Investor's Killing

Tata Tech soars 163%, registers highest listing gain in two years

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MUMBAI

Investors chasing listing-day gains made a killing on Tata Technologies Ltd, which debuted on the Street with the best gains in two years for an offer above ₹500 crore. The stock gained 162.85% from its issue price of ₹500 to close at ₹1,314.25 on Thursday, the highest since digital analytics firm Latent View Analytics Ltd listed at a 169% premium on 28 November 2021.

Gandhar Oil Refinery (India) Ltd also saw an impressive listing gain of 78.4%, while renewable energy financier Indian Renewable Energy Development Agency Ltd (Ireda) witnessed solid gains for the second straight day since listing. Fedbank Financial Services Ltd (Fedfina) had a tepid debut, closing near its issue price.

Tata Technologies, the first Tata group company to list in almost two decades, opened with a 140% gain at ₹1,199.95 before rising further, reflecting strong demand despite the rich valuations of 85 times trailing price to earnings multiple, against 32.53 times prior to the listing. It was the second-most traded stock on National Stock Exchange of India (NSE), with a trading volume of ₹6,114.07 crore.

Despite the lofty valuations, investors queued up to buy the stock on the secondary market, with delivery volumes at 46% on NSE and 45% on BSE.

"It's madness," said Ambareesh Baliga, independent market analyst, pointing to the demand despite its steep valuations. "Tata Technologies and other IPOs (initial public offerings) such as Gandhar and Ireda were not cheaply priced, but the investor appetite for these stocks shows the momentum and liquidity-driven nature of this market."

TURN TO PAGE 4

Bumper listing

Tata Technologies opened with a 140% gain at ₹1,199.95 before rising further.

Can a person who sell shares allotted in IPO is an investor? For long terms wealth building, buying and holding is the simplest strategey, That's how you reap compounding.

HOW TO READ

1 Introduction

You can read the book in any order. There are few things to review and reflect and if you like, write. I have not set any agenda or order. Whole idea is to have some fun and spark, joy, while you read.

2 Skip

These articles are meant to be read twice or meant to be skipped, if you don't like them at first glance. I have curated them keeping in mind a general reader. Who doesn't exist.

3 Analysis

Don't over think. Treat what ever you read as prompt. If it makes you think, wonder, gigle or place a smile on your face, my work is over.

4 Enjoy

I had fun, compiling the book. Idea is not to be smart or clever. Plain simple curation of ideas/worldly wisdom. If you don't enjoy stop. Your time is precious.

5 Solution

These articles/ideas offer no solution. On the contrary, it shall make you think or raise serious questions in your mind.

What is Maturity?

Maturity is the ability to do a job whether you are supervised or not; finish a job once it is started; carry money without spending it, and be able to bear an injustice without wanting to get even.

Maturity is the ability to control anger and settle differences without violence or destruction.

Maturity is patience. It is the willingness to pass up immediate pleasure in favor of the long-term gain.

Maturity is perseverance, the ability to sweat out a project or a situation in spite of heavy opposition and discouraging set-backs. Maturity is the capacity to face unpleasantness and frustration, discomfort and defeat, without complaint or collapse.

Maturity is humility. It is being big enough to say, "I was wrong." And, when right, the mature person need not experience the satisfaction of saying, "I told you so."

Maturity is the ability to make a decision and stand by it. The immature spend their lives exploring endless possibilities; then they do nothing.

Maturity means dependability, keeping one's word, coming through in a crisis. The immature are masters of the alibi. They are the confused and the disorganized. Their lives are a maze of broken promises, former friends, unfinished business, and good intentions that somehow never materialize.

Maturity is the art of living in peace with that which we cannot change, the courage to change that which should be changed – and the wisdom to know the difference.

- Ann Landers

"The brain is fundamentally a lazy piece of meat. It doesn't like to waste energy," Gregory Berns writes in Iconoclast: A Neuroscientist Reveals How to Think Differently. "This is not too surprising given that all animals must conserve energy, so the brain, like every other organ, has evolved to be as efficient as possible for what it does. There's a myth that we only use 10 or 15 percent of our brains. Although only a fraction of the brain is active at any moment in time, the real truth is that we use all of our brains—just not all at the same time. At any instant, a battle wages between the different parts of the brain. Each piece of the brain serves its own particular set of functions, but in order to carry out these functions, it needs energy. The parts of the brain that accomplish their tasks with the least amount of energy carry the moment. The neuro-scientist Gerald Edelman called this neural Darwinism, meaning that the brain has evolved, and continues to evolve, by principles of resource competition and adaptation.

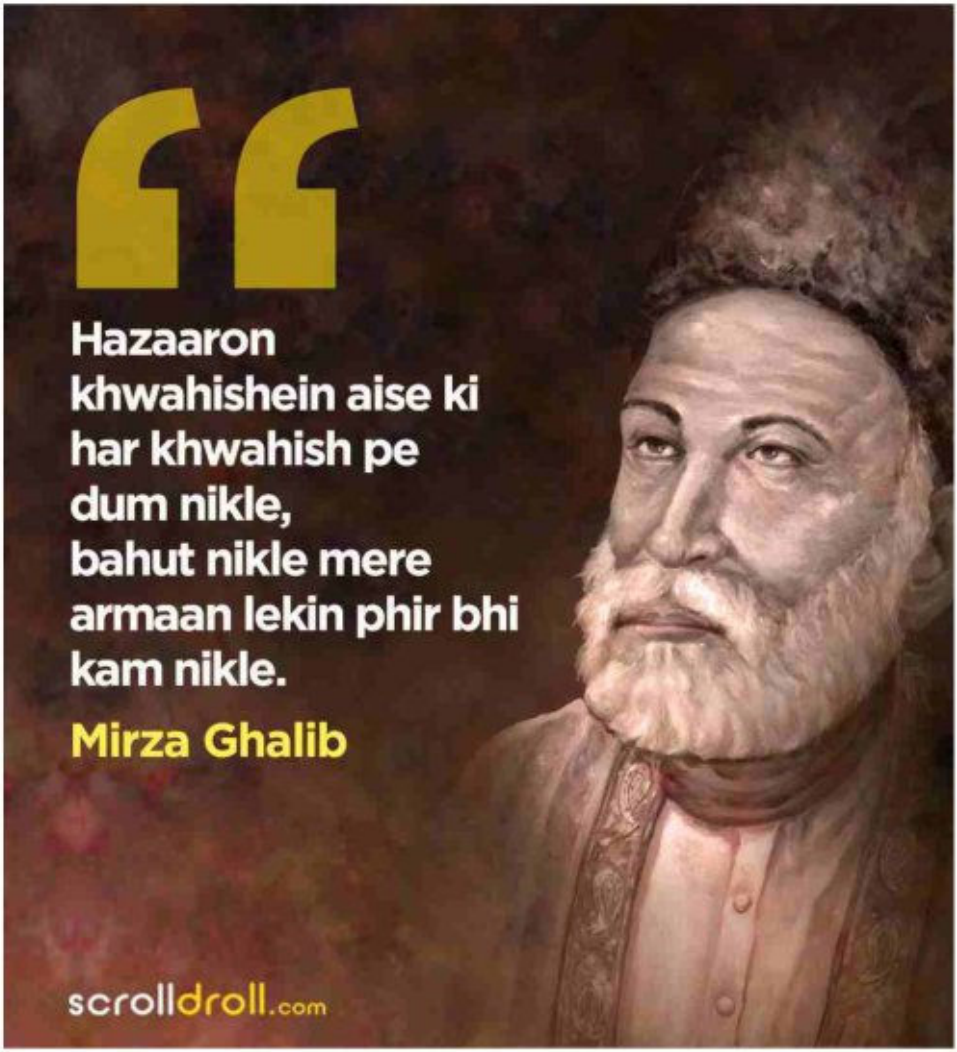
"Energy is precious; so efficiency reigns above all else. The efficiency principle has major ramifications for the visual system. It means the brain takes shortcuts whenever it can.

"Another side effect of the efficiency principle is that the brain uses circuits like the visual system for multiple purposes. Visual creativity—imagination—utilizes the same systems in the brain as vision itself. Imagination comes from the visual system. Iconoclasm goes hand in hand with imagination. Before one can muster the strength to tear down conventional thinking, one must first imagine the possibility that conventional thinking is wrong. But even this is not enough. The iconoclast goes further and imagines alternative possibilities. But imagination is a fickle process, and most iconoclasts have good days, when the ideas flow freely, and bad days, when their thinking is stale and cliche."

So, what conditions foster creativity and imagination? "Perhaps it is a result of the way we are educated, or perhaps it is simply a reflection of the biological maturation of our brains, but creativity seems to become more difficult for many people as they get older. The efficiency principle, coupled with the consolidation of large amounts of information and experience as we get older, means that the brain needs to categorize. And yet, imagination stems from the ability to break this categorization, to see things not for what one thinks they are, but for what they might be."

Any case in point? "One of the greatest innovators of the entertainment industry, Walt Disney, was also an iconoclast because he did something that nobody thought could be done. He changed the animated cartoon from being a movie trailer to a main feature."

LAZY Brain


Hazaaron khwahishein aise ki har khwahish pe dum nikle,
bahut nikle mere armaan lekin phir bhi kam nikle.
Mirza Ghalib
scrolldroll.com

DATE: / /

How are you *feeling* today? _____

Things you are *grateful* for :

1. _____

_____

2. _____

_____

3. _____

_____

Today's affirmations :

_____

_____

_____

My mood today is...

- ○ Calm
- ○ Rested
- ○ Creative
- ○ Happy
- ○ Angry
- ○ Sad
- ○ Anxious
- ○ Playful
- ○ _____

"THE GREAT WAVE OFF KANAGAWA IS ONE OF THE MOST EMBLEMATIC WORKS OF ART OF ALL TIME. IT WAS CREATED BY THE ARTIST KATSUHIKA HOKUSAI, AN EXPERT IN UKIYO-E(JAPANESE PRINTS).

"Hokusai's print has captured the imagination not just of the Japanese but of the entire world. The rowing boats are battling the sea's fury with Mount Fuji observing on the horizon. The whiteness of Fuji's snow contrasts with the whites and grays of the foaming waves, which look like they are leaping upon the sailors with sharpened claws.

"What happens moments after the wave breaks? Will they be shipwrecked? Will they manage to change course and skillfully outsmart the wave? If they are to stand any chance of surviving, they cannot freeze, but must row, hoping they can manage to ride the top of the wave to the safety of the next trough.

