natural resource - Our youth



The ugliest look - A frown  
The greatest “shot in the arm” - Encouragement  
The greatest problem to overcome - Fear  
The most effective sleeping pill - Peace of mind  
The most crippling failure disease - Excuses  
The surest way to displease God - Unbelief  
The most powerful forces in life - Love  
The most dangerous piranha - A gossip  
The Greatest Life-Giver - The Creator  
The world’s most incredible computer - The brain  
The worst thing to be without - Hope  
The deadliest weapon - The tongue  
The two most power-filled words - “I Can”  
The greatest asset - Faith  
The most worthless emotion - Self-pity  
The most beautiful attire - A SMILE!  
The most prized possession - Self esteem  
The most powerful channel of communication - Prayer  
The most contagious spirit - Enthusiasm  
The most urgent need - SALVATION  
The greatest attribute of the prophets - Obedience  
The GREATEST –THE ALMIGHTY



## BE SUCCESSFUL

**T**he reason of people being successful is: “They walk the extra mile beyond the point from where the unsuccessful people return.”

“Worry is a total waste of time. It does not change anything but surely keeps us very busy doing nothing.”

“Happiness cannot be traveled to, owned, earned or won. It is the spiritual experience of living every minute with love, grace and gratitude.”

“Always tell your problems to 1% people who genuinely love you because 50% people don’t care of your problems and 49% people become happy when you are in a problem. A hard but true fact.”

“The single finger of friend which wipes out your tears during your failure is much better than the ten fingers which come together to clap for your victory.”

“Don’t judge anybody by the way they speak, judge them by the way they care because care is outcome of true love in any relationship”

In Life, “Own satisfaction is better than success because success is a measure decided by others while satisfaction is a measure decided by us”.

“All our dreams cannot be translated into reality but they can act as a foundation stone for a glorious future”.

“It is true that every effort is not converted into success but it is equally true that success does not come without efforts.”

“Iron is very strong metal but it becomes weak when it is hot. So always stay cool and happy in any situation. You will always be strong in life.”

“Never trust the doubted ones and never doubt the trusted ones. You have real eyes to realize the real lies.”

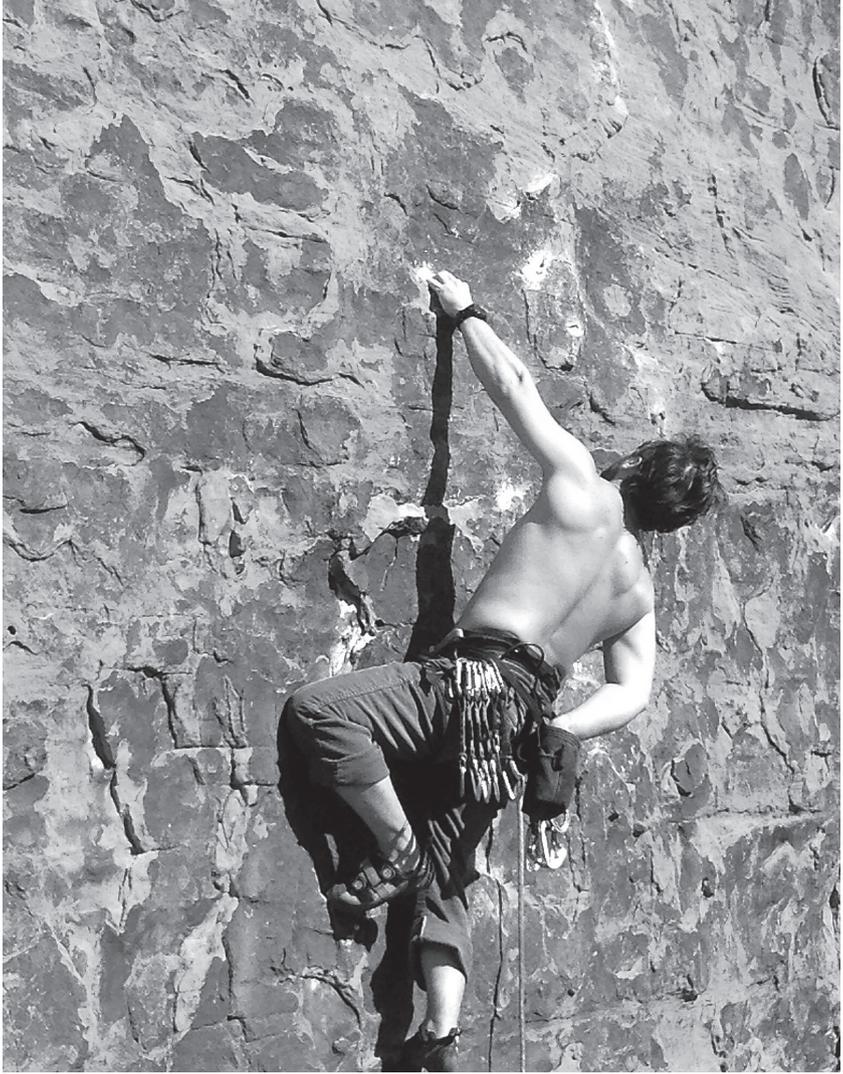
“Optimism is the faith that leads to achievement. Nothing can be done without hope and confidence.”

