

READER'S RETREAT

A compilation of **ARTICLES**
By the **CHARTERED ACCOUNTANTS**
Associated with the
BHUJ BRANCH of WIRC
To say **THANK YOU** to a **BOOK** that
Educated or Entertained
Impressed or Influenced
Them and their lives



BHUJ BRANCH OF WIRC OF ICAI
MAY, 2020

MESSAGE

Over the past few weeks we all have been inundated with what is happening all around the world on COVID-19. Clearly there is a lot we don't know and the uncertainty weighs on all of us. The lockdown has left us with extra time on our hands to hone our skills and also reflect internally.

In its endeavour to serve to the members ICAI Central Committees, Regional Council and Managing Committee of Bhuj have all been continuously adding to professional knowledge through innovative and relevant Webinars. I am proud to note that the Bhuj Branch of WIRC is coming out with a publication of articles on "Favorite Book". This is one of a kind and unique compilation creating a treasure trove of knowledge on a vast range of subjects reflecting the varied areas of interest of readers.

In the current professional scenario, it is critical that we continue to showcase the qualities of ethics, integrity, transparency, commitment etc. which are the hallmarks of a true professional and also sharpen our human and emotional quotient.

This publication is the hard work of a large and dedicated team ably led by Chairman CA Jitendra Thacker. I appreciate the tremendous time and effort invested into making this a state of the art publication and compliment all the contributors for their coordination, support and guidance for compiling and publishing it amidst extremely tight deadlines.

I am confident that all members and students will find this publication extremely beneficial and a refreshing change in times of this crisis.

CA. Aniket Talati
Central Council Member, ICAI

MESSAGE

Dear Colleagues,

I am pleased to note that the Bhuj Branch of WIRC is pro-actively endeavoring to improve the knowledge foundation of members and students through their upcoming publication.

It is commendable that the Office Bearers of the Bhuj Branch took the onus of initiating a compilation of articles under 'Reader's Retreat'. The enthusiasm of the members through their contributions towards this publication are admirable with 22 members putting their thoughts to paper on 23 books they have read, analyzed and assimilated.

The energy and dynamism demonstrated by the Bhuj Branch is illustrative of the enthusiasm of the Region as a whole. We look forward to more such path-breaking initiatives from the Bhuj Branch in the future.

I take this opportunity to thank CA Jagrut Anjaria and CA Yash Bhide for their time as well as all the contributors to bring to light this publication which, I am sure, will assist members and students to get a better and deeper understanding of the topics discussed.

CA LALIT BAJAJ
Chairman WIRC

MESSAGE

My heartiest congratulations to Bhuj Branch for coming out with this unique thought of Reader's Retreat. I am pleased to attach my book review. My best wishes to all members of Bhuj Branch.

CA VISHAL DOSHI
Vice Chairman WIRC

FORWARD

Finally, the moment has arrived, the moment that seemed like a day dream or a distant dream, the moment to write a "Forward" to this Compilation of Articles contributed by Chartered Accountants associated with The Bhuj Branch of WIRC of ICAI, where Twenty One members have talked about Twenty Two Books (one member has written about Two Books) of their choice.

The idea to invite Members to write about a book of their choice was not conceived at that time to result into such a compilation. The idea was to carry it as a regular section in the Monthly Branch Newsletter and first article in this section was carried in the April issue of the Branch Newsletter (which is being reproduced here). As the luck would have it, the April issue of the Newsletter coincided with the unprecedented Lockdown. A miracle of its kind happened and by the time the first phase of the lockdown was over on 15th April, we had articles on this series from 7-8 members on hand to be published in subsequent issues of Branch Newsletter. This enthusiastic response made us think about the possibility of coming out with a special compilation of articles by members on a book of their choice and have this publication as some kind of a memory of this unprecedented event called lockdown. As the destiny would have it, everything went as good as one can ever hope for, more members agreed to write, all of them honoured their commitment and by the time the second phase of the lockdown was over, we had a fine collection of 24 articles contributed by 23 members which is being dedicated to you all.

Now something about the name, the title, "Reader's Retreat". The word "retreat" carries two broad meanings; one of them is "a quiet place." This was the meaning which was in our mind when the section was envisaged for the Newsletter in February, 2020, as "a quiet place" is what a reader prefers while the reader reads and reflects. The other meaning of the word "retreat" is, "a movement backward" or "a withdrawal" (tactical withdrawal). Now just pause and think; what this lockdown is? Isn't it some kind of a "tactical withdrawal", a "retreat!" Isn't it true that this (lockdown) retreat (withdrawal) has made available to the members the "retreat" (quiet place or quiet space) to read and reflect (and do many other things as well) that has made this compilation possible! Thus, as the luck would have it, the title seems to pass the test on either of the meanings of the word "retreat," doesn't it!

As this compilation is being made available to all, half of its purpose stands served in so far as those who have written for it seem to have enjoyed themselves while doing so. The other half rests with all of you, the readers. We can only hope that the enjoyment that the writers had while writing will spill over to you while you read these articles. As the luck would have it, we have a substantially wide range of books covered by the write ups in this compilation and hopefully there will be something for everybody in it.

Before concluding, we need to thank all the members who contributed to this compilation and made this dream a reality, a word of thanks for CA Jagrutkumar Anjaria for coordinating with the contributors and for CA Yash Bhide for final compilation and formatting. Finally, all the best to all of you, the readers.

Thank you.

- FROM THE MANAGING COMMITTEE OF BHUJ BRANCH:

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Place: Bhuj

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AAVARANA - THE VEIL

AUTHOR: S. L. BHYRAPPA TRANSLATION: SANDEEP BALAKRISHNA

BY CA VISHAL DOSHI
B.Com.(Hons.), FCA, DISA(ICAI), DIRM(ICAI)

At the outset my heartiest compliments to members of Bhuj Branch of WIRC of ICAI to come out with this novel idea of publishing "Readers Retreat".

I would like to thank "*Aavarana - The Veil*" written by S. L. Bhyrappa and translated by Sandeep Balakrishna. It is a tragic love story between two individuals of different religious communities interwoven with reality and, most importantly, with the complex subject of India's controversial history. I found the character sketches and portrayals adequate and relatable.

This book influenced me a lot and it is very intensely researched as there are lot of details about the history of India. It made me question the history lessons that we are taught in school. The best part is that the reader will not feel like old school history lesson been taught but as a well-knitted story which shatters many of our conceived notions that we have been fed with since our school days.

The book is no way pro-Hindu or anti-Islam but delves into larger questions of telling only truth and asks *Can nationalism be strengthened by projecting historical lies*. The reader should look at the issue objectively and not emotionally.

The best part of the book is the simple language. It teaches how to not let go off your self respect and follow your passion.

CA Vishal Doshi is a Vice Chairman of WIRC of ICAI for the year 2020-21.

THE MONK WHO SOLD HIS FERRARI

AUTHOR: ROBIN SHARMA

BY CA VIKASH JAIN

B.Com.(Hons.), FCA, DISA(ICAI), Insolvency Professional

I must congratulate The Bhuj Branch of WIRC of ICAI managing committee led by CA Jitendrabhai Thacker for the beautiful initiative and out of the box thinking. This will certainly go a long way to influence or inspire many to read more and more books. Books nourishes our mind and soul just like food nourishes our body. It shows the way of living our life in varied situations.

Recently I read the Book "The monk who sold his Ferrari - By Robin Sharma". This is a wonderful book which talks about the other side of our life. We are so obsessed with our professional life that we tend to forget about all other vital and essential aspects of our very existence. Professional success is not the only success but eternal peace and happiness is the real success. At times we need to change the gear to de-accelerate in our life or to take out the pace from it so as to make it more meaningful, more fulfilling, refreshing and energizing. This book influenced me a lot and also educated about the Journey called life.

Happy Reading!!

Thanks.

CA Vikas Jain is a Regional Council Member of WIRC of ICAI.

THE POWER OF NOW

AUTHOR: ECKHART TOLLE

BY CA BHAVEE THACKER
MA, MBA, FCA, DISA(ICAI)

The Power of Now is more than a book, there is a living energy in it, one you can probably feel as you hold it. This books also bring out certain myths of Life.

One: Humanity has reached the pinnacle of its development

Two: We are completely separate from each other, nature and the Cosmos.

Three: The physical world is all there is.

This book represents the essence of the work, as far as it can be conveyed in words, with individuals. It can be seen as a restatement for our time of that one timeless spiritual teaching, the essence of all religions. It is not derived from external sources, but from the one true source within, so it contains no theory or speculation.

Chapter One: There are two strong feelings that trap many of us: Regret and Anxiety

We are either full of regret for the things we did or failed to do in the past, or we are full of anxiety over future events we cannot control. Still, we somehow believe that we can live better, happier lives even if we are clueless on how to go about it.

There are several methods we can apply to resolve the inner conflict we experience. We can develop a healthy relationship with our past, present and future by exploring the lessons in "The Power of Now".

Nothing has happened in the Past; it happened in the Now. Nothing will ever happen in future; it will happen in Now.

Living in the present moment requires careful training of our minds to overcome the self-destructive ways in which we have been using it.

From the own experiences involving the depressing thoughts, the nightmares, the author shares how he literally found peace by discovering the source of pain and suffering.

The author elaborates in Chapter Two: Experience Great Improvement in your life by focusing only on the present instead of regretting the past or worrying about the future.

Everyone is in search of peace and enlightenment but these seem somehow elusive. We do not know how to improve our lives. We're instead trapped by a web of circumstances that keep us circling the drain.

There is a way out and it is easier than we think. The Key is to become conscious of the present and live there. It is very easy to fall into reminiscence or regret by thinking of a past event or situation. We also worry a lot about a future event or situation that we may find ourselves in.

The first step to a peaceful and improved life is living in the present.

The only place where events occur in the present- not the past or future. We feel in the present. Our senses can only interpret present sensation. Sometimes, when we refer to an event as a past event, what we mean is that it happened in a certain present moment. Every past was once a present moment and any future occurrence is a present moment waiting to happen.

Therefore is it useless worrying about the future or dwelling on a past event. The only useful endeavor here is to live in the NOW. Living in the present moment reduces your problems drastically. You can deal effectively with the small present problems but not with the past or future problems.

For example, you have a term paper to submit and the deadline is approaching fast , on being anxious about the volume of work left to be done or regret over the time wasted in the past will not provide motivation to the task. However, if you start now and choose to solve one problem after another, it will be easier to accomplish the task.

Decide to live in the Present. Let go the past and do not worry about what will happen tomorrow. Your life will experience dramatic improvements and you will find peace.

Most of the Pain we experience is from Within and not from the external circumstances.

We feel pain because our body is building an internal resistance to and external circumstances that we cannot change. When we are unsatisfied with the situation of things and we are unable to change the situation, we feel pain. That is natural. A Past event you regret cannot be changed. Our Body will respond to this by feeling and expressing the pain.

Pain comes from resisting situations that we cannot change.

On an emotional level, it appears as a negative feeling. On the physical level, it causes the development of what is called "Pain Body". The pain body is a part of the self that needs you to feel pain so it can survive. Every time you experience pain, the pain body grows. It continues to feed on your pain and grows stronger with each pain you experience. As it grows stronger, it makes you feel miserable and sad.

This experience can continue until you become one with your pain body. Consequently, it becomes difficult to let go of the pain because it has become an important part of your life. You have embraced it wholly so that it becomes your identity. To lose the pain will mean to lose your identity.

If the pain body becomes your identity, you feel more pain to sustain the identity.

Hence, when you feel anger or frustration become of some external situation, your pain- body is in charge. It causes you to take actions that will cause more pain because it needs the pain to survive. You blame the situation for your anger and feel pain as a result. After all it is not your fault.

In truth, pain is mostly self-created. Therefore, you can dissociate yourself from it by making a difference set of choices.

You can kill your pain- body by choosing a different course of action when you're triggered to feel pain.

Chapter 3: You deprive yourself of happiness when you allow the 'EGO' to control your thoughts and behavior.

Nobody wants to be miserable, yet many are unhappy. Why do people tend to press the self-destruct button? The answer lies in the ego. The ego unconsciously controls how you think and behave. It is difficult to measure the extent of control that the ego has on your life because it works stealthily. For example, when we reflect on some actions we took in heated situation, we may notice with regret that we overreacted. But we didn't spot the fact that we had gone overboard while we were in the thick of things. That is the ego in action.

The ego acts against your own best interests because its survival depends on your misery.

It is a destructive part of your mind that produces misery. People suffer because they have not killed the ego. They engage in self sabotaging behavior such as refusing to leave a destructive and painful relationship. They do not want to wound their ego.

The ego is difficult to detect when it is at work.

In a bid to take control of your thinking and behavior, the ego leads you into situations that put you at odds with others. Consequently, you become unhappy and this becomes a breeding ground for your ego.

A clash of egos occurs all the time in households and office spaces. The ego gets in the way of people's desire for peaceful coexistence. They become annoyed and overreact over trivial matters. Give the ego an inch and it will take a mile. Much suffering comes from ceding control of the ego.

Chapter 4: Pay less attention to your mind and focus on your body to enjoy a life free from pain.

Pain comes from the mind. The ego resides in the mind. To be free from the destructive effects of ego and pain, you need to move away your attention from your mind and concentrate on your body.

Regretful memories and anxiety about the future come from the mind and cause pain.

You cannot live in the present because your mind is busy with the past and the future. The solution is to reduce the power of the mind and prevent it from having so much control over our behavior. To do this, we must place our focus on the body.

You can free yourself from pain and ego by focusing on your body.

The body helps you to seek what is important in your life because it knows what is best for you. Jesus Christ spoke extensively about the body being a temple. He resurrected and ascended with his body and not just his mind or soul. You cannot ignore your body in your quest to find happiness.

The body helps you focus on the things that really matter. Enlightenment comes from being at one with your body.

Buddha undertook a 6-year abstinence coupled with fasting in a bid to separate himself from his body. While he felt separated from his body, he didn't find peace or enlightenment in the endeavor. Enlightenment came only when he felt at one with his body.

Chapter 5: Detach yourself from your mind and learn to observe it without judgment to be free from pain.

Learning to detach yourself from your mind begins with becoming conscious of its power over you. The destructive part of the human mind like to go unnoticed as it influences thinking and behavior. Therefore, you must leoldarn to observe how your mind operates if you want to be happy.

To observe your mind is to ask yourself what your next thought would be.

When you focus fully on this question, you'll realize that it would take a while for you to conceive your next thought. This act of observation makes you create a gap in your flow of thought.

Repeating the exercise will help you realize how your mind is in a continuous flow of thoughts. You will also learn to interrupt your mind. By interrupting your mind, you also learn to separate from it.

Having mastered how to observe your mind, you can now learn to observe it without judging. When you judge, it is your mind that is at work. Meanwhile, the goal is to dissociate from your mind completely.

Observe without judgment by acknowledging your mind's advice but ignoring it.

When your body feels like sleeping, for example listen to it and go to sleep. Your body knows what is good for you at that moment. Your mind may kick in to tell you do something else like studying or reply a mail or even watch TV. Don't judge the voice whispering these instructions as good or bad. Just follow it. This practice helps you to notice your mind without allowing it to control you and without judging what it is telling you.

Listen to your body and follow its impulse because it knows what's best for you.

Chapter 6: Another Technique that helps you tap into the power of now is active waiting.

Active waiting is a special type of waiting state in which you are fully aware of the fact that something really important could happen at any time and you're ready to catch it. It has an additional advantage in that it helps you get better at separating yourself from your mind and focusing on your body.

In a state of active waiting, you are focused on the now. For example, when writing an exam, you cannot afford to be distracted by the regret of not being fully prepared or the worry that surrounds the results. All the focus is on answering the questions before you to best of your ability. It is therefore important to enter into a state of active waiting just before you begin an exam.

Active waiting keeps you in a state of anticipation of a significant event. This anticipation forces you to be in the present moment rather than the past or the future.

Zen masters train their people to learn to feel an attack coming with their eyes closed by being in a state of active waiting. Students who are in this state can fully concentrate on their body and sense an attack so that they can evade it. Being in a state of active waiting heightens the senses and helps you to become fully aware.

Being in a state of active waiting can lead to a good life.

Jesus recommended that his followers remained in a state of a servant awaiting the return of their master. The servant waits actively because he does not know when the master will return. The servant is not busy thinking about the past or planning for the future. He is alert so that he does not miss the master when he comes.

Chapter 7: Living in the now weighs on your relationship but it also has the potential to improve the relationship.

Up until now, you have learned to separate yourself from your mind. You are now living in the present. This transformation will have an impact on the way you live your life. Therefore, the people closest to you will be affected by this change.

You will be seen as a threat by the non- present individual. Their ego feeds on the problems whereas you are at peace, calm and in the present. They will continue to engage in things that will draw you out of the present. They may insult you refer to past mistakes or engage you in a debate over something insignificant.

The relationship between a non- present person and the present person is like the relationship between light and darkness. They are strong opposites that cannot be near each other.

How can you resolve this conflict? Embrace a life free from criticism. When you begin to see your partner as independent person and can observe their actions without judgment, it will greatly improve your relationship.

The inner peace that comes from living in the present will enable you to develop good listening skills.

Listening to your partner can help end cycles of debate. Because you have inner peace, you can listen to understand rather than to reply. When you understand others, you will not engage in endless arguments with them.

Observing Your Partner's actions without judging them will improve your relationship.

Living in the present will test your relationship and almost end it. If you pass this test, your relationship will become greatly rewarding. Living in the present holds potential for improved relationships that will be beneficial to everyone.

Chapter 8: Living in the present is not an antidote to all forms of sadness or hurt feelings.

Not all pain or feelings of sadness are avoidable. The fact that you live in the present does not mean you cannot feel pain. Most, not all, pain is self-created. For example, when you lose a loved one, feelings of sadness are inevitable. People who are still under the influence of their destructive mind can also inflict pain on you. These are examples of unavoidable pain. You cannot lead everyone to the path of enlightenment. What should be your response when feelings of pain or sadness appear? Should you suppress them or live in denial of the pain? No!