"The Great Wave off Kanagawa represents the spirit of Japan's ganbatte; the sailors don't give up, but row, putting all their effort into moving forward in order to live.

"The sea waves are a fabulous metaphor for life. Sometimes everything goes smoothly and seems to flow by itself. We feel like an old sea dog for whom the sea has no secrets. Whatever we try to do in life comes at the right time and we are ready for it. But on other occasions, we get stressed out by something unknown that suddenly overwhelms us emotionally. Then we are the rowers of The Great Wave off Kanagawa.

"Whatever the situation may be that you are facing, there is something you can always be sure of: even the most gigantic waves always break up."

Letting go.....

In an interview with Reason, John Cleese, actor, comedian and co-founder of the hugely popular Monty Python talks about **how trying to be in control can come in the way of creativity**. Business people face that issue. He says:

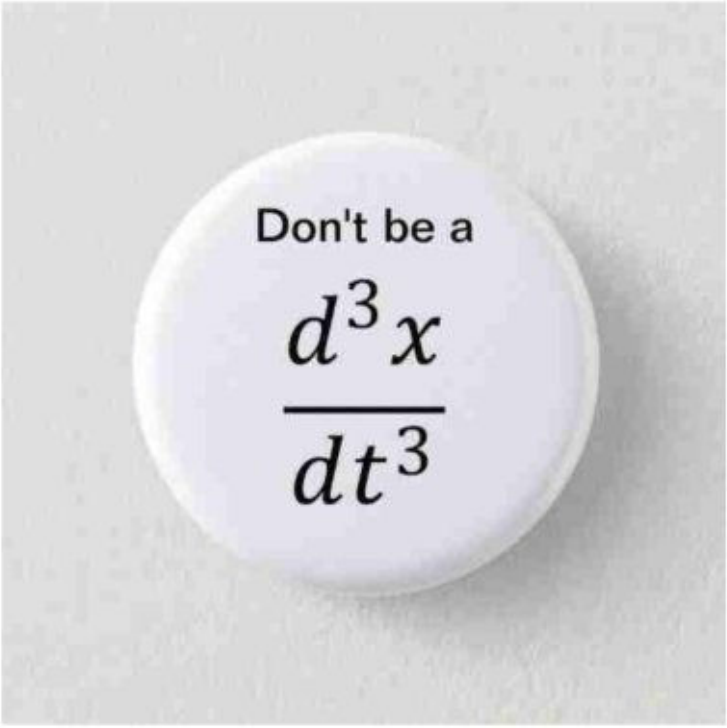
"Because everything they want is the opposite of what the creative people want. They want clarity. Business people, by and large, are very stressed because they're trying to control everything, especially things that they can't really control. And if you talk to body workers like therapists or physiotherapists or chiropractors or osteopaths or any of these people, they will tell you that the hardest people to work on are business people, because they're trying to control the process even when they're being massaged, whereas the easiest people to work on are the creative people because they're used to just letting things happen without trying to control them. You see, when you're playing with your imagination, you shouldn't be trying to control it. You're just seeing where it takes you because there's no such thing as a mistake."

He also shares how some BBC executives wanted to cancel the Monty Python show (which would go on to define television comedy of the 1970s). The last line in the extract is especially powerful.

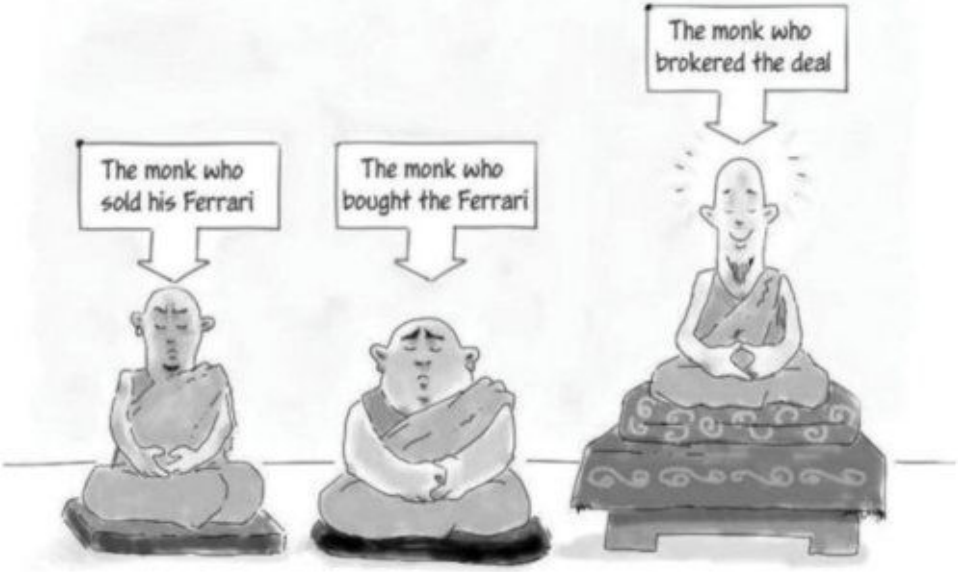
He says: "The BBC executives didn't get it. I'm not kidding you that there was a meeting after four or five of the shows had been transmitted. There was a meeting of the heads of departments—head of drama, head of news, head of documentaries. They all had a meeting, about nine of them, and six or seven of them basically said, "This Python thing isn't any good and we should cancel it." So something like three-quarters of the top program makers in England thought that we should be discontinued.

"I've been up against that all my life, because the people in charge don't know what they're doing. They have no idea what they're doing, but they have no idea that they have no idea what they're doing. And that's the dangerous bit."

Source : Founding Fuel Blog



In physics, a third order derivative is known as jerk.


The monk who sold his Ferrari
The monk who bought the Ferrari
The monk who brokered the deal

In his book What's Our Problem? Tim Urban, who runs the insightful Wait But Why blog, shares a few useful hacks to deal with a world that is increasingly becoming polarised.

He writes:

"Think about your identity. The truth is, you're not a progressive or a conservative or a moderate or radical or some other political noun. Those are words for ideas, not people. Your mind is way too weird and particular to be locked in a noun or adjective prison. Attaching a political category to your identity is a heavy piece of baggage to carry around, and putting it down makes learning and exploring much easier and less stressful.

Think about people or groups you hate. Who are you disgusted by? Remind yourself that this is almost always a delusion of your Primitive Mind. You certainly don't have to like everybody. But when you're disgusted by a person or a group of people, you've gotten swallowed up by human craziness. When you find yourself here, try one of these exercises to snap yourself out of it:

Think small. Imagine the little details of the life of the person you're hating: the sticky note they leave in their kid's lunchbox, the calendar on their wall with little plans written in the squares, the leftovers in their fridge from last night's home-cooked meal. Like you, everyone else is ultimately just trying to be happy.

Think big. Read about the universe. Nothing makes hatred seem more ridiculous than internalising how vast time and space are. Doing so makes me want to turn to anyone who will listen and hug them and say, "We both exist! On the same tiny planet at the same exact time! Hi!"

Think outside yourself. Every person has a unique childhood, a unique set of traumas, unique mental health issues. There are many people not lucky enough to be born as intellectually or emotionally intelligent as you were, not lucky enough to have an upbringing like yours. You have no idea what kind of grief, heartbreak, or other misfortune another person may be suffering through. However awful someone is acting, it would probably make a lot more sense if you could spend a few minutes inside their brain."

Situations

(Via WhatsApp)

Success

Our success in anything we do is not just because of our efforts.

So many other factors are responsible: unsought opportunities coming our way, proper timing, support of people, whether they be family or friends or others, grace coming from powers above and beyond us etc.

How, then, can we be proud and egoistic, thinking that we did it all, that we're a self-made success story?

Real success breeds humility.

We are happy to take pride in and celebrate our success, and at the same time, we are happier to share the credit for our success with all those responsible for it.

Real success doesn't make us insensitive, rude or arrogant in our behaviour with others. Instead, we are kind. We are polite. We are full of modesty, decency and courtesy.

We become sensitive to the needs of others. We use our success and resources not just to build our own empire but to try and empower others too.

We care, we share, and we serve.

A branch of a tree laden with hundreds and thousands of luscious, sweet fruits automatically bows down by the weight of those fruits.

Be successful, be humble.

Gopal Gaur Das

MANIESTO FOR SLOW LEARNING

1. Focus on direction, not destination
Immerse yourself completely in the journey and you will reach your final goal gradually.

2. Raise your hand
Asking questions is a fundamental human right.

3. Learn at your own pace
Find your rhythm, find your flow. Don't compare yourself to others.

4. Unplug
You have the right to disconnect and move your attention towards what's essential. Learn unplugged, far away from digital distractions.

5. Change your learning path (and mind)
Don't get too comfortable in the habit zone and start with changing the aversion to change. Think differently and learn new things.

6. Take a break
Micro-breaks, lunch breaks, and longer breaks will all improve your learning performance. You have the right to rest.

7. Make mistakes
Don't fall into despair but Fail Forward.

8. Leave it unfinished
We live in a super busy, multi-tasking, results-oriented society. Step away from your long to-do list and enjoy once in a while the beauty of an unstructured day.

9. Unlearn and forget
Harness the power of unlearning. Reboot your mind, abandon old knowledge, actions and behaviours to create space.

10. Slow down
Sometimes slow and steady will win the learning race. Make haste slowly.

LET THERE BE SPACE

"LET THERE BE SPACES IN YOUR TOGETHERNESS, AND LET THE WINDS OF THE HEAVENS DANCE BETWEEN YOU. LOVE ONE ANOTHER BUT MAKE NOT A BOND OF LOVE: LET IT RATHER BE A MOVING SEA BETWEEN THE SHORES OF YOUR SOULS. FILL EACH OTHER'S CUP BUT DRINK NOT FROM ONE CUP. GIVE ONE ANOTHER OF YOUR BREAD BUT EAT NOT FROM THE SAME LOAF. SING AND DANCE TOGETHER AND BE JOYOUS, BUT LET EACH ONE OF YOU BE ALONE, EVEN AS THE STRINGS OF A LUTE ARE ALONE THOUGH THEY QUIVER WITH THE SAME MUSIC. GIVE YOUR HEARTS, BUT NOT INTO EACH OTHER'S KEEPING. FOR ONLY THE HAND OF LIFE CAN CONTAIN YOUR HEARTS. AND STAND TOGETHER, YET NOT TOO NEAR TOGETHER: FOR THE PILLARS OF THE TEMPLE STAND APART, AND THE OAK TREE AND THE CYPRESS GROW NOT IN EACH OTHER'S SHADOW."