“A Relationship should have the determination of Sandalwood which never loses its fragrance even if broken up into a thousand pieces.”

“Calmness under stress and Courtesy under provocation are not the signs of weakness but rarest of human qualities. “Be a good human being”.

“

**A drop of lemon juice can spoil gallons of milk; similarly a drop of ego can destroy the beauty of our life. Leave ego, live life.**



“Every end has a start, Every start has a decision

Every decision has a reason, and every reason has a meaning...”

“A good life when you assume nothing, Do more, need less, smile often, dream big, Laugh a lot and realize how blessed you are...”

“Respect the emotions in someone’s heart, rather than the expression on someone’s face, because expression is just a formality, but emotions are reality...”

“6 ethics of life- before you pray (believe), before you speak(listen), before you spend(earn), before you write (think), before you quit (try), before you love (trust).”

“A nice relation is not how long we been together, not how much we give or take, not how many times we talk, It is all about how we value each other.”

“When you know Truth stands with you, it doesn’t matter who stands against you”

“Life is not about finding the right person but creating the right relationship. It’s not how we care in the beginning but how much we care till ending.”

We are disappointed because we are standing under an orange tree expecting a mango. “Either we should change our expectation or change the tree.”

“Always have a successful exit than a favorable entrance because what matters is not being clapped when we arrive but being remembered when we leave.”

“Change in life is a natural process but to adjust and fine tune ourselves with all changes in our life is the biggest art of living.”

“Heart is the only machine that works without any repair for years, Always keep it happy, whether it is yours or others.”

“Never raise your voice, just improve the quality of your arguments”. Kind words can be short and easy to speak but their echoes are truly endless.”

“Tough times are like physical exercise, you may not like it while you are doing it but tomorrow you will be stronger

because of it.”

“Whenever we do something positive in life even if no one is watching, we rise a little bit in our own eyes. Think good, be good, do good.

Time decides whom you meet in life, your heart decides whom you want in life but your behavior decides who will stay in your LIFE”



**Never reply when you are angry, never make a promise when you are happy and never make a decision when you are sad.**

”

## DIVINE BLESSINGS

TEMPLE is six letter word,  
Also CHURCH is a six letter word,  
So also MOSQUE is a six letter word.

GITHA is a five letter word,  
BIBLE is also five letter word,  
QURAN is also five letter word.

Do not cheat the one who believes you- QURAN.  
Do not forget the one who helped you - GITHA.  
Do not hate the one who loved you – BIBLE.



Githa tells you to do your duty and leave the rest to god, do not forget the one who helped you.

Bible tells you to be honest & sincere, do not hate the one who loved you.

Quran tell you to have brother hood & do not cheat the one who believes you.

SO ALL RELIGION PREACHES ONE AND THE SAME.

Be good, do good, act good, behave good, speak good, and think good and you will be a good person.

“A busy life finds it difficult to have time for prayers/ meditation but we should know, prayers/ meditation make a difficult and busy life easier and pleasing.”

“God is the author of your destiny and you are the co- author of your destiny.”

“Do you know why God didn’t give us the gift to read others’ minds? So that we could have the chance to “TRUST” and the privilege to be “TRUSTED”!!”

“Pray ordinarily for God, He will do extraordinary for you. Be natural to God, He will do supernatural for you. Do whatever possible for God, He will do what is impossible for you.”

“Do not limit your challenges, challenge your limits. Born with personality is God’s gift, living as a personality is an achievement.”

The Gethas, the Vedas and the Gospel, teach man to lead pure and pious lives of philanthropy and benevolence. This is the only way to salvation.

‘Be good and do good’, is the gist of Religion’s philosophy. He who recites daily prayers and performs religious rituals and ceremonies, but himself does not lead a pious life, nor

is good to others, is like a man who ploughs the field but does so without good results. But he, who, besides reciting the prayers and doctrines, puts them into practice in daily life, is like a man who not only ploughs and sows but also reaps the harvest.

“Divine blessings come as a surprise but, how much we receive depends on how much our heart believes! Be blessed beyond your expectation.”





## LIFE IS LIKE A JOURNEY ON A TRAIN..

**L**ife is like a Journey on a Train with its stations...with changes of routes...and with accidents!

At birth we boarded the train and met our parents, and we believe they will always travel on our side. However, at some station our parents will step down from the train, leaving us on this journey alone.

As time goes by, other people will board the train; Life goes on.

Remember, your Health is in your own hands, look after it. Wealth is only meaningful if you can share and also enjoy

while you are still alive, kicking & healthy. What you do for yourself dies with you. But what you do for others will live forever. Leave the “Legacy” behind.

“Very bitter truth of life, no matter how beautifully you behave with people around you, they will like you according to their need and mood.”

“Never go away from good relations even when you find some faults because relationship needs affection not perfection.”

“Egg broken from outside force... Life ends, If an egg breaks from within... Life begins”

“Keep relations with a good person, instead of keeping relations with good time because a good person can bring good time but good times cannot bring a good person.”

“None can destroy iron but its own rust can! Likewise, none can destroy a person but his own mindset can.”

“Life is ‘Best for those who are enjoying it, difficult for those who are comparing it and worst for those who are criticizing it. Attitude defines the life.”