It is natural to experience feelings of sadness.

When you lose your loved one to death, for example, you will mourn them and feel sad. Still, you need to accept the situation for what it is. This acceptance will set you free from needless suffering.

It is natural to be sad. It is in fact healthy. You should not be ashamed or be made to feel guilty for being sad. When you allow yourself to accept things as they are, it will help you to avoid wasting time wishing things were different.

Acceptance is the key to dealing with unavoidable pain.

Living in the now helps you to avoid most of the pain that normal people experience, but not all of it. Being present furnishes you with the strength to accept the hurtful realities of life rather than denying them or suppressing the painful feelings. You will be truly free, calm and peaceful in the end.

Chapter 9: Living in the present is not an excuse for mediocrity or living a passive life.

It may be difficult to maintain inner peace if your outer life situation is bad. Being present does not mean you should be unwilling to change a troubling situation. It is not a license for mediocrity or living a passive life.

When you live in the present you go through an inner process of feeling and insight. It can help you become active and excellent.

These internal processes do not mean that your external behavior should be passive. If you find yourself in a traffic jam, for example, the way out is not to remain there and say you've always wanted to be in traffic. Instead, you will find ways to get out of it without feeling anxious.

When you approach an uncomfortable situation with clear eyes and clear mind, you'll uncover new ways to overcome the obstacle. Being present allows you to tap into the power of now. You will have a constant supply of strength and determination because your inner resources are not busy creating problems. You will have fresh energy to deal with the challenges. What seems like problems will be broken down into small situations that you can easily manage.

Rather than seeking problems, you will see individual manageable situations that you can solve one after the other.

When you live in and accept the present, you become active and empowered to change each situation for the better. You are not distracted by the past or the future but are fully locked on to the present. Phenomenal achievements come from being present.

Conclusion

Do not overthink things. Overthinking causes you to live in the past or the future which is not beneficial to you in the present. Too many people are controlled by their over – thinking mind. This excessive control subjects them to unnecessary suffering. You will experience improvement in your life when you learn to separate yourself from your mind.

Live in the present to make your life better. Listen to what your body is saying and do what it wants. Your body knows what's the best for you. Your body is focused on the present. It is the mind that wanders to the past and the future.

You can train yourself to be present all of the time by questioning yourself on what your next thought will be. This questioning method allows you to break the flow of thinking. This break in the flow of thought brings your thinking to your consciousness and gives you more control over it.

There is a part of you that needs pain to survive and it creates most of the pain you experience. The more pain it creates the more powerful it gets. Living in the present helps you to regain power from the pain seeking part of you.

Beware of your ego. It resides in your mind and keeps you from being happy. A richer life comes from the ability to kill the ego and focus on the what the body needs. You can gain this ability by observing your mind without judgment. Acknowledge what your mind is telling you but do not obey it.

Exist in a state of permanent alertness. This awaiting state will keep you in the present.

The people closest to you may not understand your choice. Still, being present can help improve your relationship with them. Living in the present will help you to listen better and show understanding.

When you surrender to the present, you will become more active and able to change situations for good. You will learn to accept things as is and thus avoid unnecessary pain and suffering.

We try this: We can listen to our body to overcome the power of our mind over our life. For the next few days, we can try whatever our body demands at every point in time. See what happens, observe how it keeps us from thinking of the past or future.

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THE MONK WHO SOLD HIS FERRARI

AUTHOR: ROBIN SHARMA

BY CA CHETAN VADOR
B.Com, FCA

April 2020 is special month of the world history, where almost whole world faces corona virus and lock down. No one has imagined present scenario while celebrating New Year 2020. Life was going with full speed and CORONA has applied break on it. Lockdown due to CORONA has changed our work style and life style. Selection of book to say thank you which has educated, entertained, influenced or impressed looks tough as we passed through many books during the journey. But some books are like gem and we like to read again and again. Looking to present scenario I remembered one book which provides great help on thinking style and life style of all professionals. This book is 'The Monk Who Sold His Ferrari' written by famous author Robin Sharma. This book is special to me as it teaches us many things in simple way. It is helpful to all the professionals who faces heavy work loads and stressed atmosphere of work. It teaches us how to maintain balance between WEALTH and HEALTH. I think many persons out of us had read this book as it is very famous book.

I am not going to describe the story in detail, but try to cover main points of the book. The story is about a very successful and famous lawyer, who stuck by a sudden heart attack and it creates havoc in his life. His work comes to a standstill and he is forced to start thinking about the worthwhileness of material success. Then he sold his mansion and his expensive Ferrari and headed to the Himalayan Mountains where he studied the wisdom of the sages. It brings to the fore a lot of experiences, mostly spiritual and he is forced to think differently about life. He decides that he would henceforth live his life in a more fulfilling way, rather than running after material success. It was a tale of success from beginning to end. The story opens with the success of a lawyer and ends with the prosperity of a man. So, in search of wisdom and happiness. The book shows how to live rightly, happily, and think deeply, as well as how to value relationships and time more than we do. It teaches us how to follow our heart's call to fulfill every moment of life.

Most of us know good habits mentioned in the book, but it inspires us to follow them by applying the useful techniques. I have not listed out all techniques, but just showing purpose of these techniques here. It mainly focus on mind mastery. We have the power to control our mind and mind mastery lead us to life mastery. Our thoughts are very powerful and we must concentrate on positive thoughts and to avoid negative thoughts. We should develop good habit like waking up early morning and exercise daily and how can we develop these habits? We have to follow these habits in our life for 21 days and then it will become routine part of our life. We should value our time and resources. The focus is on maintaining a balanced life because sometimes we become so money minded that we forget to live in the present. We are unable to find time for us, for our families and for the things we love to do. But we should never run this race. I know money is important but our happiness should never be compromised for achievements. We should try to find our true calling and then follow it. We must give time to relationship. Like developing friendships, seeing the childhood of our children and doing things which we always wanted to do with passion. Above all we should realize our purpose in life which is to serve all.

One of the most powerful lessons in the book is realization that external circumstances can't be controlled. What we can control is what our mind's attitude towards these events. The major theme in this book is about how important our mind is in whether or not we become successful. Even the definition of success is subjective and completely created by our own mind. When an event like tragedy occurs, can say CORONA in present scenario, on which we have no control over, It teaches us that we have a great opportunity to realize that while this event may seen like tragedy to us but for an entirely different person it may become new beginning. Tragedy can be seed for something much greater.

I like this book particularly due to simplicity of the way it teaches great life style. It looks we know everything which it wants to tell us but we miss implementation. Lockdown has also provide us opportunity to implement these knowledge. It also reminds me Buddha, who initially lived royal life and later realized about various problems faced by common people on tour of city. After that he left his palace and went in search of answers to his questions and finally found his enlightenment. It is really inspiring book and I think one will find something interesting about himself from it.

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THINK AND GROW RICH

AUTHOR: NAPOLEON HILL

BY CA CHIRAG SHAH
B.Com, FCA, DISA(ICAI)

“When you begin to think and grow rich, you will observe that riches begin with a state of mind, with definiteness of purpose, with little or no hard work. You, and every other person, ought to be interested in knowing how to acquire that state of mind which will attract riches... Observe very closely, as soon as you master the principles of this philosophy, and begin to follow the instructions for applying those principles, your financial status will begin to improve, and everything you touch will begin to transmute itself into an asset for your benefit. Impossible? Not at all!”

- Napoleon Hill

I select the book to write context is ‘Think and Grow Rich’ by Napoleon Hill. Napoleon Hill was an American author in the area of the new thought movement, who was one of the earliest producers of the modern genre of personal-success literature.. I came to know about this book from Motivational speaker video on YouTube for how to achieve success. This book is about state of mind. It exploits the power of thought to manifest strong desires and a definite purpose into reality. Think And Grow Rich is a curation of the 13 most common habits of wealthy and successful people, distilled from studying over 500 individuals over the course of 20 years.. It can be described as law because it applies to every person equally. Any Person if follow above steps he can achieve success surely. These Thirteen Principle given here briefly.

1) Desire :- The starting point of all achievements

- All achievement, no matter what may be its nature, of its purpose, must begin with an intense, BURNING DESIRE for something definite.
- Only those who become “Success Conscious” ever accumulate great riches.

2) Faith :- Visualization of and belief in attainment of Desire

- Faith is the only known antidote for FAILURE
- All Thoughts which have been Emotionalized (giving feeling) and mixed with Faith, begin immediately to translate themselves into reality.

3) Auto Suggestion:-The medium for influencing the subconscious mind

- No Thought, whether it be negative or positive , can enter the subconscious mind without the aid of the principle of AUTO SUGGESTION
- This principle communicates our desire directly to the sub conscious mind in a spirit of unshakable faith.

4) Specialized Knowledge :- Personal Experience or Observation

- Before you can be sure of your ability to transmute Desire into its monetary equivalent, you will require Specialized Knowledge of the service, merchandise or profession which you intend to offer in return for fortune.

5) Imagination :-The Workshop of Mind

- Humans can create anything they can imagine
- As per author there is two type of Imagination
 - i). **Synthetic Imagination**:-Through this faculty, one may arrange old concepts, ideas or plans into new combination.
 - ii). **Creative Imagination** :- Through the faculty of creative imagination, the finite mind of man has direct communication with infinite intelligence.

6) Organized Planning :-The Crystallization of Desire into Action

- No plan is perfect. When you execute your plan, you will likely experience a temporary defeat. The best way to approach defeat is to simply accept it as a signal that your plans are not sound. Rebuild your plans and keep pursuing your goal, armed with the knowledge of your previous failures.

7) Decision :- The Mastery of Procrastination

- PROCRASTINATION, the opposite of Decision, is a common enemy which practically every man must conquer
- Those who reach Decisions promptly and definitely know what they want and generally get it.

8) Persistence :-The Sustained Effort Necessary to Induce Faith

- The Basis of Persistence is the Power of Will
- Some men who have accumulated great fortune, did so because of they developed the habit of Persistence.

9) Power of Master Mind :-The Driving Force

- A mastermind is having a team of people in place, whose job it is to help you succeed and carry out your plans.
- It is coordination of knowledge and effort, in a spirit of harmony, between two or more people, for the attainment of a definite purpose.

10) The Mystery of Sex Transmutation :- The Human Mind Responds to Stimulation

- The meaning of the word 'Transmute' is, in simple language, "The changing, or transferring of one element, or form of energy, into another.
- Sexual drive (the thoughts of physical expression) can be transmuted into highly creative and productive outlets, used as a powerful force for success, or, of course, the accumulation of riches. It requires the exercise of will-power, but the reward is worth the effort.

11) The Subconscious Mind :- The Connecting Link

- The subconscious mind can be used as a medium for transmuting your desires into their physical or monetary equivalent. However, if you fail to plant your own desires into it, as a result of your neglect, it will feed upon any thoughts that reach it.

12) The Brain :- A Broadcasting and Receiving Station For Thought

- The Broadcasting principle is factor through which you mix feeling, or emotion with your thought and pass them on to your subconscious mind
- The subconscious mind is the “sending station” of the brain, through which vibrations of thought are broadcast.

The Sixth Sense :- The Door to the Temple of Wisdom

- The understanding of the sixth sense comes only by meditation, through mind development from within.
- Sixth sense through which Infinite Intelligence may and will communicate voluntarily, without any effort form, or demands by, the individual.

Once you've mastered the sixth sense, you will be able to receive warnings about impending dangers in time to avoid them and get notified of opportunities in time to embrace them.

My Favourite Quotes from Book:-

- ❖ “Don't wait. The time will never be right.”
- ❖ “Thoughts are things—and powerful things at that when they are mixed with definiteness of purpose, persistence, and a burning desire for their translation into riches or other material objects.”
- ❖ “Your greatest success will often come just one step beyond the point at which defeat has overtaken you”
- ❖ “When riches begin to come, they come so quickly, in such great abundance, that one wonders where they have been hiding all those years.”
- ❖ “Those who win in any undertaking must be willing to burn their ships and cut all sources of retreat. Only by so doing can one be sure of

maintaining that state of mind known as a burning desire to win, which is essential to success.”

- ❖ “No one ever is defeated until defeat has been accepted as a reality.”

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POLLYANNA - THE EXPERIMENT TO BE HAPPY

AUTHOR: ELEANOR PORTER

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"Principle of happiness is that link your pleasure with utility."

The book "Pollyanna" is based on this principle of happiness. The book contains no philosophy or big advice of principles or ideals. Also, the book does not have protection of well-known author's name. However, there is something in the book, which appeals the reader to read the book at one sitting. This is simple little book that conveys a small message to find happiness in every situation. "Pollyanna" is authored by Eleanor H. Porter in year 1913. The book became bestseller immediately after its publication. The book's success led to Porter soon writing a sequel, "Pollyanna grows up" in year 1915. Eleven more Pollyanna sequels, known as "Glad Books", were later published by various other authors. Pollyanna has been adapted for films and TV serials several times. There are Pollyanna clubs and board games. This book is translated into several languages. Availability of Gujarati translated version of this book is an added advantage to the readers.

Author Eleanor H. Porter became a remarkable woman of history, and achieved a rare distinction internationally in the 20th century as an American novelist. Eleanor H. Porter not only invented the most optimistic literary heroine - glad and cheerful Pollyanna, she created an English-language word that then shaped the world's notion of extreme gladness. This book's success by selling of over a million copies must be attributed to public's eagerness for reassurance that rural virtues and cheerful optimism still exists as well as to Porter's skill in blending dashes of social conscience and ironic distance into the sentimentalism of her message.

The book opens with poor orphaned Pollyanna Whittier, aged eleven years, who after death of her parents came to a small town to live with her mother's sister and her only relative Aunt Ms. Polly. Her Aunt is a wealthy and stern lady and thinks that it is her "duty" to help her dead sister's child and she determines to always do her duty without any love and affection towards Pollyanna.

The story progresses with Pollyanna's numerous disappointments at Aunt Polly's house as she tries to adjust to the new surroundings and schedules set by the aunt in order to discipline her. Pollyanna adjusts to everything in life by playing the 'glad game.' The glad game was invented by Pollyanna and her father-a Church missionary, when she got pair of crutches instead of a doll out of the charity box one year. Pollyanna's father taught her to play the glad game. In the glad game, the goal is to find something about everything to be glad about, no matter what it was, even when things were not going well, and when life was being especially difficult. Her father taught that in the case of receiving pair of crutches, the thing to be glad about the crutches that she is not handicap and therefore she has no use of them. Now that her father was no more, Pollyanna doggedly continues to play the game and also encourages others in her environment to join her in the game. Pollyanna believes that he finds more enjoyment to play glad game in difficult situation.

She starts by teaching the glad game to her nanny Nancy. With her cheerfulness, her funny ways, and her determination to always find something to be glad about, Pollyanna wins over everyone she meets in her town. It is said that when you are finding good in every situation or person, goodness of heart reflects on face and such optimistic person also changes atmosphere around her. With the sympathetic soul, Pollyanna uses the game to spread good cheer among town people. Author has intentionally selected characters such as grumpy woman having long time sickness, an underprivileged orphan boy, a quarreling couple, a preacher, an isolated old aged person and many more who were most troubled inhabitants and who finds their life cumbersome. By teaching the glad game, she gradually changes the gloomy, unsociable and negative attitudes of people around her and helps to find joy in their daily life. Pollyanna suggests them to play the game by finding one reason of happiness in their long time sickness, loneliness, old age, job dissatisfaction or other discomfort. People accepted success of the game in their life. Even doctor's around her considers the glad game as six dose of tonic.

The glad game explores unique ways of feeling and expressing gratitude as a game changer in life and workplace. In this game, Pollyanna suggests people to play the game by challenging themselves to find one reason to be glad in every situation including the situation which is not ideal. She believes that there is already one or more reason to be glad in every situation, only you need to find out such reason. Many people complained their misery of even turn. Pollyanna responds their complaints with remainder of gratitude. Some people around Pollyanna complained that they hated Monday morning. Pollyanna suggests them that they should be happy on Monday because there are six full days until the next Monday. Some businessmen complained Pollyanna about their heavy workload. Pollyanna suggests that they should be glad that their business is growing. One priest was unhappy with his co-workers at Church due to their quarreling and irresponsible nature. Pollyanna explains him that God has mentioned eight hundred times in Bible to be happy and also explains him that he will be happy by rousing best inside each person. Pollyanna taught the glad game to her aunt and asks her aunt to find happiness while performing her "duty" towards Pollyanna. At the end, the glad game shields her from her aunt's stern attitude and helps to convert it into love towards Pollyanna.

Many times, Pollyanna is misunderstood and refers to as overly optimistic person, who does not see the harsh reality of the world. She never pretends that everything is sugar-coated goodness. In fact, Pollyanna is not always cheerful and was not glad at everything. She cries over disappointments large and small and initially refuses to play the game, when she suffers a major tragedy. In the car accident her legs were badly damaged and she was not able to walk. She was sent to the sanitarium for treatment. But after sometime, she restored her faith and brings back her smile by again playing the glad game. She started to think that she has reason to be glad even in this challenging situation that her hands are safe through which she can still do many work. After almost a year, when she started walking, she becomes glad by thinking that God has taught her to value use of legs by temporarily disabling her legs. Happiness is not her state of mind, but rather a skill that becomes stronger with practice. Through the glad game, she points out that when you are hunting for glad things you sort of forget other kind.

The book and the glad game have not lost its relevance even after 100 years of its publication. In fact, importance of the concept of glad game is increased. In the fast changing world, priorities in life are changed and challenges in every stage of life are increased, which leads to tension and frustration. Happiness is

the best medicine to come out of it. Need to find ways of happiness increased in 100 years. The field of positive psychology began to seriously study gratitude on the effects of emotional well being. Search of happiness in life has invented modern concept of science of happiness. This is broad empirical field of research and application worldwide. Science of happiness, also known as positive psychology is the study of those things which makes life worth living. The science of positive psychology focuses to turn our attention to matters that exists on positive side. The positive psychology requires the metaphysical orientation towards the positive, means a stance that good in life is just as real as bad. Hence, to some extent, it supports concept of Pollyanna's glad game.