— KHALIL GIBRAN, THE PROPHET

An unlikely source of profound wisdom:

"If you don't have [nice things], they can mean a great deal to you. When you do have them, they mean nothing.

To me, the unhappiest people in the world are those in the watering places, the international watering places, the south coast of France and Newport and Palm Springs and Palm Beach. Going to parties every night, playing golf every afternoon, then bridge. Drinking too much, talking too much, thinking too little. Retired. No purpose.

While I know, there are those who would totally disagree and say, 'If I could just be a millionaire, that would be the most wonderful thing. If I could just not have to work every day ... If I could be out fishing or hunting or playing golf or traveling, that would be the most wonderful life in the world.'

They don't know life. Because what makes life mean something is purpose. A goal. The battle. The struggle. Even if you don't win it."

ONE OF THE SHORTEST WILLS EVER READ:

"BEING OF SOUND MIND. I SPENT ALL MY MONEY."

WHY SWEET THINGS MAKE US CRY
@ theschooloflife.com

We may once have thought of ourselves as strong, sensible and focused on the big adult picture, but with time, we may notice something strange happening: that we are increasingly moved by some very minor beautiful or tender things. The sight of someone watering their garden at dusk, tending slowly and lovingly to each plant in turn. Or a sweet-natured person discussing with their partner how their knee is doing, and whether they have had enough water to drink for the time being. Or a book that we read to a child where, in the final pages, mummy rabbit holds baby rabbit very close and tells him that she will love him until the day she dies. Or a plate made in Sweden at some point in the 18th century with a delicate motif of blue enamel flowers around its edge.

Why might we be moved by such very small things? And why – furthermore – did we yesterday perhaps almost start crying when we saw a parent carefully buttoning up a child's coat in the park before giving them a very gentle kiss on the forehead.

We aren't simply demented. Our eyes fill more readily because we are getting increasingly acquainted with the sheer awfulness of life in general: with how mean spirited people can be, with how judgemental society is, with how quickly health can give way, with how unfair people's destinies are and with how much we have failed.

Against such a backdrop, sweet small pretty pure beautiful and kind things cease to be mere nonsense or a distraction from a mighty invulnerable destiny. They stand out as beacons of remaining goodness that shine all the more brightly in the surrounding gloom. It's a paradox of sweetness that we understand it most when it is least in evidence overall. Likewise the true appreciators of beauty aren't those who find life perfect, but those who have the full measure of its pain and bitterness – and who secretly ache and are homesick for their own lost innocence. The imperfection and viciousness of existence makes loveliness and goodness all the more vivid. Which is why, if we were tasked with the unusual project of creating a robot that could cry at the sight of pretty plates or children's stories, we should have to do something apparently rather cruel: we would have to ensure that this robot knew all about suffering and self-contempt, humiliation and failure; for it is only against a background of pain that beautiful scenes become deeply moving, rather than merely nice.

Our tears are telling us something key: that our lives are tougher than they used to be when we were younger, and that our longing for uncomplicated niceness and goodness is correspondingly all the more intense.

“Dogs bark at what they cannot understan”

—

Heraclitus

Framework to improve relationship communication:

HELPED, HEARD, OR HUGGED

Confession: I'm a recovering fixer.
I always try to fix things. When people come to me with problems, my bias is to try to fix them. This is (mostly) good in a professional context, but when you bring this bias into your relationships, the results can be decidedly mixed.
Over the years, my Mr. Fix It mentality led to a lot of tense moments with my wife, family, and friends. They'd come to me with a problem, and I would immediately start deconstructing the situation and offering potential solutions. I found it puzzling that the other person would often reject my solutions and withdraw (or even get angry with me for offering them).
What I came to realize (after far too long): Sometimes, people don't want you to fix it. They just want you to be there with them.
The "Helped, Heard, or Hugged" Framework has been immensely helpful in improving my handling of these situations by allowing me to give the other person what they need in a situation.
I first read about it in a NYT Well article by Jancee Dunn and have been using it ever since.
The framework is simple:
When someone you love comes to you with a problem, you ask, "Do you want to be helped, heard, or hugged?

- Helped: Deconstruct the problem and identify potential solutions. Mr. Fix It can come out to play.
- Heard: Listen intently and allow the other person to express (and vent) as needed.
- Hugged: Provide comforting physical touch. Touch is a powerful love language for many (including my wife). They just want to feel your presence with them.

The idea is to ask the question to create a two-way awareness of what is needed in the situation. After a while, it should become a pattern that you can recognize without asking.
If you've ever struggled to appropriately identify what your partner, friend, or family member needs in a situation, give the "Helped, Heard, or Hugged" Framework a shot and let me know what you think.

@ sahil bloom

An English Professor wrote the words:

"a woman without her man is nothing"

ON THE CHALKBOARD AND ASKED THE STUDENTS TO PUNCUATE IT CORRECTLY

all the males wrote:

"a woman, without her man, is nothing"

ALL THE FEMALES WROTE:

" a woman: without her, man is nothing."

PUNCUATION IS POWERFUL

I Hope that my daughter uses her voice

- Kiara Whittle

"I bet she'll be pretty!"
They say at her cot
I wonder what this means
so I ask "Pretty what?"
"Pretty bold? Pretty bright?
Pretty wise, loud, and brave?
But they just mean her face
And they hope she'll behave

But I hope my daughter
Doesn't do as she's told
As long as she's safe
I hope my daughter is bold
She questions the world
She fight as she'll stands
She knows she has powers
As great as any man

She's sporty and creative
She has so much to say
She is kind and inquisitive
And changes the world each day
When she becomes a teen
I know the world will seem tight
With a small box to fill
And then she'll be "right"
I hope she knows her beauty
Doesn't come from her face
That being a woman
Doesn't mean knowing your place

And I hope she's happy
And fights for her choice
I hope that my daughter
Always uses
Her voice

प्यास लगी थी गजब की...मगर पानी मे जहर था...

पीते तो मर जाते और ना पीते तो भी मर जाते...
बस यही दो मसले, जिंदगीभर ना हल हुए!!!
ना नींद पूरी हुई, ना ख्वाब मुकम्मल हुए!!!

वक़्त ने कहा.....काश थोड़ा और सब्र होता!!!
सब्र ने कहा....काश थोड़ा और वक़्त होता!!!
सुबह सुबह उठना पड़ता है कमाने के लिए साहेब...।।
आराम कमाने निकलता हूँ आराम छोड़कर।।

"हुनर" सड़कों पर तमाशा करता है और "किस्मत" महलों में राज करती है!!
"शिकायते तो बहुत है तुझसे ऐ जिन्दगी,
पर चुप इसलिये हु कि, जो दिया तूने,
वो भी बहुतो को नसीब नहीं होता"..
अजीब सौदागर है ये वक़्त भी!!!!

जवानी का लालच दे के बचपन ले गया....
अब अमीरी का लालच दे के जवानी ले जाएगा. .....
लौट आता हूँ वापस घर की तरफ... हर रोज़ थका-हारा,
आज तक समझ नहीं आया की जीने के लिए काम करता हूँ या काम करने के लिए जीता हूँ।
"थक गया हूँ तेरी नौकरी से ऐ जिन्दगी
मुनासिब होगा मेरा हिसाब कर दे...!!"

भरी जेब ने ' दुनिया ' की पहेचान करवाई और खाली जेब ने ' अपनो ' की.
जब लगे पैसा कमाने, तो समझ आया,
शौक तो मां-बाप के पैसों से पुरे होते थे,
अपने पैसों से तो सिर्फ जरूरतें पुरी होती है। ...!!!

हंसने की इच्छा ना हो...
तो भी हसना पड़ता है...
कोई जब पूछे कैसे हो...??
तो मजे में हूँ कहना पड़ता है...

ये ज़िन्दगी का रंगमंच है दोस्तों....
यहाँ हर एक को नाटक करना पड़ता है.
"माचिस की ज़रूरत यहाँ नहीं पड़ती...
यहाँ आदमी आदमी से जलता है...!!"

Slight diff version

दुनिया के बड़े से बड़े साइंटिस्ट,
ये ढूँढ रहे है की मंगल ग्रह पर जीवन है या नहीं,
पर आदमी ये नहीं ढूँढ रहा
कि जीवन में मंगल है या नहीं।

मंदिर में फूल चढ़ा कर आए तो यह एहसास हुआ कि...
पत्थरों को मनाने में ,
फूलों का क़त्ल कर आए हम
गए थे गुनाहों की माफ़ी माँगने ....
वहाँ एक और गुनाह कर आए हम ।।

#हरिवंशराय बच्चन

Rule No. 185

If your only goal is to become rich, you will never achieve it.

—JOHN D. ROCKEFELLER SR.
FINANCIER

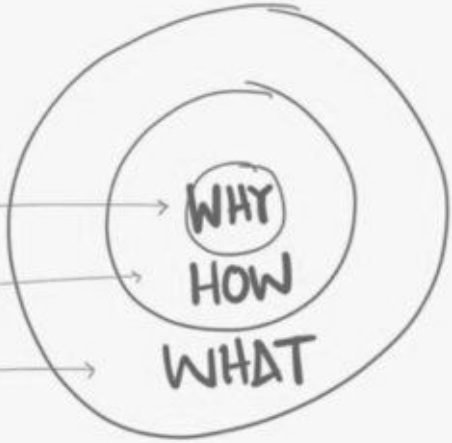
Rule No. 186

THE GOLDEN CIRCLE

PEOPLE DON'T BUY WHAT YOU DO,
THEY BUY WHY YOU DO IT

— Simon Sinek

TO INSPIRE+LEAD
start with
WHY YOU DO IT
before
HOW YOU DO IT
and
WHAT YOU DO



It was the

I HAVE A DREAM

speech

not the

I HAVE A PLAN

speech

MONTHLY REFLECTION
gratitue

3 things I'm grateful for today are...

The best part of today was...

What can I learn from today's experiences?

Tomorrow I'm looking forward to...

"Do more of what you love."

Daoist idea of "Wu Wei."

From BigTHink
Jonny Thomson

Wu Wei

The word "surrender" comes laden with negative connotation. Surrender is cowardly or weak. Heroes are ones who never back down, and no great story begins with the good guys just giving up. And yet, there is a lot of arrogance in this.