“If your relationship has enough trust, honesty and understanding it should never require promises, terms and conditions.”

“The correct temperature at home is maintained by warm hearts & cool heads, not by good ventilation, fans & air conditioners.”

“Life is a one way road, where you can see back, but you cannot go back. So do not miss anything, Enjoy every second of life.”

“Tough times are like physical exercise, you may not like it while you are doing it but tomorrow you will be stronger because of it.”

“Whenever we do something positive in life even if no one is watching, we rise a little bit in our own eyes. Think good, be good, do good.”

“Success has only one formula that is stop thinking in terms of limitations and start thinking in terms of possibilities”

“ MIND is not a dustbin to keep anger, hatred and jealousy. But it’s a TREASURE box to keep love, happiness and sweet memories.”

“Words can hurt your feelings, but silence breaks your heart. So always speak what you have to say, because new door might never open unless you ring the bell.”

“Never argue with idiots, because first they bring you to their level and then they beat you with their experience.”

“The correct temperature at home is maintained by warm hearts & cool heads, not by good ventilation, fans & air conditioners.”

“Life is not about finding the right person but creating the right relationship, it’s not how we care in the beginning but how much we care till ending.”

“Heavy rains remind us of challenges in life. Never ask for a lighter rain, just pray for a better umbrella. That is attitude.”

“Life can give us lots of beautiful persons, but only one person is enough for a beautiful life.”

“A ball is a circle, no beginning, no end. It keeps us together like our Circle of Friends. But the treasure inside for you to see, Is the treasure of friendship you’ve granted to me.”

“As cold water and warm iron take away the wrinkles of clothes. A cool mind and warm heart takes out the worries of life.”



“Making everyone happy is not in our hands but being happy with everyone is definitely in our hands.”

Extremely profound quote on human nature: “People want to see you doing well but not better than them”

# TIME TO SPEAK & TIME TO BE SILENT

11

“Let the smile be always with you, leave the tear to past, let the joy be with you in future, enjoy the present, the most.”

“Moon and the Sun, both patiently wait for their turn and each one gives a chance to the other to shine. Believe in god like how you believe in sun. Not because you can see it but you can see everything because of it.”

“In the sky there is no distinction of east and west. People create distinctions out of their own minds and then believe them to be true.”



“If people criticize you, hurt you, shout at you, do not bother, they are washing your Sin. And just remember, in every game only Audience makes noise, not the Player.”

“A tongue has no bones, but it can break a heart. However the same tongue has no glue, but it can heal a broken heart, depends how we use it.”

“Success and excuse do not walk together, if you want excuse forget about success and if you want success, do not give excuse.”

“Two things indicate our weakness, one - to be silent, when it is proper time to speak. Second - to speak, when it is proper time to be silent.”

“Value of relation is not that how much you feel happy with someone but how much someone feels alone without you.”

“It is your mistake if you cannot read the eyes which cheat you but it is really your mistake if you cannot read the eyes which love you.”

“If you have choice then choose the best, if you do not have choice then do the best.

What do you gain by prayer? Answer- given by Swami Vivekananda, I gain nothing; In fact I lost anger, depression, jealousy and irritation.”

“Its slow when we wait, Its fast when we are late, Its long when we are sad, Its short when we are happy, in fact, time is determined by our mental status not by clock.”

“Beautiful things happen in your life when you distance yourself from all the negative things.”

“Match stick has head but no brain, so gets burnt with slight stress, but we have head & brain also, then why do we get violent with lightest stress, think before action.

There is no greater wealth in this world than Health.”

“Life is a compromise between your feelings and reality. At every stage you have to quit your feelings and accept the reality.”

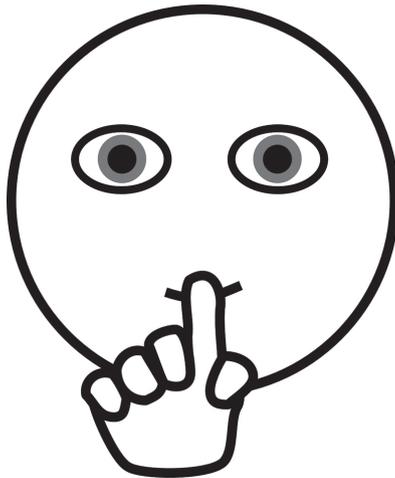
“You are born without anything but you die with your name. So that name must not be a word only, it must be a history.”

“Make your anger so expensive that no one can get it easily and make your happiness so cheap that everyone gets it from you.”

“Winning horse does not know why it runs in race. It runs because of beats and pains. Life is race; God is your rider. So if you are in pain think, God wants you to win.”

“Golden words by Hitler- Think thousand time before you take a decision but never turn back even if you get thousand difficulties after the decision.”

“Trust is the base of every relation, a little mistake can change its entire meaning, missing letter T in Trust can Rust the relation.”