In last decades, more importance has been started to give to happiness and well being in determining how to achieve and measure social and economic development by preparing world happiness report since year 2011. Also, large body of research has come together showing that those who engage in the regular exercise of gratitude experience a multitude of benefits including improved sleep, greater happiness and less depression, better social relationship and greater overall life satisfaction. Scientists who have looked at the neural correlates of gratitude in the brain have shown that the practice of gratitude appears to activate brain regions often associated with areas that generate a feeling of reward. According to latest research, the bias that is deeply rooted and pervasive throughout all cultures and people and helps them to be happier, healthier and more connected to others is called as positivity bias and the people having positivity bias tend to focus more on the positive than negative.

Pollyanna's glad game is not just a childish game. The glad game goes beyond simple positive thinking. The glad game is based on the fact that we are much more likely to remember pleasant and positive memories. We even tend to recall neutral events as more positive than they really were. The book never suggests denying discomfort and pain and evil, but conveys a message to greet the unknown with a cheer. The glad game never based on "blind optimism" and it never intends to ignore or suppress disappointments. It focuses to acknowledge both the light and dark sides of life. Essence of the glad game is to find happiness from discomfort and disappointments and experience more positive emotions and well-being in life. Aroma of the book is that if things are not going your way and negative thoughts creep into your mind, challenge yourself to play the glad game. Facing this challenge will boost your mood and will put you in the right frame of mind to tackle every situation.

At the end, don't let the sadness of your past and the fear of your future ruin the happiness of your present. After experiment to be happy through the glad game, you will realize that happiness is not a station you arrive at, but a manner of travelling.

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THE ALCHEMIST

AUTHOR: PAULO COELHO

BY DARSHANA MAYCHA
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“Books can take you to places you have never been before.”

I started believing in the above quote when I started reading books apart from the educational curriculum. Soon I got to know that I have developed a passion for reading and my hunger for it grew more and more. I like to read whatever catches my attention and anything that will enrich me with new knowledge and wisdom.

On my birthday one of my friend gifted me a book “The Alchemist” authored by Paulo Coelho. He is a Brazilian novelist. The Alchemist was first published in 1988 in Portuguese but there after it has been translated in 80 different languages setting the Guinness World Record for the most translated book of any living author. It is an international Best Seller with over 65 million copies sold across the world.

This book contains an inspirational, simple and yet heart stirring story of young shepherd named Santiago who dreams of travelling the world in search of treasure and encounters various people on his journey which guide him to what he desires. He learns to listen to his heart and to pursue his destiny.

This books gives us a very powerful and important message to believe in our dreams and to go after it without limiting our vision, with faith and dedication. No matter how hard it seems or how many difficulties we endure if we are determined to fulfil our dreams the universe conspires to help us achieve them. Santiago’s undying spirit and perseverance are the qualities which inspire us.

Some of the quotes which I found inspiring are,

“There is only one thing that makes a dream impossible to achieve – the fear of failure.”

“The secret of life, though, is to fall seven times and to get up eight times.”

“People are capable, at any time in their lives, of doing what they dream of.”

“When you want something, all the universe conspires in helping you to achieve it.”

So, I will like to conclude by saying, “Build your life on your dreams rather than on your fears and circumstances.”

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RAAVAN - ENEMY OF ARYAVARTA

AUTHOR: AMISH TRIPATHI

BY CA HARSH JOSHI
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“Without the darkness, light has no purpose...
Without the villain, what would the Gods do?”

An interesting take on the importance of villains in a story, isn't it? Well, here we are talking about the villain itself. Raavan is a character from Indian Mythology “Ramayana”. According to the mythology, he was King of *Lanka Nagari* (present day Sri Lanka), who kidnapped Sita (Queen of Ayodhya, Wife of King Ram). He was ultimately killed by Ram in battle, and it is still celebrated as triumph of good over evil. But what makes evil and evil? Why does evil do what it does?

Back to the book, it is 3rd book in Ram Chandra Series written by Amish Tripathi. The first Book is “Ram: scion of ikshvaku”, 2nd being “Sita: Warrior of Mithila”. All 3 books narrate the story of their protagonists, namely Ram, Sita and Raavan. The book we are discussing here is the latest entry in this series.

The book is based on the original mythology, so it carries many of the events from original source (Sita's *swayamvar*, Ram's banishment for 14 years, etc.), but Amish plots these events in a different background, so as to leave the curiosity of the reader intact, (even though we know what is going to happen). The characters resemble their mythological counterpart. Thus Ram is portrayed as a Righteous and Law Abiding person, while Raavan is proud and ambitious. But apart from such similarities, it is complete work of fiction and should be treated as such.

The book is set in an era where India is not a prospering nation it was. The kingdoms in India had become anti *Vaishya* (the business community). The rulers treat them like thieves who steal from general public only to enrich themselves. They levied various taxes on the riches, various licences and permissions for business transactions. This increased corruption and bribery in the system. Gradually, the traders were encouraged to trade with Kuber (the trader

emperor of Lanka before Raavan) and wealth started flowing from India to Lanka which became the Golden City of Lanka (*Sone ki Nagari - Lanka*).

The same issue is faced by administrators in various countries. In India, recently a group of IRS officers issued a recommendation to government to tax Super rich @ 40% and also introduce a COVID Cess of 4% on taxable income of above Rs. 10 Lakhs. Although Government did not take up such recommendation, it explains the mind set some people might have that ultimately becomes oppressive for a section of community.

On a different note, the series also tells us that Raavan was a good administrator and his people loved him. However cruel, however greedy, however bad he was as a person, Lanka flourished under his rule and his people were happy. At the same time Emperor Dasharath (Ram's father) has been a man of honour, man of pride, and overall he was a very good person. At the same time, he wasn't a very good leader. When something bad happened, He couldn't rise from depression to take control of his duties effectively and he let Ayodhya fall in the state of decay. This also tells us that a person in his/her own conduct may way different than a person conducting his duty.

(Spoilers alert... if you haven't read the book, you may want to skip the next paragraph)

But the thing that kept me glued to this book till I completed it, was the part when I read what made Raavan, the person that everyone in India hated. It is said that people are not good or bad, it is the circumstances, and how we deal with them which make us who we are. In case of Raavan, it was childhood hatred of being a naga (having born with deformity), his love of the life being killed, and the care for his younger brother Kumbhakarn for which he was manipulated into doing various things. Raavan took control of his life in his own hands. He didn't like it when he was bullied and threatened at young age. So he wanted to become strong. He wanted to show his strength to the world so that no one would ever bully him ever again. By whatever means necessary.

Sometimes, you may feel like the characters are discussing philosophy. And they are. There are numerous events when they discuss hypothetical scenario and ancient history. You may also differ with some of the arguments made by characters, but that is the beauty of it. It makes you think about various issues in your own life and your way of dealing with them. One example being in 1st

book, there is a discussion whether a world of freedom would be a better world than a world strictly defined by rules. Now none of the two answers are correct. They never are. Most answers lay in the gray area between the two. If we apply the same to our contemporary world, what would be the best scenario in today's situation? Should the COVID lockdown be removed and all restrictions lifted, or should it be strictly continued till there are no active cases?

Apart from the philosophical talks, there are many thrilling events for people who like their novel with Action. The battle of Karachappa and the Battle of Mithila are two defining moments in the novel series. There is a time while reading, I am plotting various situation into a SWOT analysis battle chart in my mind and moving things from my Strength to weakness when I compare the same of the opposition party's SWOT chart. You never know when your opponent's strength become a threat for you. If you are imaginative enough, you might even picturise the battles happening while you read it. An experience worth trying!

This probably sums up as review of a book that I read. If you like reading fantasy or mythology, there are high chances that you will like this one also. I would recommend reading the whole series in its chronology (the 1st book should be read 1st and so on). The book is available on Amazon Kindle (if you have a Kindle Unlimited subscription, you can read them for free!) and also available as hard copies for purchase.

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THE FINAL DIAGNOSIS

AUTHOR: ARTHUR HAILEY

BY CA JAGRUTKUMAR ANJARIA
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As I begin to write for this novel initiative to write about My Favourite Book for this compilation titled "Reader's Retreat," I also find myself in a dilemma that any reader would find himself in; which book to select as your favourite! Almost without exception there will be many contenders each with a case that can not be easily dismissed in favour of any other. Moreover, writing is always more difficult than reading, so the next part of the dilemma, after selecting the book, is; what to write and how to write!

The dilemma of selection is not totally new or unknown to a reader. Such a dilemma also presents itself more or less in a similar manner while one selects the book for reading. So, one may be guided by the process that helps one select a particular book to read. Generally, while selecting a book to read, people are likely to check a number of boxes and select the book accordingly. The two important check boxes (there may be innumerable check boxes, different for each person), one is the state of mind you are in at the time of selection or the context or circumstances that are foremost in your mind and thinking. The second is, the Author.

While selecting a book to write about, the context in which I was to write about it did play an important or let us say, defining role. I was conscious that I was writing in a professional kind of a publication and it will be better if I am able to show some kind of a relation or relevance of the book with the overall environment of the profession that the readers (and I as well), belong to. In short, if the book can be presented in a way that its relevance to the profession is unmistakable, it may strike a better chord with the reader.

The other thing is the Author. The Author of the Book 'THE FINAL DIAGNOSIS' is ARTHUR HAILEY, who is a well know and well respected author in his own right. I was introduced to this author by my father when I was in my late teens or may be early twenties. The author's specialty lies in the fact that he writes stories set

in an activity specific or shall we say industry specific settings and during the course of the story he covers most of the typical as well as special situations that may arise in that activity or industry. The list of his work includes The Airport (aviation industry), The Hotel (Hotel industry), The Money Changers (Banking and Finance industry), Overload (Power generation and distribution), The Wheels (Transport industry), The Evening News (Journalism), The Strong Medicine (Pharmaceutical industry), In High Places (Politics). As it happens, this trait of the writer also has a pretty direct relation to what we as the auditors are expected to do upfront in any of our audit assignments; understand the organization of the client, right! The way the writer narrates different situations and flow of events, I now come to think, that it may, indirectly, have an enabling effect on our thinking and understanding process while we try and understand the flow of events and activity of the organization that we are going to audit. At least, it may indirectly help by expanding the scope of our ability to visualize as well as understand and accept the likely flow of events and their context.

After passing through the process of thinking detailed above, I selected the book THE FINAL DIAGNOSIS, written by ARTHUR HAILEY.

The story is set in the background of a Hospital, a middle sized hospital, not too small, reasonably large, located not in a mega city, but in a mid-sized city or a large town, some kind of a district headquarter kind of a location. The story essentially is of a "senior" pathologist (65+ years of age) and a "young" pathologist (31 years of age) who joins as his deputy and ultimately goes on to succeed him as the head of the Pathology Department at the Hospital. During the course of the story we come across various types of professionals, an elderly doctor, a middle aged director of medical board, a couple of intern doctors, a couple of technicians, an administrator, a chairman of board of trustees, an old and wealthy trustee, a number of expert doctors and at least three to four personal stories, two of them definite love stories, one successful and one a failure and a couple of relationships which remain undecided till the story rests.

I don't intend to tell the story in detail. As explained earlier, I will just try and highlight the points that touched my mind and heart and which I could relate to our profession to some extent, at times very nearly, at times in a far fetch or round about manner.

The story is about a profession that is "devoid of glamour," is relegated to the basement of the hospital, to a dark, gloomy place. A profession on which all the

other branches within the profession depend greatly, but that profession is paid 5-7 times less than the other branches. The profession that gives the FINAL DIAGNOSIS, both as the problem occurs and after it is over. The name of the profession is PATHOLOGY (Or is it AUDITING!!!!)

You just can't keep MANAGEMENT out of ANYTHING! What happens when a technically conscious professional is vested with ADMINISTRATIVE responsibility as well! How the contradicting demands of technical excellence as practical considerations clash within his conscious. The story has one character to portray this dilemma, the character of the Director of Medical Board which administers the technical side of the profession at the hospital. It is this mixture of technical competence and management techniques that the character has to manage, is interesting and educating. The character is present all through the story and keeps facing one situation after the other where the practicality of management and demands of technical excellence contradict, at times, mildly, at times in most serious of ways. The character has a lot in it that may get us thinking deeply and ask ourselves, isn't this relevant to our profession as well?

The story establishes 3 principled pillars of medical profession; Service, Training and Research. Don't they apply to our profession as well? Particularly Services, and the education, off course, they do.

The story demonstrates how the profession of medicine trains its students. The story has a variety of setting where a surgeon while performing an operation talks through his procedure for the benefit of intern doctor assisting in the operation, how nurses are educated while carrying out autopsies, how a pathologist asks his intern to inspect a sample and asks for his opinion and discusses with him the observations. Nothing of this is done in a manner which may suggest that the author tries to tell us about how the teaching takes place at hospitals. Everything is woven in the story in a smooth and seamless manner. It is only when we try to analyse the book to write on it do we realise the relevance of it with reference to how you treat your understudy in a professional setup. We also train our students! Do we need to learn anything from the profession of medicine! Read the book and find an answer for yourself.

Professions always carry a kind of tussle between FRESHERS' BOOKISH KNOWLEDGE and that of AN EXPERIENCED PROFESSIONAL. This silent and uneven tussle is the soul or essence of this story. The story has two elderly professionals. Around one of them is the whole story evolves and revolves, the

other has quite a limited role and is there mostly as an antidote to the main elderly professional.

Let us talk about the other elderly doctor in the story. Even at the fag end of his career, at the age of 65+, that doctor loves his work, keeps himself and his knowledge sharp and up to date. He is as good as any young doctor when it comes to keeping pace with ever developing field of knowledge and innovation. That elderly doctor loves and enjoys his work a lot but is not adamant to cling to it at any cost. He is not “proud” of his “experience in years” to the extent of “excusing” or even “tolerating” his lack of competence. He is a surgeon himself and had promised to himself that the day his hand will waver ever so slightly on the operation table, the day on which he has a slightest of doubt on his judgment; he will quit the profession immediately. As the story develops, while handling one of the turning points in the story, just for a few seconds, he feels “dizzy” while he is preparing for an operation. The doctor keeps the promise he had made to himself and immediately calls another doctor to carry out the operation and plays the role of an assistant in the operation and leaves the profession immediately after the operation. This is the pinnacle of professional attitude, to know the exact time to call it a day! While he is assisting the other surgeon in the surgery, there are a couple of situations when this “retired” doctor feels the difference between being at the helm and being on the sideline, being a spectator. The way he handles the transition, is very touching.

Now the main character of the story, the elderly pathologist who is a good and close friend of the other elderly doctor we just talked about in the preceding para. This pathologist is a complete contrast to that other doctor. As he appears in the story for most of the time, he comes across as a jaded professional who is overwhelmed by the demands of professional plus administrative duties that he has to handle as the head of the pathology department. He also seems to love his position of power. Even though he is tired, he is over worked, he does not seem to like the idea of being helped, he resents the idea of being given an assistant. He is conscious of his “experience” to such an extent that not only does he care to keep abreast of new developments in the professions, he goes on to dismiss anything that he does not know or is not aware as insignificant. Naturally, he has a very low opinion for “procedures” and he dislikes a newly recruited young technician for his enthusiasm with procedures and ideas, he summarily dismisses them as “bookish” and puts the young technician in his place. As he heads the most vital of the departments, the pathology, on which almost all the departments of the hospital depend, the department that gives the FINAL

DIAGNOSIS, his incompetence in administrative area causes a great discomfort in the hospital. However, a wealthy trustee on the Board is his good friend and that prevents the hospital administration to disturb him to any great extent. This is where those dilemmas of balancing management and technical considerations arise. As things become unbearable, he has to agree to an assistant. Story goes on to develop into a number of situations where the elderly doctor commits grave errors of omission and commission on technical as well as administrative matters. The whole of the story revolves around these errors and gradual realization by him of what is wrong with himself. A time comes when there is no option left for the administration but to ask for his resignation. The elderly doctor, sobered by the realization of his shortcomings and its effect on the hospital, agrees to it. At this precise moment, a crisis erupts in the hospital in the form of an outbreak of infection. The situation gets so grave that all other decisions are put on hold. Here, the elderly pathologist redeems himself by his sharp decision making and his skills honed up by all those years of experience. He brings the hospital out of the crisis. Now, everybody looks at him with a different eye. He gains his due respect. We come to know now how innovative he was in his younger days, how ahead of his time he was a few decades back, the modernization that he had introduced at the hospital. All these happened so far back in time that there were only a handful of witnesses in the staff now. Now, after all these “twists in the tail,” what happens to him? Does he stay? NO. He does leave. Not only does he leave, he now leaves not as a loser, not with a disgrace. He carries back home, with his belongings, the “respect” of his new deputy, the deputy who happens to be a genius, who happened to be extremely upset with this “old fashioned, stubborn and incompetent” professional. To cap it all, the young deputy finds out for himself that on one last case of malignancy, where even outside experts had difference of opinion, where the young deputy had an opinion different from the of the elderly doctor, the FINAL DIAGNOSIS that the elderly doctor had to make, the elderly doctor was right and the deputy, wrong!