To surrender to a greater power — or a nobler, righteous one — is not an act of cowardice. It is an act of profound wisdom. There is nothing praiseworthy about swimming in a storm or punching a bear in the face. There is wisdom in knowing our limits, in embracing humility, and even in being pushed around.
This is the meaning of Wu Wei. It is not some lazy torpor, or an excuse for a duvet day and Netflix binge. In fact, it is often the very opposite. Wu Wei is to appreciate, recognize, and accept the pull of forces far greater than us. It is to walk the path that opens up and push the door that gives. Call it gut-feeling, intuition, fate, divine calling, or whatever, but Wu Wei is to stop doing what you think is right, and to let yourself be pulled by some other power.

Wu Wei is the reed bending in the wind. It's the stick riding the current. It's surrender and humility. It is, in short, the law of reversed effort — to recognize that some things need patience and space.

THE
WHITE HART
What has 4 Letters,
Sometimes 9 Letters,
but never has
5 letters.

Shane Parish on Surface area of life

A different take on what makes us feel so busy, stressed, and anxious.

As a rule, the larger your surface area, the more energy you have to expend maintaining it. Of course, when most of us think of surface area, we think of a the area of a rectangle or how much grass we have to mow. But there is a surface area of life, and most of us never realize how much it consumes.

If you have one house, you have a relatively small surface area to maintain (depending on the age and size of the house, of course). If you buy another one, your surface area expands. But it doesn't expand linearly - it expands slightly above that. It's all the same work plus more.

Friends are another type of surface area. You have a finite amount of time to spend with friends before you die. The more friends you have, the less time you can spend with each one individually.

Wealth is another form of surface area. The more money you have, the more you have to keep track of different types of assets and investments.

When your surface area expands too much, you hire people to help you scale. Assistants, property managers, family offices, etc. They're scaling you - but they're also scaling the surface area of responsibility. This, of course, only masks the rapidly expanding surface area by abstracting it.

Beliefs are another type of surface area.

The thing about surface area is that the more you have, the more you have to defend and maintain. The larger your surface area, the more you are burdened with mentally and physically.

I

Shane Parish on Surface area of life

A different take on what makes us feel so busy, stressed, and anxious.

If you think in terms of surface area, it's easy to see why we are so anxious, stressed, and constantly behind. We feel like we need more time, but what we're really craving is more focus on things that are important. What we need is a smaller surface area.

Surface area becomes part of your identity. She's the 'busy person' with her hand in every project. He's the guy with four houses.

Competition can drive expansion. Most people want a bigger house to compete with someone else who has a nicer house. We are animals, after all. On a group level, this causes great benefits. On an individual level, it can cause unhappiness.

Most of the really happy people I know have a relatively small surface area. I know billionaires with two houses. Most of my close friends only have 4-5 close friends - everyone else is a friend in the loose sense of the word. Most of the productive people I know at work are focused on one or two things, not 5.

The way to maximize your enjoyment in life is to keep your surface area small. It's a lot of work but if the happiest people I know are any indication, it's a lot less work to keep it small than to maintain it when it's large.

MONTHLY REFLECTION *Journal*

DATE: TIME:

✦ Monthly Wins

✦ How does it make me feel?

✦ Challenges

✦ How can I improve it?

Accomplished Goals

Unaccomplished Goals

Goals Next Month

Habits Retained

Habits Eliminated

New Habits Developed
(Good & Bad)

Three things that I am most grateful for this month:

Two life lessons I learned this month:

One word that best describes this month:

How will you rate this month?

છોડી દેવું

કોઈને એકાદ બે વાર સમજાવવું,
કહીએ પણ ન સમજે તો ફરી ફરી સમજાવવાનું ...છોડી દેવું
છોકરાઓ મોટા થઈ પોતાના નિર્ણય લેતા થાય,
તો એમની પાછળ પડવાનું...છોડી દેવું
થોડા જ લોકો સાથે ઋણાનુંબંધ હોય છે,
એકાદ માણસ સાથે ના જામે તો...છોડી દેવું
આપણાં હાથમાં કાંઈ નથી એ અનુભવે સમજાય છે,
ભાવિની ચિંતા કરવાનું...છોડી દેવું
ઇચ્છાઓ અને ક્ષમતા વચ્ચે વધુ અંતર થવા લાગે,
તો અપેક્ષાઓનો બોજો લઈ ફરવાનું...છોડી દેવું
પ્રત્યેકના જીવનનું ચરિત્ર, ક્ષમતા, સંવેદના અલગ હોય છે,
તેથી તુલના કરવાનું...છોડી દેવું
જીવન અનુભવોનો ખજાનો છે,
આખી જીંદગી નાહકનો બોજ લેવાનું... છોડી દેવું
પાસે છે એ પૂરતું જ છે, વધુ મેળવવાની લાલ્સમાં,
ચારેકોર ઝાવા મારવાનું...છોડી દેવું
સમજાય તો ઠીક છે, બાકી આ લખેલી વાત,
વિશે ઝાઝું વિચારવાનું... છોડી દેવું
જાતે સુધારવાનું શરૂ કરવું, બીજા સુધરી જશે,
એવી કોઈ અપેક્ષા રાખવાનું...છોડી દેવું
હું જ બધું કરું છું અને
મારા વિના કાંઈ થાય એમ નથી,
એવા ભ્રમમાં રહેવાનું...છોડી દેવું
ગરજ પડ્યે ગધેડાને પણ બાપ કહેવો પડે છે,
મારે કોઈની જરૂર નથી એવા ગુમાનમાં રહેવાનું...છોડી દેવું
આજે તમારો દિ છે કાલે ન પણ હોય,
માટે વાતે વાતે બીજાનું અપમાન કરવાનું... છોડી દેવું

How to Read - By Morgan Housel

My reading strategy is to start as many books as I can but finish few of them.

Years ago I heard Charlie Munger say "Most books I don't read past the first chapter. I'm not burdened by bad books," and it stuck with me.

Reading is a chore if you insist on finishing every book you begin, because the majority of books are either a) adequately summarized in the introduction, b) not for you, or c) not for anyone.

Slogging through to the last page of these books – a habit likely formed early in school – can turn reading into the equivalent of a 10-hour work meeting where nothing gets done and everyone is bored. And once you see reading through that lens, your willingness to pick up another book wanes.

Which, of course, is tragic. "The man who doesn't read good books has no advantage over the man who can't read them," said Mark Twain. who also says "every smart person I know is a voracious reader." There are so few exceptions to this rule it's astounding. College tuition at $25,000 a year comes out to roughly $100 per lecture. Good books – sometimes written by the same professor – can be purchased for fifteen bucks and can offer multiple times as much life-changing insight.

The conflict between these two – most books don't need to be read to the end, but some books can change your life – means you need two things to get a lot out of reading: Lots of inputs and a strong filter.

How to Read - By Morgan Housel

If you only pick up books you know with certainty you're going to like you'll confine yourself to reading the same authors on the same topics. It gives fresh oxygen to confirmation bias and limits your ability to connect the dots between different fields and different cultures. It's better to have a low bar in what books you're willing to try, and even the faintest tickle of interest should be enough to make the cut. Kindle samples are free, so excuses are minimal.

Once you've flooded your desk with inputs, you have to bring out the filter.

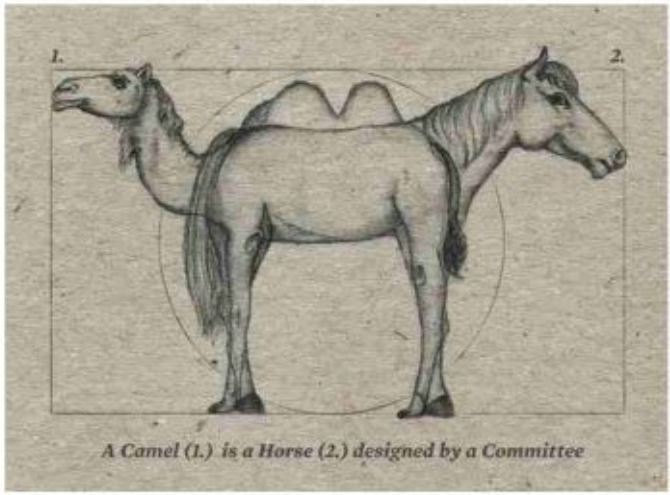
It should be ruthless, taking no prisoners and offering no mercy. Similar to dating, a book you're not into after 10 minutes of attention has little chance of a happy ending. Slam it shut and move on. You're not a failure if you quit a book after three pages anymore than if you reject the proposition of a 10-hour date with someone you just met who annoys you. Lots of fish in the sea.

This applies to more than reading books. It's true for all kinds of data, research, conversation, and learning. Without flooding your brain with inputs you'll be stuck in the tiny world of what you've personally experienced. But without a strong filter you'll be overwhelmed with choice and paralyzed by inaction.

A good reading filter is more art than science. You'll have to find one that works for you. The bigger point is that the highest odds of finding the right piece of information comes from inundating yourself with information but very quickly being able to say, "that ain't it."

Create teams, but
avoid committees.

"A camel is a
horse, designed
by a
committee!"



Thoughts on Money - By George Mack

1. Money is the best video game ever created.

2. If you neglect your children to play video games, it's a nationwide news story. If you neglect your children to play the money game, it's a Tuesday.

3. Money is a multi-player game with a simple but infinite scoreboard.

4. Choose your character in the money video game: Positive sum, negative-sum, or zero-sum.

5. Money unlocked society's ability to track and measure value. What metrics do we not currently track that would change society if we could?

6. 'If you can't be happy with a coffee, then you won't be happy on a yacht' - Naval

7. The sandwich problem: One man tried to make a chicken sandwich from scratch - It cost him $1500 and took him 6 months. Money creates mass coordination between strangers to solve the sandwich problem.

8. School gives most people PTSD to mathematics. If you use basic arithmetic, you're the one-eyed man in the world of the blind.

9. The meme of being a millionaire is like a 3-hour or 4-hour finish time in a marathon. It gives people a clear scoreboard to aim towards. What replaces the meme in a post-inflation world?

10. 'A rich man is anyone who earns more than his wife's sister's husband.' - Rory Sutherland

11. Mansa Musa is supposedly the richest man ever. He was the emperor of Mali in the 14th century with an estimated $400 billion by today's standards.

Have you ever heard of him? Probably not.