# 12

## TEN SPIRITUAL TONICS

**STOP WORRYING**, Worry kills life.

**BEGIN EACH DAY WITH A PRAYER**; it will arm your soul.

**ACCEPT YOUR LIMITATIONS**, all of us can't be great

**DON'T ENVY**, it wastes times and energy

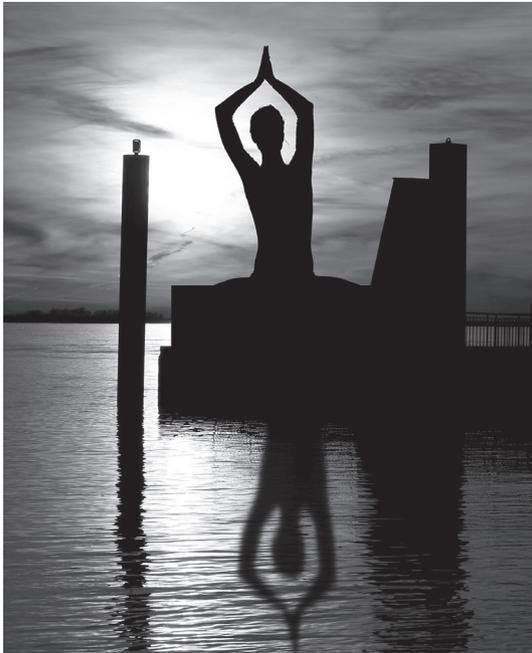
**HAVE FAITH IN PEOPLE**, cynicism sours the disposition.

**FIND A HOBBY**, it will relax your nerves

**READ A BOOK A WEEK**, to stimulate imagination and broaden your **VIEW**

**SPEND SOME TIME ALONE**, for the peace of solitude and silence

**TRY TO WANT WHAT YOU HAVE**, instead of spending your strength trying to Get, what you want.



## MANTRAS FOR PEACEFUL LIFE

- Stay away from Anger.. It hurts ..Only You!
- If you are right then there is no need to get angry,
- And if you are wrong then you don't have any right to get angry.
- Patience with family is love,
- Patience with others is respect.
- Patience with self is confidence and Patience with GOD is faith.
- Never Think Hard about the PAST, It brings Tears...
- Don't think more about the FUTURE, It brings Fear...
- Live this Moment with a Smile, It brings Cheer.
- Every test in our life makes us bitter or better,
- Every problem comes to make us or break us,
- The choice is ours whether we become victims or victorious.
- Beautiful things are not always good but good things are always beautiful
- Do you know why God created gaps between fingers?
- So that someone who is special to you comes and fills those gaps by holding your hand forever.
- Happiness keeps You Sweet. But being sweet brings happiness.

## GOD'S BOXES – GOLD and BLACK

I have in my hands two boxes,  
Which God gave me to hold.

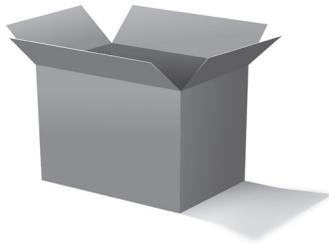
He said, "Put all your sorrows in the black box,  
And all your joys in the gold."

I heeded His words, and in the two boxes,  
Both my joys and sorrows I stored,  
But though the gold became heavier each day,  
The black was as light as before.

With curiosity, I opened the black,  
I wanted to find out why,  
And I saw, in the base of the box, a hole,  
Which my sorrows had fallen out by.

I showed the hole to God, and mused,  
"I wonder where my sorrows could be!"  
He smiled a gentle smile and said,  
"My child, they're all here with me.."

I asked God, why He gave me the boxes,  
Why the gold and the black with the hole?  
"My child, the gold is for you to count your blessings,  
the black is for you to let go."



## TWO WOLVES

One evening an old man told his grandson about a battle that goes on inside people.

He said, “My son, the battle is between 2 “wolves” inside us all.

One is evil. It is anger, envy, jealous, sorrow, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority, and ego.

The other is Good. It is joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion and faith.”

The grandson thought about it for a minute and then asked his grandfather: “Which wolf wins?” The old man simply replied, “The one you feed”.

Life is a book of mystery; you never know which page will bring a good twist in the story. Keep on reading because happiness comes when it is most unexpected.

If you really want to do something, you will find a way and if you don't, you will find an excuse.

Moments are the greatest gift in world, because you cannot give the same moment again to anyone, but once you give, that person can never ever forget you.

Life is like a Tennis Match; if you want to win you have to Serve Well, Return Well, remain cool in Crucial Moments and remember game starts with “Love All”.

## ALEXANDER THE GREAT'S LAST 3 WISHES

Alexander, after conquering many kingdoms, was returning home. On the way, he fell ill and it took him to his death bed. With death staring him in his face, Alexander realized how his conquests, his great army, his sharp sword and all his wealth were of no consequence.

He now longed to reach home to see his mother's face and bid her his last adieu. But, he had to accept the fact that his sinking health would not permit him to reach his distant homeland.

So, the mighty conqueror lay prostrate and pale, helplessly waiting to breathe his last. He called his generals and said, "I will depart from this world soon, I have three wishes, please carry them out without fail."

With tears flowing down their cheeks, the generals agreed to abide by their king's last wishes.

1) "My first desire is that", said Alexander,

"My physicians alone must" carry my coffin."

2) After a pause, he continued,

"Secondly, I desire that when my coffin is being carried to the grave, the path leading to the graveyard be strewn with gold, silver and precious stones which I have collected in my treasury".

3) The king felt exhausted after saying this. He took a minute's rest and continued.