There are a few touching paras at the end of the book when the elderly doctor comes to gather his belongings. His deputy, who now takes his place, informs him that he was right on that last diagnosis. At this point, the words that the senior doctor had to offer are the words that every profession should frame and put them right in front of his chair: The words are:

“You’re young,” Pearson said. “You’re full of spice and vinegar—that’s good. You know your stuff too. You’re up to date— you know things that I never did, never will now. Take my advice and try to keep it that way. It’ll

be tough to do; make no mistake about it.” He waved toward the desk he had just vacated. “You’ll sit on that chair and the phone will ring, and it’ll be the administrator—talking about budgets. Next minute one of the lab staff will want to quit; and you’ll have to smooth that out. And the doctors will come in, and they’ll want this bit of information and that.” The old man smiled thinly. “Then you’ll get the salesman—the man with the unbreakable test tube and the burner that never goes out. And when you’re through seeing him there’ll be another and another and another. Until at the end of a day you’ll wonder what happened to it and what you’ve accomplished, what you’ve achieved.” Pearson stopped and Coleman waited. He sensed that in his words the old pathologist was reliving a part of his own past. He went on, “That’s the way the next day can go, and the next, and the one after that. Until you find a year has slipped by, and another, and another. And while you’re doing all this you’ll send other people on courses to hear about the new things in medicine—because you can’t take time out to go yourself. And you’ll quit investigation and research; and because you work so hard, you’ll be tired at night, and you won’t feel like reading textbooks. And then suddenly, one day, you’ll find everything you knew is out of date. That’s when it’s too late to change.” Emotion-charged, the voice faltered. Pearson put a hand on Coleman’s arm. He said imploringly, “Listen to an old man who’s been through it all, who made the mistake of falling behind. Don’t let it happen to you! Lock yourself in a closet if you have to! Get away from the phone and the files and paper, and read and learn and listen and keep up to date! Then they can never touch you, never say, ‘He’s finished, all washed up; he belongs to yesterday.’ Because you’ll know as much as they do—and more. Because you’ll have experience to go with it . . .”

Any discussion on this story will be incomplete if we do not talk about a special type of character, the young pathologist who comes as a deputy to the main character, the elderly pathologist. Apart from his role in the story line as being in the immediate conflict with the failings of the elderly pathologist, his character is depicted in a very special manner from the angle of a special kind of a professional. This man is an exceptionally talented student and professional. The author has devoted a whole chapter to describe the dilemma that such exceptionally talented people face in study, profession and maybe even in society. He is depicted as someone trying to shatter his own sense of superiority which he legitimately has, due to his talent and competence. This talent and competence makes it difficult for him to bear any incompetence. The result is, he gets disconnected with the people around him. One of his teachers draws his

attentions to this. Acting on this, the young man begins to walk on a path of “self mortification,” that is, he begins to engage in activities which undermine his talents, begins to hide his competence, takes up things he is not good at, refuses anything where there are more probabilities to excel. It was this thinking that makes him select this hospital which was third or fourth in the list in terms of name and fame and was paying him about half of the salary that the best possible option on the list was offering him. This characteristic of this character makes an interesting and thought provoking reading.

I don't exactly remember when I read this book for the first time, it must be around 30 years ago, may be anytime between 1988 to 1993. I am also not sure if I read it in Gujarati first or was it the original English. I have read it at least couple of times more. I certainly read it in the manner I have described here in my second or third reading. I hope I have been able to do justice to the book and the writer, and off course, to those who happen to read this piece of writing.

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HARRY POTTER SERIES

AUTHOR: J. K. ROWLING

BY CA JAYATI VORA
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Reading: Hobby or addiction?

POTTERHOOD, May or may not everyone come to know that word, but once you know that I will make sure there is no justification ever made for the title I have chosen. Many of us consider 'Reading' as Hobby but I firmly believe reading is not just Hobby. It demands more deserving word for it and I have selected 'Addiction'. Whenever it comes about J K Rowling series "HARRY POTTER", I must say it everyone is just crazy for reading and waiting for the another one and just keep demanding more and more from Rowling. And this craziness called addiction to reading. I take this to be a part of 'Reader's Retreat' section.

Now If I come to talk about J K Rowling, she has unbelievable and overwhelming Imagination power to take anyone to her imagined world by her book. You can choose any part of the series, you will wonder to be a part of that wizarding world. But the background storyline behind such writing skills is disappointment, depression and lack of confidence over her personality. Her inspiration to the book is Depression, it means all negative feelings are the base of Success. One can find these feelings in her characters too. In one sentence I can say when Imagination at its edge, fiction stories emerges.

We can learn so many things from core characters of the book. The main learning is everyone is able to do anything even if he/she had not holding it by birth. Here Hogwarts school designed for wizards to improve their unusual and sometimes unknown ability for them who owns it by birth or who wants to improve it by learning. Everyone is eligible to learn; it is an art if you are willing to. Four houses are there to sort students on their willingness and traits as wizard / witch; Gryffindor - Brave, Hufflepuff - Loyal, Ravenclaw - Wise, Slytherin - Ambitious. All wizard or witch have their own wizarding wand. And it's really wand who chooses the wizard.

All characters of the series whether Positive or negative teach us something. Basically, there are two main characters, one for Positive and the other for negative. It starts with 'The Boy Who Lived' that is Harry Potter and who have unknowingly defeated the dark lord named Voldemort - 'who must not be named' has studied at Hogwarts school itself and he was found by Dumbledore, professor in Voldemort Era and now headmaster of the school at the time when Harry Potter and his friends were at school. Dumbledore proved himself a very successful headmaster over the years as he always believes in a second chance. He has faith and an unbelievable trust indeed on students. He thinks everyone should have given a second chance to overcome one's weakness. That was probable reason that Voldemort came to this position that he can destroy and control the wizarding world by fear and negativity. As per Dumbledore's thoughts, wizarding skills can be developed in two ways; Positive and Negative. Everyone can become a good and positive wizard or witch if he /she wants to be and the path he chooses to become a wizard. Voldemort wanted to become most powerful wizard and wants control over the world, so he has developed his wizarding skills in a negative way, that's call black magic. After defeating Voldemort for the first time by Harry Potter unknowingly, Dumbledore guided him and let him to face Voldemort again as he has come to know that Harry Potter and the dark lord has connection between them of course unwillingly, (Actually their wands are interconnected)/Harry Potter is the one who can defeat him again and will save whole wizarding world. Coming back to Harry, he has got two best friends Hermione Granger who was muggle (who belongs from non-wizarding family) and Ronald wisely who belongs from wizarding family. Harry Potter teaches us to have bravery and have faith on relations and love. Divide and rule never work for anybody. Love and friendship are necessary to overcome your problems. Hermione Granger teaches us that every second is full of learning. She is full of Knowledge and a wise girl you always wonder to become. She is the one who can answer any questions asked in the class. Sharpe memory and use it on need at proper time are key traits of her character. Ronald wisely teaches us that no one is so understated that cannot do the things he or she wants to do otherwise. Everything is possible if you wish and you put an effort to make it possible even with continuous failure. Of course, our profession teaches us the same lesson if I connect for positive thoughts.

Moreover, no one can imagine school days without best friends and enemy. Draco Malfoy again Harry Potter's enemy at first sight. He is son of supporters of the Dark lord. So, he has to do act as his parents have to do for Voldemort.

We have a short introduction about the main characters of the story that J K Rowling have made so powerful to focus on first sight. There are many cruxes of the books as J K Rowling mentioned in her story. Let us consider this as first crux of the Reader's Retreat section on Harry Potter. We will have more if possible.

Lastly, if you have this kind of books that of course it would be addictive as I am doing it in current lockdown. Even after reading all parts of that series many times I am not able to take another book to read. I just stick to that and still don't want to miss a single free second without reading that book.

So, let me ask you to the reader of the article; Do you have just Hobby or Addiction?

Think over it.

Dedicated to J K Rowlings.

For all who have never shared their Potterhead stories craziness.

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THE ART OF WAR

AUTHOR: SUN TZU

BY CA JEKIL SHAH
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One book that I would say which encouraged me the most is "The Art of War" by Sun Tzu.

The book gives you different kinds of tricks to be used for being a step ahead in a war. Well, we are not going to be a part of the war, but the book helps us to develop ourselves to get a competitive advantage into our day to day business, job or any area where there is competition. It gives you tricks in developing your allies, understanding and working on our strengths and weaknesses.

The book explains us about how to lay down our plan, decide our strategies and tactics, where to use our energy properly and not to waste it and how to think from the brain of your opponent(competitor)

It teaches us how to think before we act, as the game of chess does. It teaches us the value of your strengths and how to get people fight against you in the areas of your strengths so that you can hold your ground stronger.

In short, the book teaches you how to understand the game of war or business or anything which has competitiveness better so that you can come out stronger and can increase your probability of being victorious.

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ORIGIN

AUTHOR: DAN BROWN

BY CA JENNY FURIYA
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Origin....

Where do we come from? Where are we going???

Edmond Kirsch has made a revolutionary discovery and set a dramatic presentation on these two of life's most important questions....!

He was a billionaire, computer scientist, an atheist, and a futurist, had planned a program to reveal the secrets on human being's Origin. But before he could share, he got shot on the stage...And the mystery, history, adventure, thriller starts.....

Dan Brown is one of my favourite authors. if you have read Da vinci code, you must be knowing his work. Though this is the fifth of Professor Robert Langdon series, you may start as a fresh. It's a sci-fi thriller, a blend of history, art and super AI.

Dan brown is at his best in Origin. Every chapter ends with hanging suspense, incomplete event so you are forced to read the next chapter. He is a visual person, in each of his novel we feel like we are travelling with him. He describes very minutely about fabulous monuments like a real historian. In this novel most of Spain is covered, Bilbao, Barcelona and Hungary. And some parts covers sharjahn and Budapest.

Coming to Characters, my favourite character from the book is Winston.....named after Winston Churchill, which is in fact a quantum computer, an artificial intelligence!! I am damn sure you will feel his existence like a human being throughout the novel. By reaching the end you will definitely develop a heartfelt feeling for him... opps "it"!

Other main characters are Professor Langdon mentor of Edmond Kirsch and museum curator Ms. Amra Vidal, the fiancée of the Prince of Spain, Mr. Julien. And Avila, a former naval admiral who shot Edmond Kirsch.....!!!

While Avila escapes after shoot, Robert meet Vidal and tell her not to trust the Prince because as last minute request from Royal palace Avila's name was entered in guest list...Now Robert and Vidal escape from Royal Spanish Guard and decide to release Kirsch's discovery to the World... They steal Kirsch's phone and get help and directions from Winston to reveal the truth before society.

Meanwhile, news of two murders flooded on the entire media. Murder of Jewish Rabbi Yehuda Köves, and Muslim Imam Syed al-Fadl and the suspicion falls on Roman Catholic Bishop Antonio Valdespino as these three members of parliament of world's religion had a meet with Kirsch just before three days and he is only the survivor.

Will god survive science???

Well, I am not going to discuss the whole plot, How did Winston help Robert? Did they succeed in revealing Kirsch's discovery? What was his discovery? What happened to father Valdespino? Who had sent Avila to kill Edmond Kirsch and why?

You need to read the book for all answers...

I must say the author has given equal weight to science and religion. Though it is upon the reader to draw own conclusion.

Enjoy reading.....

P.S....Though I have a long list in my subjects of interest, basically I am a book warm. Reading and Music is my passion. I have read Deception Point as my first book by Dan Brown. And have been a big fan of his work since then. As a ritual, I don't skip even a single book of my favourite author. So now, all his seven master pieces are in my reading treasure!!!

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7 HABITS OF HIGHLY EFFECTIVE PEOPLE

AUTHOR: STEPHEN R. COVEY

BY CA JIGAR THACKER
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First of all, I am extremely happy and thankful to Bhuj branch for coming up with this innovative idea to provide opportunity to write about our favourite books. So, to begin with, as we all know that there are various genres in books, e.g., fiction, non-fiction, self-help, etc. Today, I would like to write about my favourite book which is *7 Habits of Highly Effective People*. Okay, so we may wonder here whether among such huge range of books, any self-help can be someone's favourite book? Well, frankly, it is. From childhood, I have been fond of self-help, fiction, non-fiction and even spiritual books.

Why I am talking about what I have read is because even the author of the book *7 Habits* has also gone through many books (self-help literature of almost 150 years...!). Rather than going by the Wikipedia approach, i.e., explaining just the facts of the book, I would take this opportunity to discuss my views and experiences of the book.

So, what is that separates this book from many other self-help books and literature that I have gone through till my life till date? Firstly, the author here has researched so much and without going by what the readers may like, has written in the most simple and straight forward language. Secondly, we have seen so many books which provide us with many suggestions, e.g., get up at 6 am / exercise daily / think positive / talk well to others and so on . . . The book instead starts with mentioning principles as centre. So, what are these principles? Let me quote an example from the author.

Once, the author went to tracking with his students and was leader of one of the teams. As a part of tracking they were walking for almost 24 hours and were hungry. The food arrangements were done on the opposite shore of a river. To reach there, they had to cross the river by using the ropes tied over the river. Being a leader, author went first, he even showed off by shaking the rope. However, as he reached mid-way, he began to lose strength. He felt his hands could not hold the

rope. He tried positive thinking and also various other such techniques taught in motivational seminars. However, none of them worked and he fell and kept hanging over the river due to the security rope. The point is that you cannot pretend the strength to eb there unless it is actually there. Like physical strength, emotional, intellectual and spiritual strength is not there, we cannot just pretend it.

So, there are certain natural principles. We cannot just break them. Like a child first learns to crawl, then walk with support, then walk and then run. Can we skip any of the steps? What would happen if we try to skip? Can anyone say that these principles don't work? Now, it is very easy to identify such principles in physical terms, however, quite effortful to look for these in non-physical terms. Say if one wants that people should trust him/her then is it not necessary that the person to be trustworthy? How long can one pretend? Once or twice may be but can it be done lifetime? But we tend to forget this.

Unlike in the first 100 years of literature, the focus has shifted to shortcuts/show-off from natural principles like honesty, integrity, loyalty, etc. which were believed to be foundation for successful personal and professional life. If we look at the life carefully, nowadays we see so many promises, such as get slim in 2 weeks by a certain medicine/machine/surgery. If we think carefully, to be healthy, all we need to do is to eat well & exercise a bit. Can we think of anything else than this which can result into a vibrant person?? It is as simple as that.

So, the author says we have to keep these principles as centre of our life. We all have centres. Let's say in one situation, two persons will think differently. Someone having money as centre will view a situation from money while someone having centre as family will evaluate some situation from viewpoint of what family will think. So, author says to keep principles as centre since they are timeless and apply the same irrespective of cast, creed, gender.

There are basically three sections of the book.

- A. Personal Victory (Habits: -1, 2 & 3)
- B. Public Victory (Habits: -4, 5 & 6)
- C. Renewal (Habit: - 7)

Let's now see what the author has to say for these habits:

1. **BE PROACTIVE:** He says, between stimulus and response, there is a choice. For example, if someone behaves badly with us, we feel bad. When they behave good, we feel good. So here he says, we do have a choice how to feel. Okay, so we may think that's not correct. But just try to sit calmly for a minute, actually do that right now and think...! We do can feel differently about how people behave to us. So that is the choice/power we have. Okay, so we have not used that choice or power that is a different thing. But hey, you can always use it as it is already there. Just like physical exercise, you just need to exercise this choice and yes it will grow stronger.

Another thing he says is that where to exercise this. To simply put his circle of concern and circle of influence concept, I would say, *koi bhi situation me jo humare hath me hai wo karnachahiye*. For, e.g., what we want to help poor children study, we may start with teaching a child one hour a day. Sooner, some other children may come to know and join and it may grow up to a good 100 children. Some more likeminded people can also join. There are infinite possibilities which may seem impossible. But it all started with doing what we can and it will surely reach to a larger extent.

In simple words: - You are the programmer

2. **BEGIN WITH THE END IN MIND:** If we want to build a house, we start with a blueprint. Each and every minute details we put on paper. What if we don't do so? It would cost a lot of money and efforts for modification after house if made if we want to change...! Such seriousness for a house but what about for our life? Have we ever thought how we want it to be? In detail? Many people after gaining money at 50 or 55 may realise that actually spending time with family or raising kids would have given them much happiness.

Balance is not "either or", its "and". We are someone's child, husband/wife, brother/sister, employee/boss and so on. But do we know what want ourselves to be in each of these roles? Writing about it will give a lot of clarity.

So first, take your time. Write in detail. The things you are running after right now may not even be in the list that you may write...!

In simple words: - Write the programme

3. **FIRST THINGS FIRST:** So, once we write the things as above. We know that what are our first things (important things). But how to put it into a right perspective?? The author gives a good idea of weekly planning (of course, the comparison of all the time management technique is there along with rationale of how weekly planning is effective). See, spending time with parents is one of the things you want for your role as a child, so you may put it on a Saturday and spending time with friends on Sunday. So, when you are working from Monday to Friday, you know that your wish for other roles will not get suffered and things are in right place.

In simple words: - Run the programme

4. **THINK WIN/WIN:** I am not sure we hear this phrase very often as this is very contradict to the general belief that for one to win, the other has to lose. Let us take an example of a business which wants to grow. To grow, it has to retain customers, get more customers and again retain them. However, customers are not concerned with the growth of the business. All they are concerned with is that they get value for money and also good service. Now, if the business keeps this thing into account and makes sure that customers are in winning position than automatically customers will be happy and the business will be in a winning situation that customers won't leave that company and further new customers will be attracted to buy from that company (*Rocket Singh, Salesman of The Year movie is classic example of this habit*).
5. **SEEK FIRST TO UNDERSTAND, THEN TO BE UNDERSTOOD:** A father went to the author once and following is the communication that happened.

Father: I can't understand my kid. He won't listen to me at all.

Author: Let me just restate when you just said. You don't understand your son because he won't listen to you?

Father: That's right.

Author: Let me try again. You don't understand your son because he won't listen to you?

Father (impatiently): That's what I said.

Author: I thought that to understand another person. You need to listen to him...!

Father (after a long pause): Oh! Oh, yeah, I do understand him. I know what he's going through. I went through the same thing myself. I guess what I don't understand is why he won't listen to me.