All money scoreboards go back to 0.

Lawyer Julie Yip-Williams, who was born blind, on the paradoxes of life:

'I do not have the answer to the question of why, at least not now and not in this life. But I do know that there is incredible value in pain and suffering, if you allow yourself to experience it, to cry, to feel sorrow and grief, to hurt. Walk through the fire and you will emerge on the other end, whole and stronger. I promise. You will ultimately find truth and beauty and wisdom and peace. You will understand that nothing lasts forever, not pain, or joy. You will understand that joy cannot exist without sadness. Relief cannot exist without pain. Compassion cannot exist without cruelty. Courage cannot exist without fear. Hope cannot exist without despair. Wisdom cannot exist without suffering. Gratitude cannot exist without deprivation. Paradoxes abound in this life.

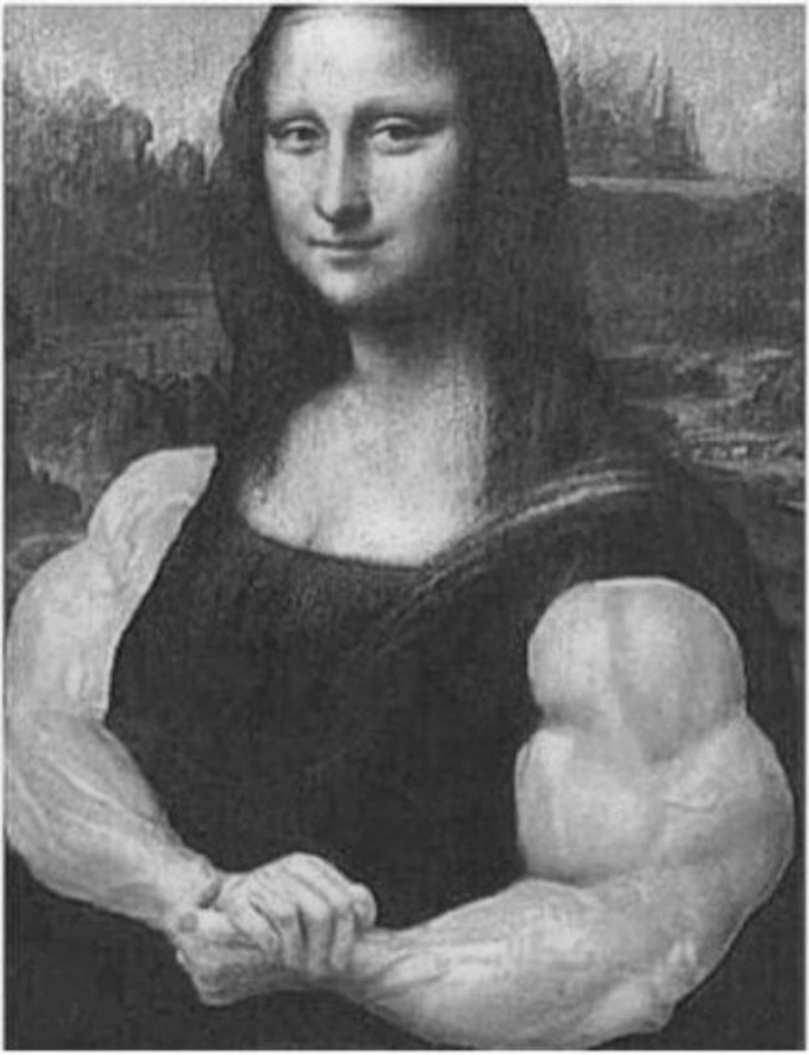
Living is an exercise in navigating within them.

I was deprived of sight. And yet, that single unfortunate physical condition changed me for the better. Instead of leaving me wallowing in self-pity, it made me more ambitious. It made me more resourceful. It made me smarter. It taught me to ask for help, to not be ashamed of my physical shortcoming. It forced me to be honest with myself and my limitations, and eventually to be honest with others. It taught me strength and resilience.'

Source: Letter to her daughters (July 2017) via Letters of Note

Never in the history of calming down has anyone calmed down by being told to calm down.

Mona Lifta

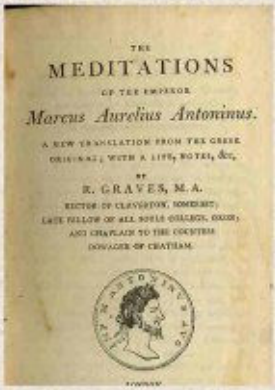


“Carpe Diem” - Seize the Day

Truly live in the present moment, rather than dwelling on the past or worrying about the future.

Make the most of every opportunity, acting quickly and decisively.

Learn to meditate so you can increase your ability to focus on the task at hand.



THE

MEDITATIONS

OF THE EMPEROR

Marcus Aurelius Antoninus.

A NEW TRANSLATION FROM THE GREEK ORIGINAL; WITH A LIFE, NOTES, &c.

BY

R. GRAVES, M.A.

RECTOR OF CLAVERTON, SOMERSET; LATE FELLOW OF ALL SOULS COLLEGE, OXON; AND CHAPLAIN TO THE COUNTESS DOWAGER OF CHATHAM.

“Virtus sola nobilitat” - Virtue alone ennobles

Live in accordance with the highest moral virtues such as wisdom, courage, justice, and compassion.

Cultivate these virtues in yourself, strive to model the way for others, and seek out role models who embody these virtue.

charlie Munger

10 rules for investing:

1. Understand the Business: Invest in businesses that you understand and can predict where they'll be in the future.

2. Circle of Competence: Stay within your circle of competence, and expand that circle slowly.

3. Margin of Safety: Always buy with a significant margin of safety. It's better to be approximately right than precisely wrong.

4. Patience and Discipline: Wait for the right opportunities and avoid the temptation to constantly trade.

5. Avoid Stupidity: Instead of trying to be brilliant, just try to avoid doing dumb things.

6. Beware of Leverage: Debt can magnify gains, but it can also magnify losses. It's not necessary to use significant leverage to achieve great returns.

7. Objective Thinking: Remove any personal bias and look at the facts and numbers objectively.

8. Invert: Always invert. Consider problems in reverse. Think about what could go wrong and avoid those situations.

9. Latticework of Mental Models: Build a repertoire of mental models from various disciplines to help you make better decisions.

10. Ethics and Integrity: Always operate with the highest level of integrity. A good reputation is invaluable.

7 Trojan Horses To Avoid - George Mack

Trojan Horses are behaviors that appear positive – but harm you in disguise.
Trojan Horses can be worse than obvious harmful behaviors because you're under the illusion it's positive.
It's degenerate behavior but with great branding.

1. Trojan News
The Horse - Keep up to date on the news to feel like an informed citizen.
The Outcome - Spiked cortisol levels. End up less informed by consuming opinion pieces that turn out to be wrong 12 months from now.

2. Trojan Business
The Horse - Read about the latest business trends.
The Outcome - Shiny object syndrome. Envy of Entrepreneurs presented reality vs hidden reality.

3. Trojan Payrise
The Horse - 50% increase in salary to join competitor.
The Outcome - Traded earning for learning. Loss aversion to go back down the ladder is now greater.

4. Trojan Nutrition
The Horse - Healthy glass of orange juice full of vitamin C.
The Outcome - 50g of pure sugar in your blood stream.

7 Trojan Horses To Avoid - George Mack : PAGE - 2

5. Trojan Workouts
The Horse - Lift weight too heavy because YouTube guru says you're lazy.
The Outcome - Incorrect form that causes serious injury and months to recover.

6. Trojan Dating
The Horse - Date the best-looking person purely to show off on your Instagram.
The Outcome - People view your Instagram for 2 seconds of their day. You spend 10 hours per day with someone you have nothing in common with.

7. Trojan Thinking
The Horse - Try to think your way out of overthinking.
The Outcome - You make the problem 10x worse. Trying to think your way out of overthinking is like trying to snort your cocaine addiction away.

The great irony of Trojan Horses: In your desire to move things forward, you actually moved things backward.

You would've been better off doing nothing at all.
Sometimes it's actually better to the degenerate alternative to the trojan horse – at least you're not under any false assumptions.

THE CHARLIE MUNGER MANIFESTO

VISHAL KHANDELWAL, SAFALNIVESHAK.COM

WE HAVE A PASSION FOR KEEPING THINGS SIMPLE.

ASSUME LIFE WILL BE REALLY TOUGH, AND THEN ASK IF YOU CAN HANDLE IT. IF THE ANSWER IS YES, YOU'VE WON.

KNOWING WHAT YOU DON'T KNOW IS MORE USEFUL THAN BEING BRILLIANT.

INVERT, ALWAYS INVERT: TURN A SITUATION OR PROBLEM UPSIDE DOWN. LOOK AT IT BACKWARD.

A LOT OF SUCCESS IN LIFE AND BUSINESS COMES FROM KNOWING WHAT YOU WANT TO AVOID: EARLY DEATH, A BAD MARRIAGE.

THE BEST THING A HUMAN CAN DO IS TO HELP ANOTHER HUMAN BEING KNOW MORE.

YOU'RE NOT GOING TO GET VERY FAR IN LIFE ON THE BASIS OF WHAT YOU ALREADY KNOW. YOU'RE GOING TO ADVANCE IN LIFE BY WHAT YOU'RE GOING TO LEARN.

LIFE WILL HAVE TERRIBLE BLOWS, HORRIBLE BLOWS, UNFAIR BLOWS. DOESN'T MATTER. AND SOME PEOPLE RECOVER AND OTHERS DON'T.

I BELIEVE IN THE DISCIPLINE OF MASTERING THE BEST THAT OTHER PEOPLE HAVE EVER FIGURED OUT. I DON'T BELIEVE IN JUST SITTING DOWN AND TRYING TO DREAM IT ALL UP YOURSELF.

ALL I WANT TO KNOW IS WHERE I'M GOING TO DIE SO I'LL NEVER GO THERE.

THE BEST ARMOR OF OLD AGE IS A WELL-SPENT LIFE PRECEDING IT.

ENVY IS A REALLY STUPID SIN. THERE'S A LOT OF PAIN AND NO FUN. WHY WOULD YOU WANT THAT?

DON'T DRIFT INTO SELF-PITY BECAUSE IT DOESN'T SOLVE ANY PROBLEMS.

TO GET WHAT YOU WANT, YOU HAVE TO DESERVE WHAT YOU WANT. THE WORLD IS NOT YET A CRAZY ENOUGH PLACE TO REWARD A WHOLE BUNCH OF UNDESERVING PEOPLE.