"My third and last wish is that both my hands be kept dangling out of my coffin".

The people who had gathered there wondered at the king's strange wishes. But no one dared bring the question to their lips.. Alexander's favorite general kissed his hand and pressed them to his heart.

"O king, we assure you that all your wishes will be fulfilled. But tell us why do you make such strange wishes?"

At this Alexander took a deep breath and said:

“I would like the world to know of the three lessons I have just learnt.

Lessons to be learnt from last 3 wishes of King Alexander...

I want my physicians to carry my coffin because people should realize that no doctor on this earth can really cure anybody. They are powerless and cannot save a person from the clutches of death.

So let Not people take life for granted.

The second wish of strewing gold, silver and other riches on the path to the graveyard is to tell People that not even a fraction of gold will come with me. I spent all my life Greed of Power, earning riches but cannot take anything with me.

Let people realize that it is a sheer waste of time to chase wealth.

And about my third wish of having my hands dangling out of the coffin, I wish people to know that I came empty handed into this world and empty handed I go out of this world”.

With these words, the king closed his eyes.

Soon he let death conquer him and breathed his last..



## STORIES THAT CHANGE LIFE

### THE DIAMOND RING

A married lady was expecting a birthday gift from her husband.

For many months she had admired a beautiful diamond ring in a showroom, and knowing her husband could afford it, she told him that was all she wanted. As her birthday approached, this lady awaited signs that her husband had

purchased the diamond ring.

Finally, on the morning of her birthday, her husband called her into his study. Her husband told her how proud he was to have such a good wife, and told her how much he loved her. He handed her a beautiful wrapped gift box.

Curious, the wife opened the box and found a lovely, leather-bound Bible, with the wife's name embossed in gold. Angrily, she raised her voice to her husband and said, 'With all your money you give me a Bible?'

She stormed out of the house, permanently leaving her husband. Many years passed and the lady was very successful in business. She managed to settle for a more beautiful house and a wonderful family, but realized her ex-husband was very old, and thought perhaps she should go to visit him.. She had not seen him for many years.

But before she could make arrangements, she received a telegram telling her that her ex-husband had passed away, and willed all of his possessions to her. She needed to come back immediately and take care of things.

When she arrived at her ex-husband's house, sudden sadness and regret filled her heart. She began to search through her ex-husband's important papers and saw the still new Bible, just as she had left it years before.

With tears, she opened the Bible and began to turn the pages. Her ex-husband had carefully underlined a verse, Matt 7:11, 'And if you, being evil, know how to give good gifts to your children, how much more shall your Heavenly Father, who is in heaven, give what is good to those who ask Him?'

As she read those words, a tiny package dropped from the back of the Bible. It had a diamond ring, with her name engraved on it - The same diamond ring which she saw at the showroom.

On the tag was the date of her birth, and the words. 'LUV U ALWAYS'.

How many times do we miss God's blessings, because they are not packaged as we expected?

Do not spoil what you have, by desiring what you have not;

But, remember that what you now have was once among the things you only hoped for.

If your gift is not packaged the way you want it, it's because it is better packaged the way it is.

Always appreciate little things; they usually lead you to bigger and better things..

'The best and most beautiful things in the world cannot be seen or even touched.

They must be felt with the heart.'



## TIME TO GO NOW

A woman sat down next to a man on a bench near a playground at Lalbagh park one fine Sunday Morning.

“That’s my son over there” she said, pointing to a little boy in a red T-shirt who was gliding down the slide.

“He’s a fine looking boy,” the man said. “That’s my son on the swing in the blue T-shirt.”



Then, looking at his watch, he called to his son.

“What do you say we go, Jack?”

Jack pleaded, “Just five more minutes, Dad. Please?” “Just five more minutes.”

The man nodded and Jack continued to swing to his heart’s content. Minutes passed and the father stood and called again to his son. “Time to go now?”

Again Jack pleaded, “Five more minutes, Dad.

Just five more minutes.” The man smiled and said, “O.K.”

“My, you certainly are a patient father,” the woman responded.

The man smiled and then said, “My older son John was killed by a drunk driver last year while he was riding his bike near here. I never spent much time with John and now I’d give anything for just five more minutes with him. I’ve vowed not to make the same mistake with Jack.

He thinks he has five more minutes to swing. The truth is, I get Five more minutes to watch him play.”

Life is not a race.

Life is all about making Priorities.

What are your priorities?

Give someone you love, 5 more minutes of your time no matter how busy and you will have no regret forever.

Once you have lost it, shall be lost Forever....

Life can only be understood backwards; But it must be Lived forwards.

LIVE LIFE BEFORE YOU LEAVE LIFE...

5 More Minutes. ....please.

## THE TOP FIVE REGRETS OF THE DYING

**B**ronnie Ware is an Australian nurse who spent several years working in palliative care, caring for patients in the last 12 weeks of their lives. She recorded their dying epiphanies in a blog called *Inspiration and Chai*, which gathered so much attention that she put her observations into a book called 'THE TOP FIVE REGRETS OF THE DYING'.

Ware writes of the phenomenal clarity of vision that people gain at the end of their lives, and how we might learn from their wisdom. "When questioned about any regrets they had or anything they would do differently," she says, "common themes surfaced again and again."