The father in the dialogue didn't the slightest idea of what was really going inside in his boy's head. He looked into his own head and thought he saw the world, including his boy.

That is the case with many of us. We have spent years learning to write and read but what about listening? What education has taught us that? If we want to influence anyone, be it a child, neighbour, spouse, co-worker, we need to first understand them. And we can't do that with technique alone. Suppose, if I sense your technique, I sense your duplicity, manipulation. I will wonder why you are doing it. What is your motive? Actual empathetic listening requires character, maturity and intent to listen. There are a lot of examples in the book which successfully clarify this habit. Lastly, *DIAGNOSE before you PRESCRIBE*.

6. **SYNERGISE:** *"There can be no friendship without confidence, and no confidence without integrity."* – Samuel Johnson. Today, we are in a world where priority is given on being independent. However, if we look carefully, the world is not independent, the reality is *interdependent*.

I have firmly believed and experience in my life that in human maths, $1+1>2$. Synergy means that the whole is greater than the sum of its parts. It is the result of all the habits and the most fulfilling and exciting of all habits.

To simply understand by one example, suppose there are two partners in a CA firm. One is very good at communication and presentation so all he has to manage is clients and staff. The other one, who is good at analytics and acts and rules, so he is more into the work execution part. From our own working experience, we can agree that both will achieve more together in comparison to what they could have achieved as individuals.

This is just one simple part of synergy. It means a lot more than simple this benefit. If you try to look at the synergy benefit in relationships, business, your workplace, you will be amazed to see the benefits arising.

7. **SHARPEN THE SAW**- *“Sometimes when I consider what tremendous consequences come from little things...I am tempted to think...there are not little things...!”* – Bruce Barton.

Once a wood cutter was cutting trees. The person going by saw that he was putting lots of efforts to cut the tree and so made a suggestion “Don’t you think if you sharpen the axe, it will make your work easy?”. “I don’t have the time to sharpen the axe.” replied the wood cutter. Habit 7 is regarding preserving and enhancing the greatest asset you have – you.

The author mentions 4 dimensions of renewal

- a) **Physical Dimension** – We all want to take care of our body, to be healthy. Hence, eating the right food, some exercise is required. If we don’t do it, we don’t have the physical strength when we need it.
- b) **Spiritual Dimension** – This dimension provides leadership to your life. By prayer, meditation, this dimension can be renewed.
- c) **Mental Dimension** – Continuous learning is the key to this dimension. Nowadays, with so many distractions in this world of smartphones and social media, it is quite important to improve our ability of doing our work. It can be done by reading, learning new things.
- d) **Social/Emotional Dimension** – This dimension focuses on empathic communication and creative cooperation. This we can do during our everyday living.

Balance in renewal of all these 4 dimensions results in fulfilling and enriching life.

In the end, *“We must not cease from exploration and the end of all our exploring will be to arrive at the place where we began from and to know the place for the first time”* – T.S. Eliot

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HOW TO WIN FRIENDS AND INFLUENCE PEOPLE

AUTHOR: DALE CARNEGIE

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A book... The digital era we are living in, nobody reads a lot now a days. People have found various ways to get knowledge what they want. But still a book plays an important role in one's life. Yes, selection of what to read is equally important. I have read various authors and many of their books. Reading authors like Dale Carnegie, Robin Sharma, Rashmi banshal, and steve chandler will lead to a new view point for different scenarios and challenges. Reading authors like Paulo coelho R.K. Narayan, Sudha Murty, Mark Twain and J.K. Rowling (Chetan Bhagat Sometimes) are few of writers who write with so much liveliness that usually you will forget the environment around you. Nancy drew series is also something I must not forgot to mention to be read if someone is suspense drama lover. So, selecting one out of many is somewhat difficult task but finally I decided that for me book that influenced me a lot was "How to Win Friends and Influence People" by Dale Carnegie. He wrote that book in the year 1936 but still if you read it today you feel like the messages and examples are equally applicable to current scenario. A must read book once in a life.

I got this book in my hand in 10th standard gifted by one of my close friend. Though it was Gujarati translation of that book. The first thing that attracted me was the Title "How to Win Friends and Influence People". The author is Dale Carnegie who was an American writer and lecturer, and the developer of courses in self-improvement, salesmanship, corporate training, public speaking, and interpersonal skills. He also wrote How to Stop Worrying and Start Living and Lincoln the Unknown and several other books. I started reading the same and found that the way it is written even a small kid can understand of what writer want to convey. Entire book has messages in it but huge difference is the book is with real life stories in it to make understand the messages well. Firstly, the name of the book is what attracted me. Winning someone or influencing someone is always what people want. Second thing was it was in top 100 best

seller books list till date. The basic idea behind the book is of personality development.

Basically, it is not a novel having a single character and story moving around him or her. It is the book of nonfiction category in which life changing messages are given in different way where reader just put himself in the situation where small story is rotating around. It contains things we usually ignore in our day to day life as well as in our professional life. Basically, the book contains major twelve messages into it.

1. Get you out of a mental rut; give you new thoughts, new visions, new ambitions.
2. Enable you to make friends quickly and easily.
3. Increase your popularity.
4. Help you to win people to your way of thinking.
5. Increase your influence, your prestige, your ability to get things done.
6. Enable you to win new clients, new customers.
7. Increase your earning power.
8. Make you a better salesman, a better executive.
9. Help you to handle complaints, avoid arguments, and keep your human contacts smooth and pleasant.
10. Make you a better speaker, a more entertaining conversationalist.
11. Make the principles of psychology easy for you to apply in your daily contacts.
12. Help you to arouse enthusiasm among your associates.

The above twelve ideas are very detailed in the book which I cannot write entirely but I am covering few of the concepts with summary of it. The Book has majorly governing six areas. The first fundamental area is managing people. In which author has suggested that we should avoid criticism, or complain as Human nature does not like to admit fault. When people are criticized or humiliated, they rarely respond well and will often become defensive and resent their critic. To handle people well, we must never criticize, condemn or complain. He added that Appreciation is one of the most powerful tools in the world. An Honest

appreciation brings out their best. Appreciation, though, is not simple flattery, it must be sincere, meaningful and with love. When we can combine our desires with their wants, they become eager to work with us and we can mutually achieve our objectives.

The second area is how to make people create a like in their mind towards you. He believes that the only way to make quality, lasting friendships is to learn to be genuinely interested in them and their interests. He advised that one should smile. Happiness does not depend on outside circumstances, but rather on inward attitudes. Smiles are free to give and have an amazing ability to make others feel wonderful. The best idea I got was remembering the name of the persons. The average person is more interested in their own name than in all the other names in the world put together. We can make people feel extremely valued and important by remembering their name. The easiest way to become a good conversationalist is to become a good listener. To be a good listener, we must actually care about what people have to say. Many times people don't want an entertaining conversation partner; they just want someone who will listen to them. The royal road to a person's heart is to talk about the things he or she treasures most. If we talk to people about what they are interested in, they will feel valued and value us in return. The golden rule came out of this book is to treat other people how we would like to be treated.

The third part is about winning people. It contains things like the only way to get the best of an argument is to avoid it. Show respect for the other person's opinions. Never say "You're wrong." If you're wrong, admit it quickly and emphatically. Start with questions to which the other person will answer "yes". Let the other person do a great deal of the talking. Let the other person feel the idea is his or hers. Try honestly to see things from the other person's point of view. Be sympathetic with the other person's ideas and desires. Dramatize your ideas. In this fast-paced world, simply stating a truth isn't enough. The truth must be made vivid, interesting, and dramatic. Television has been doing it for years. Sometimes ideas are not enough and we must dramatize them. Throw down a challenge. The thing that most motivates people is the game.

The next part attracts me the most. It says how to be a leader. It says Begin with praise and honest appreciation. If we know the mistakes of someone then call attention to people's mistakes indirectly. Talk about your own mistakes before criticizing the other person. Ask questions instead of giving direct orders. Praise every improvement. If we truly want someone to improve at something, we must

praise their every advance. Abilities wither under criticism, they blossom under encouragement. Give the other person a fine reputation to live up to. Use encouragement. Make the fault seem easy to correct. Make the other person happy about doing what you suggest.

Yes, it has a lot to give to mankind. I will again say it is must read book one in lifetime. Go for it.

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WAY OF THE PEACEFUL WARRIOR

AUTHOR: DAN MILLMAN

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Do you enjoy reading about presence and mindfulness, but struggle with non-fiction books? If so, "Way of the Peaceful Warrior : A Book That Changes Lives" is the one for you. It is a part-fictional, part-autobiographical book based upon the early life of the author Dan Millman. Since its first publication in 1980, the book has been a bestseller in many countries that continues to inspire millions of men and women of all ages in 22 languages worldwide.

I originally watched the film, "Peaceful Warrior", based on this novel, which was released in early 2006 and it had a lot of powerful lessons and insights. Around some months ago, I re-watched the movie and decided to pick up the book to learn more about Dan Millman's story and philosophy towards life.

There were numerous impactful messages for me that I could relate to, so I thought to write about this book here. But what happens with these deep philosophical books is, with each reading you get deeper into the level of understanding. I wasn't sure if what I understood from the book was enough or there was any other layer as well. So I read few reviews to confirm and deepen my understanding of the book and that helped me a lot in talking about the message of the book here.

Now let's know about the main characters a little bit.

DAN MILLMAN:

The quality that really stands out in our protagonist, Dan Millman, is his will (or perseverance).

Socrates says of Dan: "I didn't decide to teach you because of any unique capacity you possessed—as a matter of fact, you have glaring weaknesses

along with your strong points—but [because] you have the will to make this journey.”

He wants to find unreasonable happiness. Actually, his perseverance becomes a problem in that, he can't give up the need to search, and giving that up is a prerequisite to being happy.

SOCRATES:

Unconventional, humorous, insulting, magical, ninja-y—this guy, Socrates or Soc for short, is really the heart of the book. Sure, Dan is the most important character, in that he's the one who grows and changes and gives us all that development stuff we expect from a novel, but what everyone really remembers about *Way of the Peaceful Warrior* is Socrates. And Socrates' characterization is all about dialogue. His philosophy, his personality—it's all expressed in his speech. I can't help myself from quoting some in this article.

So we have here a person who isn't afraid to insult or even to die, and who utters mysteriously profound things right and left. There's something weirdly addictive about waiting to see what will come out of his mouth next.

He's also the voice of authority. This novel is obviously very didactic—it has a message it wants you to accept—and the teacher is Socrates. His every word is meant to be understood by the reader as absolute truth. We can tell Socrates believes this about himself, and so his complete confidence gives him quite a lot of charisma. Readers may find that charisma either convincing or creepy, depending on their reaction to his philosophy.

Now coming to the plot of the story, the book tells the story of college student and world-class gymnast Dan. Dan has it all (or so it seems!). He is surprised to find his schoolwork and athletic pursuits do not fulfil him as he had expected they would. Early in his college career, he stumbles upon a filling station whose night shift is covered by an old man. Dan eventually befriends the old man and nicknames him Socrates, both because the man refuses to reveal his real name and because over time he ends up serving as Dan's mentor and spiritual guide.

The book takes the reader on Dan's multi-year journey toward enlightenment. He has realized that, regardless of his accomplishments, he feels an enduring sense of emptiness. As a society, we constantly strive to meet our goals, believing that

once we get there we will find a sense of satisfaction or peace of mind. Dan discovers this to be untrue, and it causes him to call into question everything he took for granted in his life. He searches for that which will give his life meaning and truly ignite his spirit.

As he works with Socrates and tries to internalize messages about living in the moment and perceiving oneself as interconnected with all other living things, Dan finds more inner peace, more success in his athletic pursuits, and more fulfilment. Socrates presents Dan with a series of challenges ranging from fasting to meditation to controlling his breathing, etc.

On many occasions, Dan shows lack of understanding and shallowness, but that doesn't seem to bother Socrates. He insists on learning Dan, that all problems lie in the future and the past, from a state of total awareness, there's hardly anything to be unhappy about. Often we bring so much mental baggage to what we do. Children act without fear, engaging completely in whatever they do.

"Old urges continue to arise, but urges do not matter; only actions do. A warrior is as a warrior does."

The truth is, so many of us are playing a persistent movie in our minds, either reliving an invented past or predicting a fictional future. In sentiments that echo the Eckhart Tolle in *The Power of Now*, Socrates preaches the importance of choosing the present over the past or future.

"You can do nothing to change the past, and the future will never come exactly as you expect or hope for. The warrior is here, now. The mind is like a phantom that lives only in the past or future. Its only power over you is to draw your attention out of the present."

A motorcycle accident puts his training on hold and kicks him out of the Qualifiers for the Olympics. His journey from a top gymnast to a handicap and then come back is really inspiring gives Dan a totally new attitude towards life. His reactions about the achievements are not the same as they once were. He is quiet and doesn't make too much of noise from within, he is aware that victories are not the path leading to felicity and bliss.

"The journey is what brings us happiness, not the destination."

It's incredibly common, as we're bombarded with the perfectly crafted social media feeds of the rich and famous, that we chase the notion of success on a material plane. However, through the process of developing awareness, the material life begins to lose its luster. That way you'll enjoy even the simplest things in life – no longer addicted to achievement or expensive entertainments. Dan finds this transition extremely tough, mirroring the dichotomy many of us feel with the contemporary society and our true nature.

“You are rich if you have enough money to satisfy all your desires. So, there are two ways to be rich: you earn, inherit, borrow, beg, or steal enough money to meet all your desires; or, you cultivate a simple lifestyle of few desires; that way you always have enough happiness.”

“A peaceful warrior has the insight and discipline to choose the simple way – to know the difference between needs and wants. We have few basic needs but endless wants. Full attention to every moment is my pleasure. Attention costs no money, your only investment is training. The secret of happiness is not found in seeking more, but in developing the capacity to enjoy less.”

(Haven't we already learnt this quality of a peaceful warrior during this lockdown!!!)

As Dan's search continued, it reminded me a lot of Siddhartha and the journey that was necessary for him to finally realize that what he thought he lacked was inside him all along.

“Enlightenment is not an attainment, it is a realization. And when you wake up, everything changes and nothing changes. If the blind man realizes he can see, has the world changed?”

And with the elements of Buddhist philosophy interwoven throughout the book, Dan finally achieves lasting peace as he begins to tread the Way of the Peaceful Warrior.

“I looked around, at the earth, the sky, the sun, the trees, the lakes, the streams. I realised that it was all me, that no separation existed at all.”

In terms of the prose, the book isn't breaking any literary molds. Perhaps this is an issue inherent in writing about this kind of subject matter, but some of the

rhetorical choices are a bit precious for my personal taste, and they drive home the nature of the book rather than enabling me to get lost in the story and make my own connections.

Best scene in story is when Socrates disappears from Dan's life and at first Dan does not know how to respond to this. He has depended upon Socrates for so many of his victories. But as he practices his gymnastics he begins to hear the words of Socrates flowing through his mind.

"Where are you, Dan?"

"HERE."

"What time is it?"

"NOW."

"What are You?"

"THIS MOMENT."

He realizes that Socrates has given him all he needs to be able to carry on without him.

In the beginning it is easy to dislike Dan, the cocky, arrogant, spoiled student. Throughout the story we witness him evolve into the mature peaceful warrior and becomes much more of a likable person.

I loved the book so much that I have decided to read the follow-up book called *Wisdom of the Peaceful Warrior*, which goes deeper into the lessons and concepts from the *Way of the Peaceful Warrior*.

This classic tale, told with heart and humor, speaks to the peaceful warrior in each of us, moving readers to laughter and tears — even to moments of illumination — as they rediscover life's larger meaning and purpose. Join Dan on the peaceful warrior's path. Find out why this book has changed lives.

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THE SECRET

AUTHOR: RHONDA BYRNE

BY CA KRUPA THACKER
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ACKNOWLEDGEMENT

HELLO FRIENDS !!

AS I GET THIS OPPORTUNITY TO SHARE SOMETHING THAT I HAVE WITHIN MY SOUL OR I LIKE IN READERS RETREAT SECTION. I WILL NOT LOSE THIS CHANCE AND WILL SHARE WITH ALL OF YOU SOME TOPICS OF GREAT AND INTERESTING BOOK 'THE SECRET' BY THE GREAT AUTHOR 'RHONDA BYRNE'.

'THE SECRET' BOOK IS VERY FABOULOUS BOOK AND EVERYBODY SHOULD READ IT AT LEAST ONCE IN LIFETIME. IN THIS BOOK AUTHOR HAS COMPLIED DIFFERENT THOUGHTS OF SOME GREAT PHILOSOPHERS AND AUTHORS I.E. BOB PROCTOR, DR. JOE VITALE, MICHAEL BERNARD MANY..AND ADDED HIS PERSONAL EXPERINCES TOO.

THIS BOOK IS A BLESSING FOR ME AS WHENEVER I READ THIS BOOK, I FEEL VERY MUCH POSITIVITY AROUND ME. YES, IT CHANGED MY NATURE, MY THINKING AND WAY OF LIVING LIFE. SO, TODAY I AM TRYING TO DESCRIBE HERE SOME GLIMPSES OF THIS BOOK.

'THE SECRET'

'YOU HOLD IN YOUR HANDS A GREAT SECRET'

'AS YOU LEARN THE SECRET, YOU WILL COME TO KNOW HOW YOU CAN HAVE, BE OR DO ANYTHING YOU WANT. YOU WILL COME TO KNOW WHO YOU REALLY ARE. YOU WILL COME TO KNOW THE TRUE MAGNIFICENCE THAT AWAITS YOU IN LIFE.'

FIRST QUESTION WILL COME TO OUR MIND IS WHAT IS THE SECRET AND WHAT IS ROLE OF THE SECRET IN LIFE?