ONE SHOULD RECOGNIZE THE REALITY EVEN WHEN ONE DOESN'T LIKE IT; INDEED, ESPECIALLY WHEN ONE DOESN'T LIKE IT.

I CONSTANTLY SEE PEOPLE RISE IN LIFE WHO ARE NOT THE SMARTEST, BUT THEY ARE LEARNING MACHINES. THEY GO TO BED EVERY NIGHT A LITTLE WISER THAN THEY WERE WHEN THEY GOT UP AND BOY DOES THAT HELP, PARTICULARLY WHEN YOU HAVE A LONG RUN AHEAD OF YOU.

THERE IS NO WAY YOU CAN LIVE AN ADEQUATE LIFE WITHOUT MAKING MISTAKES.

PART OF WHAT YOU MUST LEARN IS HOW TO HANDLE MISTAKES AND NEW FACTS THAT CHANGE THE ODDS. LIFE, IN PART, IS LIKE A POKER GAME WHEREIN YOU HAVE TO LEARN TO QUIT SOMETIMES WHEN HOLDING A MUCH-LOVED HAND.

ACKNOWLEDGING WHAT YOU DON'T KNOW IS THE DAWNING OF WISDOM.

ALWAYS TAKE THE HIGH ROAD.
IT'S FAR LESS CROWDED.

CHARLIE MUNGER

“What is Class”?

Dear Reader,

“Class never runs scared.

It is sure-footed and confident.

It can handle anything that comes along.
Class has a sense of humor.

It knows a good laugh is the best lubricant for oiling the machinery of human relations.

Class never makes excuses.

It takes its lumps and learns from past mistakes.

Class knows that good manners are nothing more than a series of small, inconsequential sacrifices.

Class bespeaks an aristocracy that has nothing to do with ancestors or money.

Some wealthy “blue bloods” have no class, while individuals who are struggling to make ends meet are loaded with it.

“What is Class”?

Page-2

Class is real.

It can’t be faked.

Class never tried to build itself by tearing others down.

Class is already up and need not strive to look better by making others look worse.

Class can “walk with kings and keep it’s virtue and talk with crowds and keep the common touch.” Everyone is comfortable with the person who has class because that person is comfortable with himself.

If you have class, you’ve got it made.

If you don’t have class, no matter what else you have, it doesn’t make any difference.”

Sincerely yours,

Ann Landers

Manage Your Day-to-Day: Build Your Routine, Find Your Focus, and Sharpen Your Creative Mind.
-James Viceroy.

"Just as we watch our intake of caffeine or candy or alcohol lest we become addicted, we need to consciously develop a healthy relationship with our tools-or we will lose perspective and become slaves to them.

There are still parts of life that we do not need to "better" with technology. It's important to understand that you are smarter than your smartphone. To paraphrase, there are more things in heaven and earth than are dreamt of in your Google. Mistakes are a part of life and often the path to profound new insights-so why try to remove them completely? Getting lost while driving or visiting a new city used to be an adventure and a good story. Now we just follow the GPS.

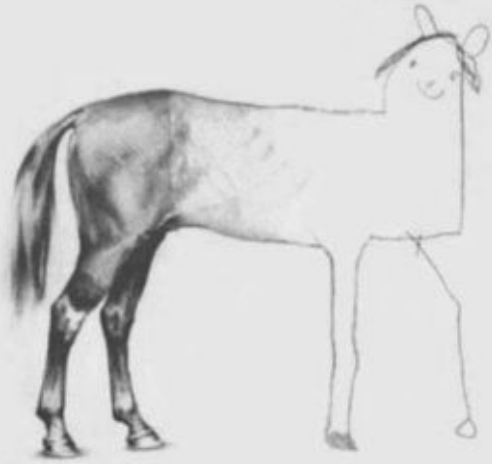
ManageYourDay-to-Day:Build YourRoutine,FindYourFocus, andSharpenYourCreativeMind. -JamesViceroy.

To 'know thyself' is hard work. Harder still is to believe that you, with all your flaws, are enough—without checking in, tweeting an update, or sharing a photo as proof of your existence for the approval of your 719 followers. A healthy relationship with your devices is all about taking ownership of your time and making an investment in your life. I'm not calling for any radical, neo-Luddite movement here. Carving out time for yourself is as easy as doing one thing. Walk your dog. Stroll your baby. Go on a date—without your handheld holding your hand. Self-respect, priorities, manners, and good habits are not antiquated ideals to be traded for trends.

Not everyone will be capable of shouldering this task of personal responsibility or of being a good example for their children. But the heroes of the next generation will be those who can calm the buzzing and jigging of outside distraction long enough to listen to the sound of their own hearts, those who will follow their own path until they learn to walk erect—not hunched over like a Neanderthal, palm-gazing. Into traffic.

You have a choice in where to direct your attention. Choose wisely. The world will wait. And if it's important, they'll call back."

When your client asks
if you can do it cheaper



DIGITALSYNOPSIS.COM

Here's an updated version, from THE book, The Idle Parent: TOM HODGKINSON'S

We reject the idea that parenting requires hard work.
We pledge to leave our children alone.
We reject the rampant consumerism that invades children's lives from the moment they are born.
We read them poetry and fantastic stories without morals.

We drink alcohol without guilt.
We reject the inner Puritan.
We don't waste money on family days out and holidays.

An idle parent is a thrifty parent.
An idle parent is a creative parent.
We lie in bed for as long as possible.
We try not to interfere.

We play in the fields and forests.
We push them into the garden and shut the door so we can clean the house.
We both work as little as possible, particularly when the kids are small.
Time is more important than money.

Happy mess is better than miserable tidiness.
Down with school.
We fill the house with music and merriment.
We reject health and safety guidelines.
We embrace responsibility.
There are many paths.

घर बडा हो या छोटा,
अगर मिठास ना हो तो
इंसान तो क्या
चीटियां भी नही आती।

मुझे मोहब्बत है अपने हाथों
की सब उँगलियों से,
ना जाने कौन से ऊँगली पकड़ के
"माँ" ने मुझे चलना सिखाया होगा...

ख्वाहिश ये बेशक नही कि "तारीफ" हर कोई करे
मगर "कोशिश" ये जरूर है कि कोई बुरा ना कहे.

जिंदगी जीने के लिए मिली थी।
लोगों ने सोचने में ही गुजार दी।

थोड़ी मस्ती थोड़ा सा ईमान बचा पाया हूँ,
ये क्या कम है मैं अपनी पहचान बचा पाया हूँ,
कुछ उम्मीदें, कुछ सपने, कुछ महकती यादें,
जीने का मैं इतना ही सामान बचा पाया हूँ।

Notes

By LEO BABUTA

This morning I was eating a really simple meal, with minimal seasoning, and I savored its deliciousness.

Often I go the opposite way: I eat too much, too quickly, with an overwhelming number of flavors. And I barely taste any of it.
This is how I sometimes experience life: I do so much, so quickly, and have an overwhelming amount of stuff going on. So much so that it's hard to really experience any of it fully.'

When I simplify, it's not necessarily about getting rid of stuff — it's about letting fewer things really be experienced:

- When I have fewer things, I can really use those things fully, appreciating them fully.
- When I have fewer things to do, I can really pour myself into those tasks, and really experience them.
- When I engage with fewer things online, I can engage with them more thoughtfully.

When I remove the extraneous, it gives me a chance to savor what's left. The flavors can really shine.

And my experience of this is that life is really revealed when I have less in front of me.

That's not an argument for always having or doing less. There's something to be said for embracing the fullness of life. Instead, it's a noticing of what happens when I slow down, when I do less, when I fully experience things instead of rushing through them so I can do more.

The fullness of life is often revealed in simplicity.

Overweight & Underweight Stocks

FINSHOTS

Jargon of the Day

What is it?

Going **overweight** → You expect a stock to outperform its peers or an index and allocate more of your investment to it.

Going **underweight** → You expect a stock to underperform its peers or an index and allocate less of your investment to it.

Going **equal-weight** → You expect a stock to perform at par with its peers or an index and allocate your investment in the same proportion as the index you're mimicking.

Here's an example

Imagine, that you want to invest your money in the stock market. And instead of cherry-picking the stocks yourself, you just choose to mimic the **NIFTY 50 index**. Here's how its stocks are distributed across sectors-

Sector Representation	Sector Weight(%)
Financial Services	35.86
Information Technology	13.62
Oil, Gas & Consumable Fuels	11.37
Fast Moving Consumer Goods	9.49
Automobile & Auto Components	6.27
Construction	4.23
Healthcare	4.03
Metals & Mining	3.67
Consumer Durables	3.20
Telecommunication	2.76
Power	2.44
Construction Materials	1.99
Services	0.75
Chemicals	0.32
Total	100.00

But you're feeling positive about the FMCG sector, so you allocate more than 9.49% of your investment here while balancing it with a less than 2.76% allocation to telecommunications.

What did you just do?

You went overweight on the **FMCG** sector and underweight on **telecom**.

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BY MORGAN HOUSEL

Three Questions for Netflix Co-Founder Marc Randolph

MARC RANDOLPH IS THE CO-FOUNDER AND FIRST CEO OF NETFLIX. WE RECENTLY ASKED HIM THREE QUESTIONS ABOUT BUSINESS AND LIFE.

WHAT AREN'T PEOPLE TALKING ABOUT ENOUGH?

DISCUSSIONS ABOUT MENTAL HEALTH IN THE WORKPLACE, INCLUDING BURNOUT, STRESS, AND THE NEED FOR A HEALTHIER WORK-LIFE BALANCE, ARE STILL NOT AS COMMON AS THEY SHOULD BE.

AND WE NEED TO START, BECAUSE THE SITUATION IS GETTING WORSE. SLACK IS CONSTANTLY CALLING FOR OUR ATTENTION. CELL PHONES MAKE US AVAILABLE AND RESPONSIVE AT ALL HOURS. AND THE RECENT (AND PRONOUNCED) SHIFT TO WORKING FROM HOME HAS FURTHER BLURRED THE LINE BETWEEN WORK AND PERSONAL TIME.