Here are the top five regrets of the dying, as witnessed by Ware:

### **1. I Wish I'd Had The Courage To Live A Life True To Myself, Not The Life Others Expected Of Me.**

"This was the most common regret of all. When people realise that their life is almost over and look back clearly on it, it is easy to see how many dreams have gone unfulfilled. Most people had not honored even a half of their dreams and had to die knowing that it was due to choices they had made, or not made. Health brings a freedom very few realise, until they no longer have it."

### **2. I Wish I Hadn't Worked So Hard.**

"This came from every male patient that I nursed. They missed their children's youth and their partner's

companionship. Women also spoke of this regret, but as most were from an older generation, many of the female patients had not been breadwinners. All of the men I nursed deeply regretted spending so much of their lives on the treadmill of a work .”

### **3. I Wish I'd Had The Courage To Express My Feelings.**

“Many people suppressed their feelings in order to keep peace with others. As a result, they settled for a mediocre existence and never became who they were truly capable of becoming. Many developed illnesses relating to the bitterness and resentment they carried as a result.”

### **4. I Wish I Had Stayed In Touch With My Friends.**

“Often they would not truly realize the full benefits of old friends until their dying weeks and it was not always possible to track them down. Many had become so caught up in their own lives that they had let golden friendships slip by over the years. There were many deep regrets about not giving friendships the time and effort that they deserved. Everyone misses their friends when they are dying.”

### **5. I Wish I Had Let Myself Be Happier.**

“This is a surprisingly common one. Many did not realize until the end that happiness is a choice. They had stayed stuck in old patterns and habits. The so-called ‘comfort’ of familiarity overflowed into their emotions, as well as their physical lives. Fear of change had them pretending to others, and to themselves, that they were content, when deep within, they longed to laugh properly and have silliness in their life again.”

How you want to live your life is your choice

When we came into this world, we did not get an instruction manual on how to live a happy life, but if you think about it for a moment, you realize that we don't really need one. Life can be much simpler than we think it is, and the only thing we need to do to be happy is to remember these rules. These are my own guidelines to life, and remind me each and every day how I should be looking at the world and at life.

Before you say something bad, think about those who  
can't talk and say something back.

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Before you complain about the taste or variety of your  
food,  
remember there are starving people in the world.

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Before you yell at your partner, think of how lonely some  
people feel as they go to sleep in an empty bed.

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Before you complain about the state of things today,  
think about all the people who never got to see this day.

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Before you get upset because the house is messy,  
remember that there are people who don't have a roof  
over their head.

\*\*\*

Before you let traffic and long commutes irritate you,  
think about how fortunate you are to have a job and a  
car.

\*\*\*

Before you point an accusing finger at someone,  
remember that you're not perfect, and you make  
mistakes too.

\*\*\*

And the most important rule of them all:

\*\*\*

Before you let a depressing thought ruin your mood,  
put a smile on your face and be thankful you're alive!

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And don't forget, every day, to look in five different  
directions:

\*\*\*

**Forwards →→→**

To know where you're going and plan ahead.

**Backwards ←←←**

To remember where you came from and avoid past mistakes.

**Up ↑↑↑**

To remind yourself that there's someone who's watching  
over you.

**Down ↓↓↓**

To make sure you don't step on others or ruin things along  
the way.

**Sideways ↔↔↔↔↔**

To see who is there to support you, and  
who needs your help.



## BE READY TO DEPART...

**N**one of us have many years to live, nor we really know the number of years of our existence and we can't take along anything when we go, so we don't have to be too thrifty...!

Spend the money that should be spent, enjoy what should be enjoyed, donate what you are able to donate, but don't leave all to your children or grandchildren, for you don't want them to become parasites who are waiting for the day you will die!!

Don't worry about what will happen after we are gone, because when we return to dust, we will feel nothing about praises or criticisms. The time to enjoy the worldly life and your hard earned wealth will be over!

Don't worry too much about your children, for children will have their own destiny and should find their own way. Don't be your children's slave. Care for them, love them, give them gifts but also enjoy your money while you can. Life should have more to it than working from the cradle to the grave!!

Caring children, though caring, would be too busy with their jobs and commitments to render much help.

Uncaring children may fight over your assets even when you are still alive, and wish for your early demise so they can inherit your properties and wealth.

Your children take for granted that they are rightful heirs to your wealth; but that you have no claims to their money.

50-year old like you, don't trade in your health for wealth by working yourself to an early grave anymore... Because your money may not be able to buy your health...

When to stop making money, and how much is enough (hundred thousands, crores, ten crores) ??

Out of thousand hectares of good farm land, you can consume only three quarts (of rice) daily; out of a thousand mansions, you only need eight square meters of space to rest at night.

So, as long as you have enough food and enough money to spend, that is good enough. You should live happily. Every family has its own problems. Just do not compare with others for fame and social status and see whose children are doing better, etc., but challenge others for happiness, health, enjoyment, quality of life and longevity...

Don't worry about things that you can't change because it doesn't help and it may spoil your health. You have to create your own well-being and find your own place of happiness. As long as you are in good mood and good health, think about happy things, do happy things daily and have fun in doing,

then you will pass your time happily every day.