- 'THE SECRET IS THE LAW OF ATTRACTION'
EVERYTHING THAT IS COMING INTO OUR LIFE, WE ARE ATTRACTING INTO OUR LIFE AND IT IS ATTRACTED BY VIRTUE OF THE IMAGES WE ARE HOLDING IN OUR MIND. IT IS ACTUALLY WHAT WE ARE THINKING.
- THE LAW OF THE SECRET BEGINS WITH THE LAW OF ATTRACTION. THE LAW OF ATTRACTION WILL DETERMINE THE COMPLETE ORDER IN THE UNIVERSE, EVERY MOMENT OF YOUR LIFE, AND EVERY SINGLE THING YOU EXPERIENCE IN YOUR LIFE. IT WILL FORMING YOUR ENTIRE LIFE EXPERIENCE AND ALL THIS POWERFUL LAW IS DOING THAT THROUGH YOUR **THOUGHTS**.

LIKE; OUR ANCIENT GENERATION PEOPLE KNEW EVERYTHING BEFORE THE THINGS ACTUALLY HAPPENED. THEY WERE EVERYTHING THAT WOULD HAPPEN IN THEIR LIVES FOR EVERY SECOND AND THIS WAS HAPPENED BECAUSE OF THEIR THOUGHT PROCESS.

YOU ARE THE ONE WHO CALLS THE LAW OF ATTRACTION INTO ACTION AND YOU DO IT THROUGH YOUR THOUGHTS.

EXAMPLE:

A perfect Example to demonstrate the Law of Attraction is wealthy or Rich people.

People who have drawn Wealth into their lives used ' The Secret ' consciously or unconsciously. They continuously thought of abundance and Wealth and they do not allow any contradictory thought to take root in their mind.

We see many people who acquired massive wealth and lost it all and again acquired within short time.

The secret will work behind such like that on First instance their dominant thought were to get massive wealth and they will get. And then they allow fearful thought of losing such wealth into their mind by themselves or by people surrounding them. So, loss of wealth become their dominant thought and they will

lose their wealth but once they lost will again begin to thought of getting wealth and they become wealthier again.

The law respond to your thoughts no matter what they are.

Through this most powerful law your thoughts become the things in your life !!!;

Isn't it easy to concentrate on our thoughts and achieve what we want ?? but then obvious question arise, 'why isn't everybody living the life of their dreams?'

The only reason why people do not have what they want is because they are thinking more about what they don't want than what they want.

Listen to your thought and listen to the words you are saying. The law is absolute and there is no Mistakes. The law attraction is law of nature. It is Impersonal it does not see good thing or bad things. It is receiving your thoughts and reflecting back to you those thoughts as your life experience. It is the law of Creation. What you are thinking is creation you're your future life. You create your life with your thoughts.

If you are complaining, the law of attraction will powerfully bring into your life more situations for you to complain about. If you are listening someone else complain and focusing on that sympathising with them in that moment you are also attracting more situations to yourself to complain about.

HOW TO USE THE SECRET

We are creator of our life and there is an easy process to create thing we want by using the law of attraction. The creative process used in the secret, which was taken from the new testament in the Bible, is an easy guideline for you to create what you want in three simple steps;

1. Ask

Asking is the first step in the creative process, so make it a habit to ask. You get to choose what you want, but you must get clear about what you want. This is your work. If you are not clear, then law of attraction cannot bring you what you want.

2. Believe

You must believe that you have received. You must know what they want is yours only at the moment you ask like if you placed the order from the catalogue you would relax by knowing what you ordered you only get this.

3. Receive

Now here the law of attraction will work, ask yourself believe you have received, and all you have if feel good. When you are feeling good then believe it your frequency to ask and believe on the things you want were right and you will receive exactly the same as you want.

SECRET SUMMARIES

1. The great secret of life is the law of Attraction.
2. Thoughts are magnetic and it has frequency. As you think thoughts, they are sent out into the universe and they magnetically attract all the things that are on the frequency.
3. Like Alladin's Genie, the law of attraction grants our every command.
4. To lose weight don't focus on losing weight instead, focus on your perfect weight, feel the feelings of your perfect weight, and you will summon it to you.
5. Expectation is powerful attractive force. Expect the things you want.
6. Gratitude is a powerful process for shifting your energy and bringing more of you want into your life. Be grateful for what you have already and you will get more good things.
7. To attract money, focus on wealth. It is impossible to bring more money into your life when you focus on the lack of it.
8. Treat yourself with love and respect and you will attract people show you love and respect.

9. To use the law of attraction to your advantage, make it a habitual way of being, not just one time event.
10. The placebo effect is an example of law of attraction in action when a patient truly believes the tablet is a cure, he receives what he believes and is cured.
11. Everything is energy. You are an energy magnet, so you electrically energize everything to you and electrically energize yourself to everything you want.

THE SECRET TO LIFE

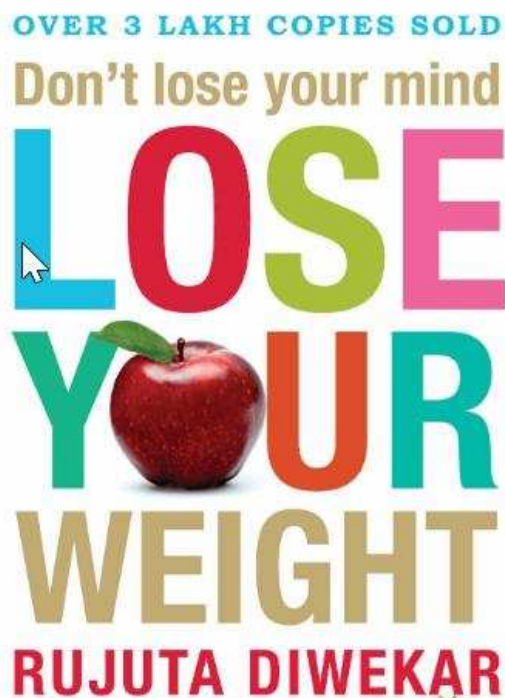
God has put you on earth with some purpose and for some intentions. You get to fill the blackboard of your life with whatever you want. If you filled it with baggage from the past, wipe it clean. Erase everything from the past that does not serve you and be grateful it brought you to this place now and to a new beginning. You have a clean slate and you can start over right here and right now. Find your joy and live it. !!!

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DON'T LOSE YOUR MIND, LOSE YOUR WEIGHT

AUTHOR: RUJUTA DIWEKAR

BY CA PRIYA SHETH VASA
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'Rujuta has not just changed my body but also my mind and soul. She's the best thing to have happened to my life!' **KAREENA KAPOOR**

WITH A
NEW Q&A
SECTION

This is my first ever book review and I am a complete amateur at this art. My intention is not to judge the author by any means, just sharing my views about this Book.

Every human wants to remain healthy ,looks young and fit but it is not easy to do so , I also want something which I can easily adopt in my life and which I can follow for the lifetime not for just few months /days to reduce weight , I watched so many videos, read many articles but was not completely satisfied with any of those .

My Husband gifted me this Book, after reading this book during lockdown I can say about this book that "this Book taught me to remain healthy and fit in the process

to lose the unwanted fat"The book (like most health-oriented books) focuses on all aspects of a human body (from waking-up-to-going-back-to-sleep), nutrition, eating-right, awareness, etc. However, what makes it different from all the others books I have read is it's ability to connect with the reader and what she wrote in the book can be followed easily.

I think the first thing that makes the book 'Don't lose your mind, lose your weight' different and better than many of other contemporary books is that it takes a

'new' approach towards weight loss and healthy living. It is probably the only book that tells you to EAT TO LOSE WEIGHT.

People Who may like this Book: every person who is passionate about maintaining a healthy and fit body and want to grow his or her awareness on the right eating habits would like this book for sure and as she recommends the diet in Indian context and culture this was one of the reasons I liked this book the most.

People who may not like this Book: Every person who is desperate to reduce weight in drastic and unhealthy way (as author said there is no bravery attached to weight lose, you can achieve it by just falling sick. But what is the most important is that you feel Good about yourself, treat yourself well, be committed to eating properly and exercising and fat loss will just happen)

Rujuta has done total justice to food by saying that no food is harmful or bad. All foods are good. Just that the goodness or the badness of a food depends on how and how much we eat it. She said that **there is a very thin fine line between eating and overeating, If u come to know about this line, your weight will be never increase.**" Moreover, she said **eat slowly so that u come to know about this line.** It explains the nutrients – carbs, proteins, fats and vitamins. And also foods that provide these nutrients to our body. The whole book is full of wisdom from 'what to eat' to 'how to eat', including myths about diet and dieting, rules to increase Nutrients intake, but the thing which attracted me is the main **feature of the book "the four principles of eating right."** I would like to summaries the principles here:

Principle 1: Never Wake up to Tea or Coffee:

Instead take real food within 10-15 minutes of waking up. Tea or Coffee may act as a deterrent in your way to lose fat, as the author mentions, if at all you need tea have it after taking some food. Tea, Coffee, or Cigarettes which has caffeine, jolts the system out of slumber. It increases the blood pressure, heart rate; breathing rate and makes the body feel stressed or kicked. Sadly, we make this for feeling awake.

Eating first thing in the morning will lead to an increase in blood sugar and energy levels, which will lead to an increase in metabolic rate and fat burning, and a decrease in acidity and bloating, and will reduce chances of overeating

later in the day, and stabilize blood sugar levels throughout the day which means less chance of getting fat.

Principle 2: Eat every 2 hours

Eating after every 2 hours will lead a conducive environment in the body to burn fat , fewer calories converted to fat, less dependence on stimulants, smarter thinking, because the brain gets a regular flow of sugar, flatter stomach, no need to hold on to fat stores.

Principle 3: Eat more when you are more active and less when you are less active

Rujuta goes onto the extent saying that no food is fattening. You have to just be smart enough to choose the right time to eat it. We need to up our eating during high demand periods and cut down when relaxing.

Eating more food when you are more active will make your body an efficient calorie burner which will increase the metabolic rate of your body, which will help you stay energetic through the day, and will help you lose fat more effectively.

Principle 4: Finish your last meal at least 2 hours before sleeping.

Most of your foods being digested before you go to bed; this will lead to sound sleep, which will leave your body free to do its repair work, which will make our body more effectively in burning fat.

According to me this book is Must read book once.

PS:

- At the end of every chapter summary is given, so that we can revise the same quickly,
- This Book available in Gujarati also
- 10 miracles to stay fit given in the book.

At end I would like to say that Our Body is the biggest Asset, everything else comes and goes but body will remain with us till we die. So, stay healthy and Fit!

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UGADYA DWAR ANTAR NA

AUTHOR: EILEEN CADDY

BY CA PRIYESH VORA
B.Com, FCA, DISA(ICAI)

- If you follow the voice of your heart, listen to what your heart says, you will get the answer to all of your problems.
- This book makes you available “a QUOTE” for each day. We only need to spare some time for ourselves daily out of the fast paced and stressful life. If you analyse how you spent your time on any given day and ask yourself as to how much time did you allocate to your own self you will realize that on most of the occasions, you have ended up spending negligible amount of time with yourself.
- Once I read this book, it made me understand my life. It particularly helped me in maintaining the stability of my mind in worst of the situations that I had to face during the course of my life I can feel that after reading this book, I could manage such situations in a much better way. The book taught me to put in my best effort while doing anything in the life, be it a small task, be it a huge challenge. I feel that I am now able to enjoy anything that I have to do and that I am able to distance myself from the inevitable stress that is attached to most of the tasks the life offers us. It impressed upon me the benefit of enjoying the task without worrying about the result of that task.
- There is a particular portion of the Book that has really touched my heart and I have pasted that page to this write up.
- The book is really worth reading, at least once.
- Try it out once.
- Wishing you a happy and fulfilling life.

- Thank you.

જીવનને બને તેટલું સાદું બનાવો અને સાદગીમાં રહેલા અદ્ભુત સરળ સૌંદર્યનો આનંદ લો. એ આનંદને વહેંચતા રહો. એ આનંદની ભરપૂર અવગણના થઈ છે. બાળક જેવા બનો. મહત્ત્વની ન દેખાતી હોય તેવી સાદી સરળ વાતનો આનંદ લેતા બાળક જેવા બનો. ફૂલની સુંદરતા, પક્ષીનું ગીત, સૂર્યોદયના રંગો, વરસાદનો આહ્લાદ – તમારી બારીમાંથી દેખાતા આ ખજાનાને માણો. કેટલું સાદું અને નિષ્કલંક સૌંદર્ય ! પણ તમે તેને જોતા નથી.

દોડાદોડ અને ઉતાવળમાં એક નજર પણ નાખતા નથી. જો જુઓ તો ખબર પડે કે મારી અદ્ભુત ચમત્કારિક સૃષ્ટિ અને સૌંદર્ય તમારી આસપાસ જ વેરાયેલાં પડ્યાં છે. તમારું મન રોજની પળોજણો અને ચિંતાઓથી લદાયેલું હોય છે. તમારે માટે મેં અહીંતહીં વેરી રાખેલી ભેટો તમને નથી દેખાતી, નથી સંભળાતી. આજે જ કોશિશ કરો. જાગો અને જુઓ – તમારી આસપાસના જાદુને માણો.

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OH, LIFE RELAX PLEASE!

YOGIC WISDOM TO LIFE MANAGEMENT

AUTHOR: SWAMI SUKHBODHANANDA

BY CA DR. RAJESH KHANDOL
B.Sc., LLB, PhD, FCA, DISA(ICAI)

If you cannot be happy here and now, you will never be happy anywhere. Happiness is far above the success and this book is an offering of happiness.

About the Author

Swami Sukhabodhanandan has rich wisdom of both oriental and occidental teachings. In his enlightened 'presence' the book of life unfolds itself. His presence makes you feel that life is a bed of roses while difficulties help you build a heart of understanding. He guides you to evolve from a mere biological being to a spiritual being.

His method of enquiry focuses on multi-dimensional aspects of life and makes you experience inner bliss. He teaches that art of enjoying 'what is'. His overflowing presence gives you overwhelming clarity.

He is a regular invite to various forums in India, USA, Canada, Germany and Australia. He has been addressing many gatherings at important universities in India and abroad.

About the book

This book contains many more thought stimulating maxims. Author presents complex vedantic truths in a simple manner like a sugarcoated pill. This book blends the truths expounded by Allah, Krishna, Christ, Buddha and Mahavira and gives many insights to the readers.

In the corporate race we are losing despite climbing up the ladder of success. What are the reasons? Our life is full of comparisons and thereby we are filled

with tension. What should be our approach to life? This book helps you explore the possible “you” in the field of spirituality and management. By ingesting the essence of this book, you will realize what lies ahead of you and behind you is nothing in comparison to what lies within you.

This book provides solace and counsel to people who shy away from the day to day problems of the life. Author's teaching guides one not to be upset with the problem rather take them as a challenge and solve it energetically.

Unique features of the book

1. This book is exclusive in its presentation where narrations are real life instances in the form of parables which touches the heart. Each chapter is maximum of three to four pages where one example is given and each example are our real life incidents.
2. This book has forty-five chapters. One can start reading this book from any chapters and each chapter is complete by itself.
3. If you are free for 3 minutes, turn to the icon of the laughing Buddha. Every story and example communicates something meaningful for you to reflect on.
4. If you have only 15 seconds, read the gist of each chapter in the form of yoga of wisdom and yoga of action. Discover how relevant they are to your busy life.
5. In case you are able to spare even 15 seconds, just glance through any page on Contemplations and it will guide to inner peace.
6. If you are in doubt as to which chapter will be of interest... read the contents page for a variety of questions. Identify your questions and read the respective chapters.
7. Whenever you have a question or doubt, just open any page with reverence and read on, especially the section of Contemplation or Reflections. You will find an answer in a mysterious way.

How to read this book

The superficial way of reading this book is through intellectual understanding. The deeper way is by feeling the insights of the narration. The deepest way is where these insights and parables light up your mind in your hours of darkness and guide you like a friend.

This book has to be read in small doses and many times over to impart a conscious shock to one's mechanical life.

At the end

I do not exactly remember when I read this book for the first time, it must be around 20 years ago, may be sometime around 2000s. I have then read it for a minimum of 10 times again and have found something new to reflect on every time I choose to read this book.

Make this your family book. Let your family members read one chapter either in the morning or while retiring for the day. Read out at least one story every day to your children and bathe them in wisdom.

At the end, it is my humble request to read this not just once, but as many times as you can over a daily prayer as the prayers are not changing the lord but you.

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PRUTHIVIVALLABH

AUTHOR: KANAIYALAL MUNSHI

BY CA SONALI ASODIYA
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Reading hobby is good one. People like to read according to their interest. I am used to read novel as it is a subject of my interest. Mostly I like stories of different type, so I read novels. Among the all novels I read, my favorite one is of great Gujarati Writer Kanaiyalal Munshi's Prithivi Vallabh.

Prithivivallabh is a Gujarati historical novel. All the characters in the novel are historical but the novel is less historical and more is of fiction. In school time, there is one chapter in Gujarati subject which is an extract of this novel. At that time, I came to know about this novel and read it.

The story talks about rivalry between Munj, the ruler of Dharanagari and Tailap as well as how Mrinal- sister of Tailap, who hates Munj so badly, started loving him. Munj had defeated Tailap several times. But once, Tailap captures Munj with the help of his feudatory Yadava king Bhillamraj. The novel nicely depicts the situations created after victory of Tailap and how Munj, who is called Prithivivallabh, behave after getting defeated and though he became prisoner, how he impress people of Tailap's kingdom and also Mrinal as well.

Munj is a great king. He has a very attractive personality. He is also a good artist, poet and musician. He respects and promotes art and artists in his kingdom. Tailap is a cruel ruler who does not like any celebration and also rules over people in his kingdom very strictly. He makes his full efforts to make Munj feel guilty and sorrowful after he defeated him. But, as the name says,- Prithivivallabh, Munj seems so relaxed and peaceful in all situations and this behavior of his makes Tailap more angry. Mrinal who initially was very strict at Munj, gets impressed by him after several meeting with him. In the end, when Tailap came to know about the escape plan of Munj and that his sister is also involved in it, sentenced him to death. Although all people of Tailap's kingdom including Mrinal pray for Munj's freedom. But Tailap gets Munj killed under the feet of an elephant.