WE ALL JOKE ABOUT GEN Z'S INSISTENCE ON "HAVING A LIFE" BUT I MUST CONFESS THAT THEY HAVE IT RIGHT. I SHOULDN'T BE SURPRISED THAT MY MOST POPULAR SOCIAL MEDIA POSTS – BY AN ORDER OF MAGNITUDE - ARE NOT THE ONES ABOUT STARTUP TACTICS, BUT INSTEAD ARE THE ONES ABOUT FINDING A BETTER WORK LIFE BALANCE, DIGITAL SABBATHS, ESTABLISHING BOUNDARIES BETWEEN OFFICE AND HOME, AND SIMILAR SUBJECTS.
THESE TOPICS MATTER. ENDLESS PRODUCT SPRINTS, RIVERS OF TEXT MESSAGES, AND DASHBOARDS FULL OF PRODUCTIVITY METRICS ALL PUSH, PUSH, AND PUSH US TO BEHAVE IN UNSUSTAINABLE WAYS.

SOMETHING MUST CHANGE, AND AS BUSINESS LEADERS THIS IS ON US. IT'S NOT ENOUGH TO SIMPLY PAY LIP SERVICE TO THE IDEA THAT BALANCE IS IMPORTANT. SINCE CULTURE IS OBSERVATIONAL, NOT ASPIRATIONAL, WE NEED TO MODEL THE BEHAVIOR WE WANT TO SEE.

I HAVE OFTEN WRITTEN ABOUT THE FACT THAT FOR YEARS – INCLUDING THE YEARS I WAS BUILDING NETFLIX – I LEFT HOME PROMPTLY AT 5:00 EVERY TUESDAY FOR A DATE NIGHT WITH MY WIFE. IF THERE WAS A CRISIS, WE WERE GOING TO WRAP IT UP BY 5:00. IF YOU DESPERATELY NEED TO TALK TO ME, WE CAN TALK ON THE WAY TO THE CAR.

AND WHILE THIS BEHAVIOR MAY HAVE SAVED MY SANITY (AND MY MARRIAGE), THE REAL BENEFIT IS THAT THE REST OF THE COMPANY COULD SEE THAT I MEANT IT WHEN I TOLD THEM THAT I EXPECTED THEM TO CARVE OUT TIME FOR THEMSELVES.

IS THIS EASY? NO. BUT IS IT ESSENTIAL? YES. BECAUSE WHEN ALL IS SAID AND DONE, THE ONLY PEOPLE WHO ARE GOING TO REMEMBER ALL THOSE NIGHTS AND WEEKENDS YOU SPENT AT THE OFFICE ARE YOUR CHILDREN.

WHAT HAVE YOU CHANGED YOUR MIND ABOUT LATELY?

DON'T GET ME STARTED.
A FEW YEARS AGO, I DECIDED I WOULD TRY TO CHANGE MY MIND ABOUT SOMETHING AT LEAST ONCE A MONTH – AND THAT TURNED OUT TO BE WAY TOO EASY.

I STARTED WITH POLITICS – WE ARE A POLARIZED NATION AND I'VE GOT PLENTY OF OPINIONS ABOUT WHY THE OTHER SIDE'S POLICIES ARE SO AWFUL. BUT IF THE US IS SPLIT CLOSE TO 50/50 ON MOST OF THESE ISSUES, I CAN'T POSSIBLY BELIEVE THAT 160 MILLION PEOPLE ARE DEAD WRONG. OR STUPID. OR MISGUIDED.

I NEEDED TO APPROACH MY BELIEFS THE WAY I DID WHEN I WAS DEBATING IN HIGH SCHOOL. I HAD TO PREPARE MYSELF TO BE ABLE TO ARTICULATE AND DEFEND A CERTAIN SIDE OF AN ARGUMENT, BUT I HAD TO DO SO WITHOUT KNOWING UNTIL RIGHT BEFORE THE DEBATE WHICH SIDE I WOULD NEED TO ARGUE FOR.

THE MORE I DID THIS, THE MORE I REALIZED HOW SHALLOW SO MANY OF MY OPINIONS WERE, AND THAT THIS WAY OF THINKING COULD NOT ONLY BE APPLIED TO BIG TOPICS LIKE EDUCATIONAL REFORM, HOMELESSNESS, GUN CONTROL, IMMIGRATION, ENVIRONMENTAL POLICIES, CRIMINAL JUSTICE, AND RACIAL EQUALITY, BUT TO SMALLER AND EQUALLY HEATED TOPICS LIKE – TO NAME A RECENT ONE - PASSWORD SHARING ON NETFLIX. (I'M NOT JOKING ABOUT THE PASSWORD SHARING THING – IT'S GOTTEN SO I'M SCARED TO WADE INTO MY TIKTOK COMMENTS).

IT'S BEEN LIBERATING, BECAUSE I NO LONGER SPEND MY TIME BUILDING THE CASE FOR WHY I'M RIGHT. I NOW SPEND MOST OF MY CYCLES TRYING TO FIGURE OUT WHY THEY THINK THEY ARE.

IT HAS CHANGED MY PERSPECTIVE ON ALMOST EVERY TOPIC I'VE LOOKED AT. BUT WHAT HAS SURPRISED ME MOST ABOUT THE EXERCISE IS THAT IN ALMOST EVERY INSTANCE, CHANGING MY MIND DIDN'T MEAN FLIPPING FROM ONE SIDE TO THE OTHER, BUT SIMPLY MEANT MOVING CLOSER TO THE CENTER. IT MEANT ACKNOWLEDGING THAT THESE WERE COMPLICATED AND NUANCED ANSWERS THAT DIDN'T HAVE ANY RIGHT ANSWER. OR MORE FREQUENTLY, WOULD REQUIRE PARTIALLY UNSATISFACTORY OUTCOMES FOR BOTH SIDES TO AGREE ON, ACCEPT, AND MOVE ON.

I'VE STILL GOT A WAY TO GO. I'M STILL TRYING TO WORK OUT EXACTLY WHY PEOPLE ARE SO VEHEMENTLY OPPOSED TO THE PASSWORD SHARING CRACKDOWN . . . BUT I PROMISE I'M WORKING ON IT.

HONEY, HAVE YOU SEEN MY GLASSES? I CAN'T FIND THEM ANYWHERE.
I HAVEN'T SEEN THEM.

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!
!

CALVIN, GO DO SOMETHING YOU HATE! BEING MISERABLE BUILDS CHARACTER!

OK, THE VOICE WAS A LITTLE FUNNY, BUT THAT'S STILL ONE DARN SARCASTIC KID WE'RE RAISING.

Three Questions for Netflix Co-Founder Marc Randolph

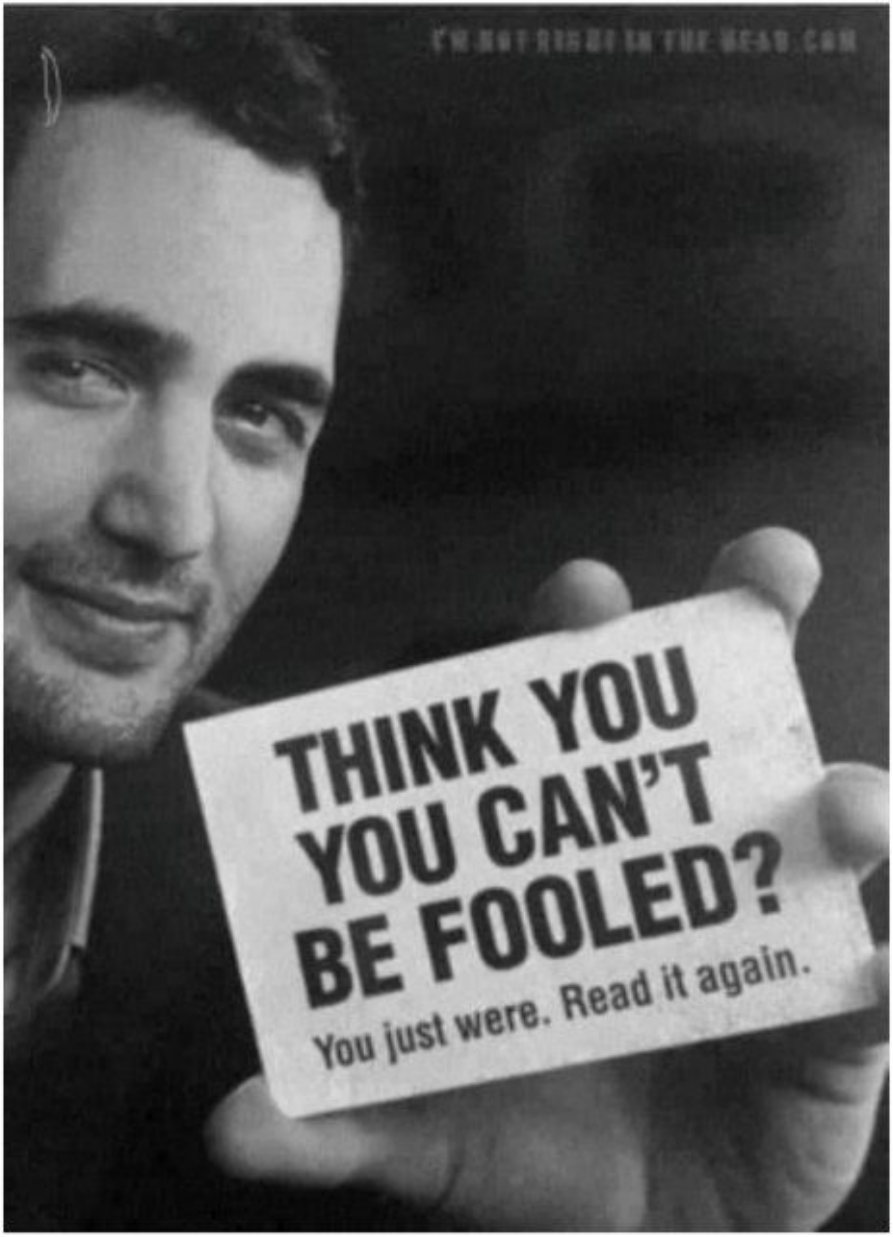
WHAT'S A PIECE OF COMMONLY ACCEPTED ADVICE YOU THINK IS WRONG?

"THERE'S NO SUCH THING AS A BAD IDEA." THAT'S GOT TO BE THE WORST ADVICE EVER. BECAUSE I'VE LEARNED THAT THE OPPOSITE IS TRUE. ALL IDEAS ARE BAD. IN FACT, THERE'S NO SUCH THING AS A GOODIDEA.