One day passes without happiness, you will lose one day.

One day passes with happiness, and then you gain one day.

In good spirit, sickness will cure; in a happy spirit, sickness will cure faster; in high and happy spirits; sickness will never come.

With good mood, suitable amount of exercise, always in the sun, variety of foods, reasonable amount of vitamin and mineral intake, hopefully you will live another few more years of healthy life of pleasure.

Above all, learn to cherish the goodness around... and **FRIENDS**... They all make you feel young and “wanted”... without them you are surely to feel lost!!





## DEATH IS CERTAIN

### BHAGAVAD GEETA ON DEATH

“For certain is death for the born. And certain is birth for the dead; Therefore over the inevitable Thou shouldst not grieve.” (Chapter 2-Ver27)

Further it also says of our DUTIES WHILE ALIVE as follows:

“ On action alone be thy interest, Never on its fruits. Let not the fruits of action be thy motive, Nor be thy attachment to inaction.” (Chapter 2-Ver47)

Death is certain. When an individual dies suddenly, the family members will have to face problems if the individual, in anticipation of death, has not taken precautions and made arrangements to settle his affairs. While appreciating the inevitable truth that Death is certain, one also needs to understand and execute his responsibilities in anticipation of the event in the best interest of his loved ones and dependents.

Death could occur suddenly by accident, heart attack and so on or a person could become incapacitated, unconscious and unable to speak or function. While we pray that such a situation should not come to anybody, every prudent person should take precautions to explain all his ideas, position of assets, relationship with family members, financial details

and other vital information and inform his family members and close friends so that the affairs and assets are properly managed. This responsibility is beyond writing a clear, complete and legally valid Will. Despite the will, there are likely situations that the successors, being unable to know details and whereabouts of assets, tend to lose the wealth and land in unwarranted hardships. What was earned and saved becomes waste! In the hours of death and grief, they would also be facing unwarranted difficulties due to lack of information and instructions in management of affairs. Please make a WILL of yours which will solve many problems of your successors.

All birds find shelter during a rain, but eagle avoids rain by flying above the Clouds. Problems are common, but attitude makes the difference.

If they respect you, Respect them. If they Disrespect you, Still Respect them. Don't allow other's action to decrease your Manners, because you represent yourself not others.

People understand the true value of right person only when they meet a few wrong ones in the journey. Always wrong persons teach the right lessons in life.

Our life is a creation of our mind. Expect nothing and accept everything. Do not believe in 'Tit for Tat' rule. Learn to "Let Go" because we cannot even have the next breath until we let go the existing one.

World always say – find good people and leave bad ones. But lord says, find the good in people and ignore the bad in them, because no one is born perfect.

'Doubt' and 'Faith' both are status of mind. Doubt creates the darkest moments in our finest hour. While faith brings finest moments in our darkest hour.



## AN OBITUARY PRINTED IN THE LONDON TIMES

**T**oday we mourn the passing of a beloved old friend, Common Sense, who has been with us for many years. No one knows for sure how old he was, since his birth records were long ago lost in bureaucratic red tape. He will be remembered as having cultivated such valuable lessons as:-

- Knowing when to come in out of the rain;
- Why the early bird gets the worm...
- Life isn't always fair;
- And maybe it was my fault.

Common Sense lived by simple, sound financial policies (don't spend more than you can earn) and reliable strategies (adults, not children, are in charge).

His health began to deteriorate rapidly when well-intentioned but overbearing regulations were set in place. Reports of a 6-year-old boy charged with sexual harassment for kissing a classmate; teens suspended from school for using mouthwash after lunch; and a teacher fired for reprimanding an unruly student, only worsened his condition.

Common Sense lost ground when parents attacked teachers for doing the job that they themselves had failed to do in disciplining their unruly children.

It declined even further when schools were required to get parental consent to administer sun lotion or an aspirin to a student; but could not inform parents when a student became pregnant and wanted to have an abortion.



Common Sense lost the will to live as the churches became businesses; and criminals received better treatment than their victims.

Common Sense took a beating when you couldn't defend yourself from a burglar in your own home and the burglar could sue you for assault.

Common Sense finally gave up the will to live, after a woman failed to realize that a steaming cup of coffee was hot. She spilled a little in her lap, and was promptly awarded a huge settlement.

**Common Sense was preceded in death,**

- by his parents, Truth and Trust,
- by his wife, Discretion,
- by his daughter, Responsibility,
- and by his son, Reason.

**He is survived by his 5 stepbrothers;**

- I Know My Rights
- I Want It Now
- Someone Else Is To Blame
- I'm A Victim
- Pay me for Doing Nothing

Not many attended his funeral because so few realized he was gone.

If you still remember him, pass this on. If not, join the majority and do nothing.



## 10 DOCUMENTS TO SECURE

**T**he most important fact is to remember in keeping these essential papers in place both Hard Copy and Soft Copy and inform at least one family member so that your heirs don't have to run from pillar to post to inherit what is rightfully theirs.

### 1) Primary documents

These include your birth certificate, marriage certificate, PAN card, passport, election ID card and the Aadhaar card. Will be needed when transferring assets to your heirs.

## **2) Insurance details**

The purpose of life insurance will be defeated if your family is in the dark. Make a list of all the policies, mentioning the name of insurers, policy numbers, insured sums and the tenures.