What I like in this novel is the way some characters make conversation with themselves and main character of the story- Prithvivallabh. Sometimes what we behave or act in front of other people and what we actually feel are different. Like in one meeting of Mrinal with Munj, he told her that whatever we are doing is only for ourselves. If we are helping other people, we thought that we are doing good thing for them. But deep inside our heart, we feel that actually we are helping others only to make ourselves happy and make our portrait as kind and good person.

The character of Prithvivallabh is so nicely presented. It says that we have to live very happily in every condition. May be the situation is not in our favor, but we have to choose the correct way to deal with it. When Tailap caught him, he did not lose his temper and didn't behave like a loser. Instead, he enjoyed that situation also and lived peacefully in prison also. Also at the time of death, he faces it very bravely. Though the winner of battle is Tailap, but he cannot make Prithvivallabh feel like a loser.

True winner is not always the one who wins or the one who is a very successful person. Your victory is decided by how you live your life happily and what is your impression on people around you is.

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IACOCCA

AN AUTOBIOGRAPHY

BY CA TILAK KESHVANI
B.Com (Gold Medalist), FCA

The Book I love most

PREFACE & DISCLAIMER: Dear Friends! It is always difficult task to write on the Book you like or love most!... And again, the Inverse Proportion of "Lesser the readings, more the difficulties"! If one has vast reading, one can easily choose among the books one has read so far and can do justice! But, difficult task indeed in Limited Reading!! Because, no much choice, no more options!! and yet can't provide wrong things. Looks choice of anything for public is like generalising or diluting "Relative" concept into "Absolute"!

Besides, there are many segments/fronts existing in the developed world (with continuous R&D going on too) like Philosophy, Fiction, exhibition of Ground Reality in form of Autobiography, Sports etc. etc. In addition to these fronts, Forms of Presentation too vary as per choice of book-authors. One may write in Novel Form, one may choose Drama Form, one may present in Short Stories Form and so on! Where you present your Article is also an affecting factor! Under such existing variations, choice of a Book you like or love becomes more difficult, coupled again with your own preferences based on your "Thinking Philosophy & Pattern"! So, one's selection of a Book of his choice will always be "Semi-Justice or Semi-Truth" for him at Individual Level, but will no doubt, be "Full Injustice" to other Excellent Authors and Excellent Books! With this "DISCLAIMER", I selected a Book : An Autobiography – LEE IACOCCA to write something on it.

ABOUT THE AUTHOR: Lee Iacocca was the son of Italian immigrants. He was born in 1924 at Pennsylvania, United States and died in 2019 at California, United States. His such successful and creative life of 94 Years tempts me also to write that he not only added Life to the Years, but Years to the beautiful Life too! It shows the Grace of Almighty over him that he was successful at both ends of his Life! Entered at Ford Motor company as a Student Engineer in 1946, He reached the level of President of Ford Motor Company in 1970 and later on, on

changing the company, reached the level of President and CEO of Chrysler (1978) and Chairman (1979). He retired (1992) as a Chairman of Chrysler. On his great corporate journey, he indeed proved himself to be the business world's leading celebrity, an American Legend, a great newsmaker, a media celebrity. Not surprising that many had urged him to run for President of United States! Of course, President Reagan asked him to serve as Chairman of Statue of Liberty – Ellis Island Centennial Commission, He accepted the offer. Mr. Iacocca was unabashedly Patriotic. He also wrote a Book titled "Talking Straight". Both these books were record breaking best sellers. In this article, we talk of his "Autobiography".

Autobiography is written by Lee Iacocca himself, of course, in collaboration with William Novak. While going through the Autobiography, it looks William gave "Free Hand" to Iacocca to express himself! While reading, I felt that Iacocca is in front of me! Amazing indeed! Congrats to both of them. On release, the Book got positive and excellent reviews from The New York Times Book Review, Time Magazine, The Wall Street Journal, Philadelphia Inquirer, Chicago Tribune, Business Week, John Bark ham Reviews, Publishers Weekly etc.etc. Here, at this stage of article, I acknowledge with thanks the Authors and publishers for bringing out creativity, and all these reviewers for their thought provoking and motivating references. The Book indeed proved itself The History – Making Bestseller.

REFERENCE OF THE BOOK: I got the reference of the Book in 1985 (The Book published in 1984 by Bantam Books, New York, United States). I was Corporate Executive at that time in India and was a regular reader of "Management Quarterly" Journal of the "The Institute of Chartered Accountants of India (ICAI), New Delhi." The Journal was meant for Post Graduate Course after Chartered Accountancy (Management Accountancy Course Part One and Part Two – MAC 1 & MAC 2). The Journal provided good information on the Book. It tempted me to go for the said book. After reading, to be very frank, I gifted the said Book many a times on several occasions to my professional friends who were involved as CEO, MD, Chairman of a big corporation or were self employed in their Advisory Capacity! It was an Era of Hard Copy!! Thanks to "Management Quarterly Journal" of ICAI!

CONTENTS OF THE BOOK: Text of the book has been divided in three parts. (1) MADE IN AMERICA narrating very briefly his Family and School days (around 10% of total book content); (2) THE FORD STORY narrating, as title of

the division suggests, his corporate stay with Ford Motor Company (around 33% of total book content); (3) THE CHRYSLER STORY, narrating his corporate stay with Chrysler (around 45% of total book content) and (4) STRAIGHT TALK narrating current issues and objectives to be achieved by the country (around 12% of total book content).

The Contents look simple at their Index-level, but if you start reading, you will sure feel that you entered into a Golden Treasure of Corporate World! Not talking much on that side, I heartily tempt you to go to a reading of such nice book. However, I provide below six reasons why I liked/loved the Book or Why You should read !!

- (1) The Book is written by most successful corporate executive, narrating his corporate experiences,
- (2) As told by author in an opening word, the book has certainly not been written to become famous (author was already famous on Television ads for Chrysler) or to get reach! Author, as stated by him, decided to donate every penny he earned from the Book to Diabetes Research. So, the book is merely written for exclusive purpose to tell the story of his life at Ford and at Chrysler the way it really happened.. Nothing more than that!
- (3) The Range of Book is very wide, and it touches all - school kids, unemployed workers, young executives, corporate presidents and senior citizens!!!
- (4) The Book reveals the Corporate Journey from Student Engineer to President/Chairman level! It reveals lots of Odds & Even. It also narrates nicely Decision Process under critic conditions and throws a good light on crises management.
- (5) The Book also reveals the Power Game at Corporate Level where owners are also involved!!! (By the way, when I was reading the Book - at my young age of 35 years, I was under the impression at my virgin mind that such things happen in third world countries- Developing Countries, but the book made me arrive at the conclusion that "IT IS EVERYWHERE"... and one has to dig out a right and reasonable path for betterment!!)

- (6) The Book reveals the Volatility of Business and shows ways and means to short out the situation instead of getting excited or mad (as we see now a days in many cases like suicidal attempts, running away / escaping from the country etc. etc.)! Though the Book released in 1984, it is equally LIVE even in modern times under the current environment of human behaviour, power games, corporate problems coupled with corporate politics and what not! Nothing has changed!! Author's "leaving the Ford Company" and his surviving the Chrysler from near bankruptcy to repayment of its \$1.2 Billion (repeat \$ 1.2 Billion of that time) Government Loan so early that Washington didn't know how to cash the check!!! These two are exemplary and tell us a lot on leadership, talents, corporate odds and even and yet leave example of Balanced Mind! Indeed, at reading we make a virtual tour of corporate complexity and feel as if we are on the job with Iacocca!!

CONCLUSION: To conclude, let me write that the book can prove itself to be a kind of Text Book in the Syllabus of Life where you will come across an American Legend, great corporate leader, successful businessman, news maker, history creator, good listener, decisive, patriotic, passionate earthy, frank and talking straight person! All in one!!! Indeed, Vintage Iacocca! He had a funny touch too! He, being the man of marketing writes at the end of book that he can't close the Book without asking for the Order! He asked for the Donation for the Restoration of Ellis Island and the Statue of Liberty.

On conclusion of this article, I too follow his pattern at the end and ask readers to read said Autobiography and get variety of Lessons on corporate and social life along with his Blessings.

HAPPY READING AND THANKS.

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RICH DAD POOR DAD

AUTHOR: ROBERT T. KIYOSAKI

BY URMI SHAH
B.Com, ACA

I choose this book to read because name says a lot. Author here signifies dad of his friend mike as “Rich Dad” and his educated dad as “Poor dad”.

This book is beautifully woven around how person thinks to be rich. Author has describe his whole journey through many incidents and teaching from his rich dad. He analyze the advice of both his poor and rich dad and choose what he feels good for his financial future.

Here is the summary of all the chapters. Happy reading.

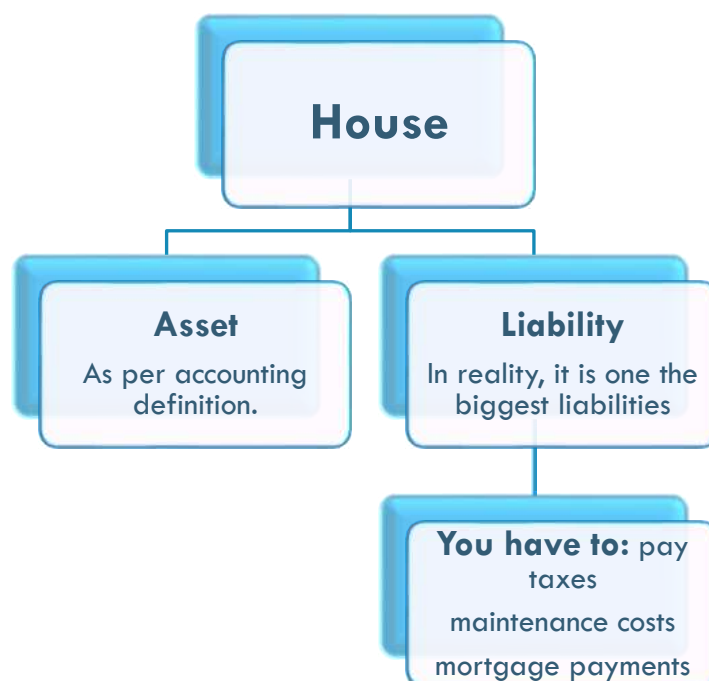
1. The Rich Don't Work for Money

- Robert states **“The poor and middle class work for money. The rich have money work for them.”**
- Poor and middle class do is to go to school, get good grades, safe job in future with big benefits. What they don't know is that schools do not teach about financial literacy or financial freedom. Course to become rich is different and most people never take time to learn it.
- My rich dad said-People's lives are forever controlled by two emotions-fear and greed. Offer them more money they will increase their spending. This is called **“Rat Race”**. More money does not solve problems it simply increase the debt.
- Most people feel secure with their money so fear takes lead and prevent them from their passion. They make easy choice to work for money instead of investing their time to create asset, which generates money. This is whole course to become rich.

- Robert also answer to people who say, “**I am not interested in money.**” Or “**Money isn't everything**” with this: “**If that's how you feel, why are you working eight hours a day, five days a week?**”

2. Why Teach Financial Literacy?

- Financial literacy isn't taught in schools, even in finance classes in universities. Financial literacy is to know the difference between an asset and liability, and buy asset. Assets are everything that create incomes and liabilities are everything that create expenses.



- In a way house takes away the money. So to own a bigger house first generate the real asset and in turn cash flows.
- Wealth is not net worth it is no. of days you could survive if you stopped working, starting from today.
- People are poor because they simply make money and spend it on liabilities instead of investments.

3. Mind Your Own Business

- The poor and middle class people usually first work for the owner of company, then for government through taxes and finally for bank to pay mortgages. People doing only that will never be rich.
- Apart from your profession one need to take care of their business too. Don't confuse profession with business, the asset column. Keep your job, be a hardworking employee, but keep building your asset column, which don't require your presence to make more money. Some of the examples are Stock, bonds, mutual funds, rental properties, notes, intellectual property royalties.
- To become financially secure, person needs to mind his own business. Your business revolves around your asset column, not your income statement. Everyone knows that business of **McDonald's** is to sell **burgers**, but in reality it is of **real estate**. The person who bought franchise was also buying real estate under franchise.
- So when you put money into assets don't take it out. It will generate more money for you to buy liabilities, providing that it can cover its expense. **Never buy a liability without first creating an asset that can cover it.**

4. The History of Taxes and Power of Consumption

- Robert delves into the origin of the income tax and the age- old battle between the rich and the poor-middle class people, who desperately want to take money from rich.

1. Taxes: The rich people are not illegal. They know how to play smarter and have legal ways to save on taxes.

2. Corporation: It allows you to separate assets that generate income. It's advantage is - to pay taxes after expense unlike individual that is taxes before expense.

- Robert recommends to learn about financial protection that legal entities that can provide for business and assets. Hence he summarize the financial literacy in 4 parts:
 - i. **Accounting:** The ability to read and understand financial statements.
 - ii. **Investing:** The science of money making more money.
 - iii. **Understanding markets:** The science of supply and demand. Find what most people need and provide it to them.
 - iv. **Law:** Understand taxes and avoid lawsuits.

5. The Rich Invent Money

- Wealth was not always of the same type. Three hundred years ago, land was wealth. With the Industrial Revolution, industrialist owned wealth. Nowadays, wealth is nothing but information.
- Most people do the one common thing, working hard, saving and borrowing money. Their excuse is usually that they don't have enough money to take advantage of some opportunities or even if they have opportunity they don't see them. You cannot just sit and wait for an opportunity; you must know to create one. Money and luck are things that are created.
- The rich know that their mind is their most powerful and valuable asset. If it is trained well it can create enormous wealth. There are two different paths between people that are meant to be poor and those who are meant to be rich:
 - i. **Poor path: Work hard, pay taxes, save anything left over and get taxed on the savings.**
 - ii. **Rich path: Take time to develop financial intelligence and harness the power of your brain to create asset.**
- Three skills are needed to master to create investments:
 - i. **Find an opportunity that everyone else has missed.**
 - ii. **Find ways to raise money,**
 - iii. **Learn to organize smart people.**

- Every investment has its own risks and most of the people are afraid of that. They play too safe that gains are also less. It is not gambling if you know what you are doing. It is gambling if you're just throwing money into a deal and praying.

6. Work to learn - Don't Work for Money

- Author too changed his job over a period of time not in order to earn more money but to learn the business.
- Most of the time people work just to pay their bills, in a hope of a raise or a promotion. Main part they forget is to enjoy and learn from that work.
- Use your job to manage **cash flow, systems and people**. Develop communication, sales and marketing skills with other skill which are often necessary to create wealth.
- **May be McDonald's does not make best hamburger but they are best at selling and delivering a basic average burger.** The reason of so many talented people being poor is they focus on building a hamburger and knows nothing about business systems. These people struggle financially not because of what they know, but because of what they don't know. To overcome this you must invest to learn the business without an excuse of not having time and money.
- Most important law of money given in this book is "**Give and you shall receive**". And I also firmly believe this. You can try on your own.

7. Overcoming Obstacles

- **FEAR** – Fear of losing money is real. Most people don't win financially because pain of losing money is far greater than joy of being rich. A famous saying of Texas "**Everyone wants to go to heaven but nobody wants to die.**" Rich people are not afraid of losing money. They lose money from time to time but learn how to limit the losses and turn them into opportunity.

- **CYNICISM** – It usually comes from a doubt. Cynic always sees a dead end in everything. Its good to have doubt but you should analyze and solve it, not run away from it. Real world is waiting for you to get rich, only persons doubt keeps them poor.
- **LAZINESS** – Busy people are often more lazy. Staying busy with purpose and avoid problems is only an excuse to not admit your laziness. In order to be rich you actually need to spend time and effort to develop skills.
- **BAD HABITS** – Our lives are reflection of our habits than education. It is beautifully described by saying “**Pay yourself first, to get financially stronger, mentally and fiscally.**” You will deeply understand by reading it.
- **ARROGANCE** – Being arrogant is to feel that what we don't know is not that important and it loses all the money. So educate yourself by any discussion, finding an expert in field or a book on subject.

8. Getting Started

There is gold everywhere, most people are not trained to see it.

- Robert gives the following 10 steps as a process to develop your God given powers, over which only you have control:
 - i. Find a reason greater than reality: **the power of spirit.**
 - ii. Make daily choices: **power of choice.**
 - iii. Choose friends carefully: **power of association.**
 - iv. Master a formula and then learn a new one: **power of learning quickly.**
 - v. Pay yourself first: **power of self discipline.**
 - vi. Pay your broker well: **power of good advice.**
 - vii. Be an Indian giver: **power of getting something for nothing.**
 - viii. Use asset to buy luxuries: **power of focus.**
 - ix. Choose hero: **power of myth.**
 - x. Teach and you shall receive: **power of giving.**

9. Still Want More? Here are Some To Do's

Many people find the above steps as more as philosophies than action. Robert loves new ideas and action too. So here are few things of **to-do list** to get started from life of Robert:

- **Stop doing what you are doing:** Take a break and asses the thing you are doing and if it's not worthy stop doing same thing expecting different results.
- **Look for new ideas:** Robert goes to bookstore and find unique books on topics related to "how-to" regarding which he knows nothing about. He actually follows what is written in book and get marvelous results.
- **Find someone who has done what you want to do:** Take those people to lunch and ask them for tips and tricks. They will surely be happy to help you.
- **Take classes, read and attend seminars:** Search in newspaper and internet for classes that are for free and paid too. That will help to increase the knowledge.
- **Make lots of offer:** Always make an offer of yours. It is said that "Never settle for less". Well you don't know the right place until you have as second party to deal.
- **Jog, walk or drive a certain area once a month for 10 minutes:** Robert finds his best properties this way. He jog, talks to drivers of shifting trucks, talk to watchman and the persons who are moving in.
- **Shop for bargains in all market:** When supermarket has sales, consumer runs and stock up. But when housing or stock market has sales, most often it is called crash or correction. Profits are always made in buying not in selling.
- **Action always beats inaction.**

Conclusion

I hope you enjoy my little effort and tempt you to read the whole book. It inspires me a lot as examples stated in book are of real life.

It does not take much effort to imply our minds due to our profession. We are in that profession which can easily understand this theory of financial literacy.

Who does not want to be rich? May this help you all in your life finding a new idea!

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EAT THAT FROG!

AUTHOR: BRIAN TRACY

BY CA URMI SHAH
B.Com, ACA

21 Great ways to
Stop procrastinating
and get more done in less time

This book gives us a boost to start our work right now and in right manner and to tackle all the obstacles come in between work. This is effective for our business or profession as well as in personal life too.

Happy Reading!

1. Set the Table

Great rule for success is: Think on paper.

Persons who think on paper accomplish 5 and 10 times as much as people of equal or better education and ability who never write out what exactly they want. Power of written goals is much more effective than goals in mind.

Here are seven steps to follow:

Step 1: Decide exactly what you want.

Step 2: Write it down.

Step 3: Set a deadline on your goal, set sub deadline if necessary.

Step 4: Make a list of everything you can think of that you are going to do to achieve your goal.

Step 5: Organize a list into plan.

Step 6: Take action on your plan immediately

Step 7: Resolve to do something every single day that moves you towards your goal.

2. Plan every day in Advance

You may have heard about six-P formula:

“Proper Prior Planning Prevents Poor Performance”.

It only takes 10 to 12 minutes to plan your day, but this small investment saves you up to 2 hours in wasted time and diffuses efforts. It is **10/90 rule**, first 10% of time you spend on planning and organizing before your work will save you as much as 90% of time in getting job done.

Start a habit to plan your list in the night of day ahead. And whatever things are left can be carried forward to next day and add everything you have to do in next day. Similarly plan for upcoming weeks, months and year is made.

Tick the item you accomplish. It will give the feeling of success and forward moving. It energizes you; raise your self esteem and self respect.

3. Apply 80/20 rule to everything

This 80/20 rule is called “Pareto principle” name after Italian economist Vilfredo Pareto. Same as in society divided into **Vital few** – top 20% in terms of money and **trivial many**- bottom 80%; your 20% of activities account for 80% of results. More often one task from 10 tasks is much more worth than all other together.

Resist the temptation to clear up small things first. If you choose to do small value tasks first then eventually it will become your habit and it will be hard to break. Hardest part is to start important task at first place and finish it. This will motivate you to overcome procrastination. Productive people force themselves to eat that frog, whatever it is. Hence they are able to accomplish task than average people can do.

4. Consider the Consequences

Be always clear about future orientations. Long term thinking improves the short term decision making. Think of the potential consequences of tasks you

do and you do not. Unsuccessful people think about short term pleasure and immediate gratification giving little thought to future.

The more the tasks have positive consequences, the earlier you need to get started. Whatever your frog is, resolve to gulp it down first thing. By doing this you will overcome your procrastination.

The law of Forced Efficiency says, **“There is never enough time to do everything, but there is always enough time to do the most important thing.”** In the other way you cannot eat every tadpole in the pond, but you can eat the biggest and ugliest one.

People say their efficiency increases under the pressure of deadlines. But planning leads to & completes your work without stress and mistake, meeting the deadline.

You can ask yourself below three questions to complete your important task on schedule:

- i. What are the biggest frog I need to eat to make greatest contribution to your organization, family and life?
- ii. What can I and only I do, that if done well, will make a real difference?
- iii. What is my biggest frog of all at this moment?

The things that matters the most must never be at the mercy of the things that matter the least.

5. Practice Creative Procrastination

Creative procrastination is act of thoughtfully and deliberately deciding the things that are of low importance and you are not going to do right now. Eat the biggest and ugliest frog before anything else. **Do the worst first!**

“I just say no to everything that is not absolutely vital to me at the moment” ~Warren Buffett

Learn to say no, politely and graciously. Do not indulge in the task that adds nothing to you. Continuously review your activities so that any task taking more time can be abandoned with no loss.

6. Use the ABCDE method continually

This is the simple technique you can use every single day.

“**A**” items are the tasks that are really important to do. Like visiting clients, conducting meetings, finishing a report. These are the frogs of your life that have a serious impact.

“**B**” item tasks are the tadpoles of your work life. Like returning to unimportant phone call or reviewing emails. This should not be done at the cost of “A” item task.

“**C**” items are the tasks that would be nice if you do but do not have any consequences of doing or not doing at all. Like sipping coffee, calling friend, lunch with co-worker.

“**D**” items are tasks you can delegate to someone else. You can free up time for yourself for more important things.

“**E**” items that you can eliminate and it won't make any difference. These are the thing you often do out of habit or enjoyment.

7. Focus on Key Result Areas

Firstly, identify your key areas of work, which only you can do it better and responsible for. If you have any weakness related to key area it will downgrade your performance. So try to overcome it.

Secondly, you have grade yourself on a scale from 1 to 10 (1 being lowest and 10 being highest) in each area. Delegation is the key area of manager to get the work done with best resources. But if he cannot delegate properly then he cannot use his skill at maximum level effectively.

Most of the people avoid the area they are not good at. But reverse is the better. It will open a new area for you to conquer and reduce the procrastination in that area. One of the greatest questions you can ask yourself and all other people around is “What one skill, if I developed and did it in an excellent fashion, would have greatest impact on my career?” Lead with answers and you will be overwhelmed with results.

8. Apply the Law of Three

Three core tasks that you perform contain the most of your value that you contribute to your business or organization. Identify your three important tasks to do (in which you are best) and try to outsource or delegate all other minor task to someone else. When you find these tasks take action on it immediately. This will increase your productivity twice and you can also demand for double your pay.

Main reason for time management- eating that frog- getting done more in less time is that you can spend more **face time** with your loved ones. But now a day's most often everyone working so hard or bringing work to home leads to frustration and then to not spending time with family. So work while you work without spending time in useless things. **It is the quality of time that counts at the work; and quantity of time that matters at home.**

In the world full of hustle always remember to “**smell the flowers along the way.**”

9. Prepare Thoroughly Before you Begin

One of the best ways to complete the work is to have everything at hand before you. Gather all the materials, notes, information, and access to codes, emails or any other information before starting work and continue until the job is done.

Keep the environment around you comfortable. Like to have a clean work table, little saplings, photograph of your loved ones or a comfortable chair. This will have a mental peace and you can work with positive energy.

10. Take it One Oil Barrel at a Time

Sahara desert was 500 miles across in a single stretch, without any facility of food, shelter. If you get lost in the night you will never be found alive again. French came up with solution and marked the track with black, 55 gallon oil drums for every five kms. So as a result you are able to cross the biggest desert in the world by simply taking "one barrel at a time."

An old is "By yard it's hard; but inch by inch, anything a cinch!" When you work doesn't hustle with huge pile of work instead focus on one task at a time. Best way to eat big frog is to take it one bite at a time. By doing this you can overcome procrastination and accomplish extraordinary things by taking first step, getting started, taking it **one oil barrel at a time**.

11. Upgrade your Key Skill

Feeling weak or deficient in any area of work is enough to discourage you from starting job. In order to complete work in excellent fashion you are required to upgrade your skills. Pat Riley said "**Anytime you stop striving to get better you are bound to get worse.**"

One piece of information or one additional skill can add a lot to your work. So you have to identify it and plan to upgrade it.

- i. Read at least one hour daily related to your work or profession.
- ii. Take courses, attend seminars, purchase audio recordings, go to workshops to work on your key skills.
- iii. Turn driving time into learning time. While travelling from one place to other you can listen to audio programs.

By doing this you can become one of the smartest, highest paid person in your field.

12. Identify your Key Constraints

What is holding you back? What determines how fast you move from where you are to where you want to? There is always a limiting factor to everyone and every business. You just have to identify limiting factor accurately and

work on it; this will lead to more progress in shorter period than any other activity.

80/20 rule also applies here. 80% of constraints holding you back are internal. It can be in your coworker, manager, working process or anything. Only 20% of constraints are external i.e. competition, markets, government or other organization.

Successful people begin the analysis by asking question. Always ask question before you reach to any conclusion. Asking always give the better scenario and solution.

13. Put the Pressure on Yourself

To reach your full potential you must form habit of putting pressure on yourself and not waiting for someone else to do it for you. People are waiting for someone who will come and motivate them to become what they wish to. These people are waiting for the bus on street where no buses pass. You yourself need to choose your frog and eat them in order of importance.

See yourself as a leader. Always go for the extra mile, to do more than you are paid. You increase your self esteem when you go beyond where average person normally quit. Set deadlines for yourself such as, think that you are given an all expense paid vacation to beautiful resort and have to leave tomorrow. What would you be determined to finish before you left? So start that job immediately.

14. Motivate yourself into Action

As you see from above you have to take action for yourself. Same way you have to keep yourself motivated. You have to positively react to the words, actions, reactions and situations. Talk with oneself with positivity will increase self esteem. Tell yourself every time you find any difficulty **"I can do this"**. It's the ones attitude that deals with all problems.

Optimist people seem to be more effective in almost every area of life. What Optimist people do is:

- i. **Look for good in every situation.**
- ii. **Seek valuable lesson in every difficulty or setback.**
- iii. **Always look for solution to every problem.**
- iv. **They think and talk continually about their goals.**

15. Technology is a Terrible Master

Technology can be your best friend or worst enemy. You are so obsessed with your technology that you have no time to stop, smell the roses and collect your thought. People wake up in morning and check their phones and notifications rather than to meditate, exercise or breakfast. **Technology is for our convenience and not for complication.**

Bill Gross, who managed more than \$600 billion in fixed income and bonds when he was in PIMCO, is exercising regularly and meditating daily to keep centered while using no technology. Still he never misses any important communication.

You can do is at least unsubscribe from all the newsletter that do not add any value. Don't respond to your mails every now and then. This will consume your 80% of time. Instead check twice a day email and put phone no. in case of emergency. Don't be slave of technology.

16. Technology is a Wonderful Servant

You must discipline yourself to treat technology as servant, not a master. Keep questioning yourself what is more important? Clear your digital workspace as life physical desk. Show your smart phone who's the boss by disabling all the notifications. For the people who have young children, elder parents, disabled relatives can create a separate channel of communication open to stay informed about them.

Make a **digital to do list**. That will remain you and also allows you to transfer the item from your list to others. This will help in delegating task more efficiently. **Calendar** makes a wonderful servant but a terrible master. Never accepts all the invitations that pop out. Ask yourself whether it fits in your priority list or not?

Do use technology but to improve you. Instead of posting anything you can post your goals on social media and promise your followers to achieve it. Update them daily with your progress, in case you skip a day everyone will know. You can reach out people in your field on social media and can compete and see who can eat most frogs.

17. Focus your Attention

Focused attention is the key to high performance. A research proves that continuously reacting to e-mails, calls, texts has a negative impact on brain, shortening attention span and making it difficult to complete tasks.

When you respond to the notification sound of incoming message, your brain releases a shot of dopamine. This gives you a pleasant buzz and creates curiosity to respond immediately. You leave whatever important task you were doing and turn your full attention to message.

Most of the people often mistake them doing multitasking. What they were exactly doing is task shifting. You can do only one task at a time. It takes almost about 17 minutes to shift your total attention back to task and continue working. This is why more people today are working harder and harder to accomplish their task.

You can double your productivity by developing following habit:

- i. **Plan each day in advance**
- ii. **Work nonstop for 90 minutes and give 15 minute break**
- iii. **Again work for 90 minutes**

Then you can give yourself a shot of dopamine of checking your phone.

18. Slice and Dice the Task

One of the major for procrastination on big important task is that they appear so large when you first approach them. Psychological it is easier to do single small piece than to jump on whole job. One technique is to “Salami slice” the bigger task and then start from one piece. Gradually as you complete all the pieces your whole task is completed.

Another technique is “Swiss cheese” you can use this to get yourself into a gear by resolving to punch a hole in task, like whole in block of Swiss cheese. You can use this for specific time of period say 10 or 20 minutes and then stop and do something else. This will help you to at least start a task and know your potential of doing it.

19. Create Large Chunks of Time

One of the important works you require to do is create blocks of time to complete your work. Create time slots to get the work distribute according to the importance of it. Habit like set specific time daily to get feedback, to return phone calls, 30 minutes daily to exercise, 15 minutes reading before going to bed. This way you can accomplish the larger and difficult task and achieve two, three or five times the average person.

Be aware of all distractions caused and try to eliminate it while work. Use your every minute. Because every minutes counts. Use the travel and transition times, what often called as “gifts of time” to complete small chunks of larger tasks.

20. Develop a Sense of Urgency

Well said “A fool with plan can beat a person without plan”. Highly productive people take time to think, plan and set priorities. Then they launch strongly towards their goals. Hence they complete enormous amount of work in same time average person spends socializing, working on low value activities.

When you work on high level tasks continuously you had entered and amazing mental state called “flow”. Your instinct and insight guide you and direct you to do right things at a right time. You often came up with brilliant ideas to implement.

Most Simplest and powerful way to get yourself started is to repeat the words “Do it now! Do it now! Do it now! again and again to yourself. And if you get distracted then repeat yourself If “Back to work! Back to work! Back to work!.

21. Single Handle Every Task

Set clear priorities, starts immediately on important task, without any distraction complete it 100%. You actually shape and mould your character by doing this, in turn increase self esteem. This will lead to completion of task in 50% of the time required for whole task. Discipline yourself to work on single task nonstop. You can be the master of our own destiny.

Key to all of this is to decide the most valuable and important things you could possibly do at every single moment and then Eat That Frog!

Conclusion

The methods shown in this book if followed properly can give you tremendous effect.

I am not the one who procrastinates but I love the techniques given and improve myself.

I personally had experienced few of the techniques while I was in CA final and it is fruitful. Till then I am working on It to make it part of my life.

This book helps you to stop procrastination and take a step for you to achieve your goals.

I hope you like this summary and tend to read whole book and follow this for improvisation of your life.

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STORIES WE NEVER TELL

AUTHOR: SAVI SHARMA BAGRECHA

BY CA YASH BHINDE
B.Com, ACA

*Dedicated To
Everyone who still searches for hope and happiness in the
forgotten world of books*

- Savi

In the current world where cinematography through television and many other newly established web-mediums preponderate, there are still few of us really trying to find out the true feeling of felicity through books. After 3 successful gems from her bucket on friendship, love, hope, self-acceptance and self-love, this time again Savi Sharma Bagrecha – India's young Indian-English author has come up with this marvellous piece of art on darkness, destruction, hope and recovery in life. Being a reader of her books, and also a diehard fan of her writing, I must tell you that she penned down the stories in the layman's form. Her stories always jumble through the various emotions and touch the most prominent part of your heart where positivity and hope emerge.

Talking about the book, it mainly revolves around two main characters Jhanvi being a young, enthusiastic, social media influencer and Ashray who had a dreamy start of his career as sales and marketing consultant. And how the stories of two broken hearted persona intersect and help each other to heal themselves.

One of the aspects that attracted my attention is how the author has superlatively described the impact of the social media on youth. Social media if used properly can help to earn one's livelihood and can inspire a lot of people, but at the same time often in the race of displaying perfection, we, specifically the youth forget to eat, talk and have real fun in 'real life'. It slowly starts to focus only on making our social life sharp and quintessential and will eventually convert our real life to a blur. Single click of yours with some filters might hide the real trauma that is going on in your life. But is that what we really are for?

Real does not remain real anymore and turns into real fake. Few likes and comments can easily hurt our mood, our sentiment and the way we interact with people. And this is exactly what she has tried to portray through the life of Jhanvi, the protagonist of the story.

“Mental health issue do not make you weak, they are prevalent and should be spoken about.” - Savi

Even in the 21st century and specifically in our country where mental illness is not considered as a serious issue, most of us still feel awkward to share it with others. Imagine a situation where you got seriously hurt and started bleeding on your leg. Now, just because others don't gossip about it, you hide that thing and do not allow yourself to be treated, which is awful because we don't do that when we get hurt physically. But this is what we do when passing through the phase of mental illness. Assuming that society might call us crazy, we keep hiding the same and do not offer ourselves to be treated. But in reality we are supposed to do the contrary. The author through this story has tried to spread awareness on this smouldering issue.

The way of presenting the story is one of the unique feature of the author. In all her books, this one being no exception, the story is written in POV (Point of View) style. When you read this pattern it looks like the author is playing a role of each character and depicting it. It actually helps the reader to understand the character better. However, this time while reading you may possibly feel that she was in a bit of a hurry to complete particular chapter explaining the situation of character and then jumped on to another character, as if she was trying to accommodate a situation in 3-4 pages even if it could have been elaborated.

Friends are there to enjoy during the flying highs of life, however they can become the support system at the crummiest time and can help to get over with it. This is something that we have always felt with our buddies. We all have one friend who is with us through the thicks and thins of our life so does Jhanvi and Ashray with Kavya and Rishi respectively, a part you'd cherish when you read. The author by her quintessential writing skills makes us remember all those moments over again with our cullies.

“Stories We Never Tell” by Savi Sharma is a lucid description of story every one of us is hiding inside us. Simply because it hurts too much or because nobody would want to listen, we hoard within ourselves. In the world of loss, darkness and destruction, there are always the stories of hope, light, and recovery, waiting to be held. To sum up the things, I want to convey vibes of faith through this part to all those who have loved and lost, passing through vicious times as we all are currently. I would take the liberty to quote from the book which the author really believed, I believe and I am sure you will too,

“- the pain does pass, even if it felt like it never would.”

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