## **3) Pension documents**

If you have an NPS account, mention the account number and nomination details. Give the pension account number with your employer.

## **4) Property papers**

All property-related documents should be in one place. If the property is mortgaged, keep photocopies. Mention the loan account number and the latest outstanding amount. If property is insured, mention policy coverage.

## **5) Bank account details**

Make a list of various bank accounts, giving the name of the bank, the account number, holding pattern and the nomination details.

## **6) Bank locker details**

Mention the name of bank, locker number, ownership pattern and whereabouts of the key. Maintain an inventory of items kept in the locker and update every time you operate it.

## **7) Demat account details**

Give the name of depository partner, demat account number and nomination details. If possible, update the details of the securities in the demat account.

## **8) Other investments**

Give details of the PPF account and folio numbers of other post office investments. Make a list of mutual fund investments, mentioning folio numbers, ownership pattern and nomination details.

## **9) Loans and Receivables**

If you have taken or given private loans to relatives or friends, mention the amount and the date by when these are payable/receivable.

## **10) Online 10 passwords**

Though these are to be kept secret, keep a list for emergency reference. Mention the website, the online ID and the password. You may want to make an online version of this information as well, but make sure it is on a secure site.

Keep this in mind: This information is to be kept secret and accessed only if the main breadwinner of the family has either died or is in a medical emergency.

Make sure to update the information regularly. How often you do this depends on your convenience and the changes in investments.

## Brief Profile of CA. Dr. Vishnu Bharath Alampalli



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**Website :** www.vishnubharath.com

### PRESENT

- Practicing Sr. Chartered Accountant from past 42 years
- Vice President of APS Education Trust,(80 years of repute)
- Chairman – PHF Co., (P) Ltd-Transit Living Service Apartments
- Executive President – Karnataka Federation of United Nations UNESCO
- Director – CANFINA Financial Services, Subsidiary of Canara Bank.
- Chairman –RV Integrated PU College
- Chairman – Education committee of FKCCI
- President – Vasavi Vedha Nidhi Trust, Sanscrit school.
- Trustee – Welfare Trust of GMR Infra.
- Trustee – RSS Trust, RV Institutions, Bangalore (Institution of 75 years)
- Member – Fiscal Laws Committee (FICCI), New Delhi

### PAST

- Chairman – Southern India Regional Council of Institute of Chartered Accountants of India. Recipient of Best Region award of ICAI
- President – Karnataka State Chartered Accountants Association
- Chairman – Bangalore Branch of SIRC of ICAI. Received Best Branch award of ICAI.
- Managing Committee Member of FKCCI.
- President – Vasavi CA Charitable Trust.
- Chairman – NMKRV Degree College.

## AWARDS

- HONORABLE DOCTRATE by Mangalore University.
- HONORARY PROFESSORSHIP by Tumkur University.
- RASHTREEYA UDYOG, VIKAS JYOTHI. VASAVI SIRI, KANNADA SIRI

## AUTHORED

23 BOOKS

- ***“LIFE IS LIKE A JOURNEY ON A TRAIN” published by Penguin Co., international publisher and made available in 158 countries.***
- PERSONAL GUIDE TO INCOME TAX Published by FKCCI.
- A WOMANS WORLD – Released by Governor of Karnataka.
- A MAN’S WORLD – All about how to achieve success
- KNOW MORE – Knowledge is Strength
- ARYA VYSYA BOOK- All about Arya Vysya’s
- “HEALTH IS WEALTH AND IT IS TAX FREE” Tips for good health.
- “LIFE IS PRECIOUS” Importance of Human life.
- “BANK UPON YOUR BANK” Spon by FKCCI.
- “VARIETY IS SPICE IN LIFE” Short stories.
- “FESTIVALS OF INDIA” All about Indian Festivals. Spon by PJH Ltd.,
- “I LOVE MY INDIA” Sponsored by Canara Bank.
- “WORDS OF WISDOM” Sponsored by ITC Ltd.,
- “FAILURE IS STEPPING STONE FOR SUCCESS” spon by GMR
- “LIFE, FRIENDSHIP & HAPPINESS” sponsored by GMR Infra Ltd.,
- “ADINARAYANA MAHIME” of SLAS Charitable Trust.
- “ V CAT REFERENCER” A guide for Business man Spon by VCAT
- “GOD THE ALMIGHTY” Sponsored by Canara Bank.
- “LIFE IS A LIKE A JOURNEY ON A TRAIN”- God is Travel Agent.
- “KILL THE ILL WITH OUT THE PILL – HERBAL REMEDIES”
- “SMILE & SMILE ALL THE WAY – Spon by M/s Advait Hyundai.
- “CENTURIAN SMT. NARMADABAI.” Spon By APS Edu Trust.
- “PAST, PRESENT & FUTURE” Sponsored by M/s Abaran Jewellers.
- **“LIVE LIFE BEFORE YOU LEAVE LIFE”**

## OTHERS

- Toured all over the world & Member of Red Cross Society
- Given Interview in AIR and Doordarshan – Public Cause
- Has keen interest in Farming and Agriculture
- Good Sportsman and Regular Swimmer & Yoga enthusiast

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