AND IT'S NOT JUST WRONG . . . IT'S DANGEROUS. BECAUSE BY ASSUMING THAT ALL IDEAS ARE GOOD, IT ENCOURAGES HUNDREDS OF HOURS OF WASTED EFFORT STUDYING THE PROBLEM, WRITING PLANS, PUTTING TOGETHER TASK FORCES, ETC. – ALL WITHOUT ANY FEEDBACK FROM THE REAL WORLD ABOUT WHETHER IT'S ACTUALLY A GOOD IDEA OR NOT. OUR JOB AS ENTREPRENEURS IS TO TAKE THOSE (BAD) IDEAS AND FIGURE OUT A QUICK, CHEAP AND EASY WAY TO FIND OUT WHY THEY ARE BAD. THAT'S THE ONLY WAY TO BEGIN THE PROCESS OF TESTING AND ITERATION THAT – IF WE'RE LUCKY – WELL EVENTUALLY BRING US TO SOMETHING THAT WORKS.

I CAN'T THINK OF A SINGLE SUCCESSFUL COMPANY THAT HAS BECOME SUCCESSFUL DOING THEIR ORIGINAL IDEA. INSTEAD, THAT IDEA WAS ONLY A STARTING POINT. THEY TOOK THAT ORIGINAL IDEA; FIGURED OUT SOME CHEAP, QUICK, AND EASY WAY TO TRY IT; WATCHED WHAT HAPPENED; AND THEN TRIED SOMETHING ELSE. AND PROBABLY DID THAT FOR YEARS.

AT NETFLIX IT TOOK US MORE THAN 18 MONTHS, AND HUNDREDS OF FAILED EXPERIMENTS TO FINALLY LAND ON THE BUSINESS MODEL THAT WAS A GOOD IDEA. AND THEY ARE STILL EXPERIMENTING.


I'M NOT RIGHT IN THE HEAD.COM
THINK YOU
YOU CAN'T
BE FOOLED?
You just were. Read it again.

"બત્રીસ લક્ષણો" એટલે કયા કયા ૩૨ લક્ષણ ?

આપણે 'બત્રીસ લક્ષણો માનવી' કહીએ છીએ પણ એ બત્રીસ લક્ષણ કયા કયા એ કદાચ કોઈ નથી જાણતું... તો જુઓ એ ૩૨ લક્ષણ...

માનવીના પાંચ લક્ષણો
૧. સ્વમાન
૨. ધીરજ
૩. વાફ્પટુતા
૪. ક્ષમા
૫. સત્ય

કાગડાના પાંચ લક્ષણો
૬. લાજ
૭. ચંચળતા
૮. સમય પરીક્ષા
૯. અવિશ્વાસ
૧૦. જ્ઞાતિ સંમેલન

કૂતરાના છ લક્ષણો
૧૧. અલ્પનિંદ્રા
૧૨. તરત સમજી જવું
૧૩. સંતોષ
૧૪. સ્વામિભકિત
૧૫. સાહસ
૧૬. કૃતજ્ઞતા

મોરના સાત લક્ષણો
૧૭. શત્રુને મારવો
૧૮. યુકિતપ્રયુકિત જાણવી
૧૯. દેખાવમાં સુંદર હોવું
૨૦. ઉચ્ચ સ્થાને બેસવું
૨૧. મધુર સંભાષણ કરવું
૨૨. સુઘડતા રાખવી
૨૩. શીળા રહેવું

કૂકડાના ચાર લક્ષણો
૨૪. વહેલા પરોઢિયું ઉઠવું
૨૫. પરિવારનું પોષણ કરવું
૨૬. સ્ત્રી ઉપર પ્રેમ રાખવો
૨૭. યુધ્ધમાં અડગ રહેવું

ગધેડાના ત્રણ લક્ષણો
૨૮. મહેનત કરવી
૨૯. દુઃખને ગણકારવું નહીં
૩૦. સંતોષી રહેવું

બગલાનું એક લક્ષણ
૩૧. એક ધ્યાન રાખવું

સિંહનું એક લક્ષણ
૩૨. પરાક્રમ કરતા રહેવુ

SMART THINGS SMART PEOPLE SAID

BY

MORGAN

HOUSEL

2023

"The appetite for applause counts amongst the lowest of human character traits." – Jan-Willem van der Rijt

"A great way to understand yourself is to seriously reflect on everything you find irritating in others." – Kevin Kelly

"People in their 30s know where the world is going because they're going to do it. I'm in my 80s so I have no idea." – Daniel Kahneman

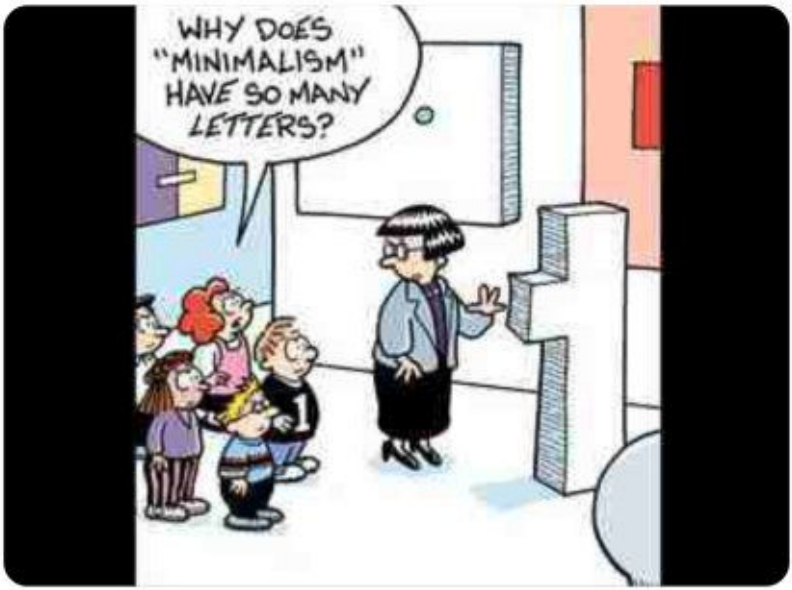
"I'm at the stage in life where I stay out of arguments. Even if you stay 1+1=5, you're right. Have fun." – Keanu Reeves

"If you find the right balance between desperation and fear you can make people do anything." – Trevor Noah

"The happiness of most people is not ruined by great catastrophes or fatal errors, but by the repetition of slowly destructive little things." – Ernest Dimnet

"Happiness is that feeling you get right before you need more happiness" – Don Draper

"Jokes of the proper kind, properly told, can do more to enlighten questions of politics, philosophy, and literature than any number of dull arguments." – Isaac Asimov



Another childhood pleasure that has 0 explanation

SMART THINGS SMART PEOPLE SAID

BY

MORGAN

HOUSEL

2023

"Inherited wealth is as certain a death to ambition as cocaine is to morality." – William Vanderbilt

"It doesn't take much to convince us that we are smart and healthy, but it takes a lot of facts to convince us of the opposite." – Dan Gilbert

"Insecurity is the mother of greed." – Will Durant

"The greater the ignorance, the greater the dogmatism." – William Osler

"Don't try to fix people. Just set boundaries." – Shibetoshi Nakamoto (pseudonymous)
"Better to get your dopamine from improving your ideas than having them validated. " – Nat Friedman

"It's good to have people in your life who you don't want to disappoint." – Warren Buffett
"More information is just a form of procrastination." – Russ Roberts

"Injuries done to us by others tend to be acute; the self-inflicted ones tend to be chronic." – Nassim Taleb

"The thing that is least perceived about wealth is that all pleasure in money ends at the point where economy becomes unnecessary. The man who can buy anything he covets, without any consultation with his banker, values nothing that he buys." – William Dawson

HARD

Marriage is hard.
Divorce is hard.
Choose your hard.
Obesity is hard.
Fit is hard.
Choose your hard .
Being in debt is hard.
Being financially disciplined is hard.
Choose your hard.
Communication is hard .
Not communicating is hard.
Choose your hard.
Life will never be easy.
It will always be hard.
But we can choose
our hard.
Choose wisely.
@Liminal1988

SMART THINGS SMART PEOPLE SAID

BY

MORGAN

HOUSEL

2023

"The most accurate metric for your love of someone is how you feel about their flaws." – Mark Manson

"Assuming you rise to the top, please remember: what made you great may not be appropriate for the next generation." – Richard Hamming

"Nobody gives a shit about anything except how they feel." – Will Smith

"In the soil of every satisfaction sprout the seeds of discontent." – Dee Hock

"I believe pretty strongly that your overarching aim in life and work is to always be making yourself obsolete." – Tim Hanson

"Your capacity for gratitude is inversely proportional to your sense of entitlement." – Mark Brooks

"Your calendar is a better measure of success than your bank account." – James Clear

"The purpose of life is to experience things for which you will later experience nostalgia." – FedSpeak

"Nothing in life is as important as you think it is when you are thinking about it." – Kahneman

"The way to be safe is to never be secure." – Ben Franklin

"If we can't laugh at something, we can't think rationally about it." – Clay Johnson

THINGS YOU CAN CONTROL

YOUR BEING
YOUR BELIEFS
YOUR ATTITUDE
YOUR THOUGHTS
YOUR PERSPECTIVE
YOUR BEING CHOICE
HOW HONEST YOU ARE
WHAT BOOKS YOU READ
HOW OFTEN YOU EXERCISE
HOW YOU TREAT YOURSELF
HOW MANY RISKS YOU TAKE
THE TYPE OF FOOD YOU EAT
HOW KIND YOU ARE TO OTHERS
HOW YOU INTERPRET SITUATIONS
HOW YOU EXPRESS YOUR THOUGHTS
WHETHER OR NOT YOU ASK FOR HELP
HOW MANY TIMES YOU SMILE TODAY
WHO YOU ASSOCIATE YOURSELF WITH
WHAT YOU DO WITH YOUR SPARE TIME
HOW YOU SPEND/INVEST YOUR MONEY
HOW OFTEN YOU SAY I LOVE YOU YOU
HOW MUCH TIME YOU WASTE WORRYING
THE AMOUNT OF EFFORT YOU PUT FORTH
HOW OFTEN YOU THINK ABOUT YOUR PAST
WHETHER OR NOT YOU JUDGE OTHER PEOPLE
HOW OFTEN YOU GIVE TIME TO APPRECIATE LIFE
WHETHER OR NOT YOU TRY AGAIN AFTER A SETBACK

R D LIANG

THE SEEN AND THE
UNSEEN

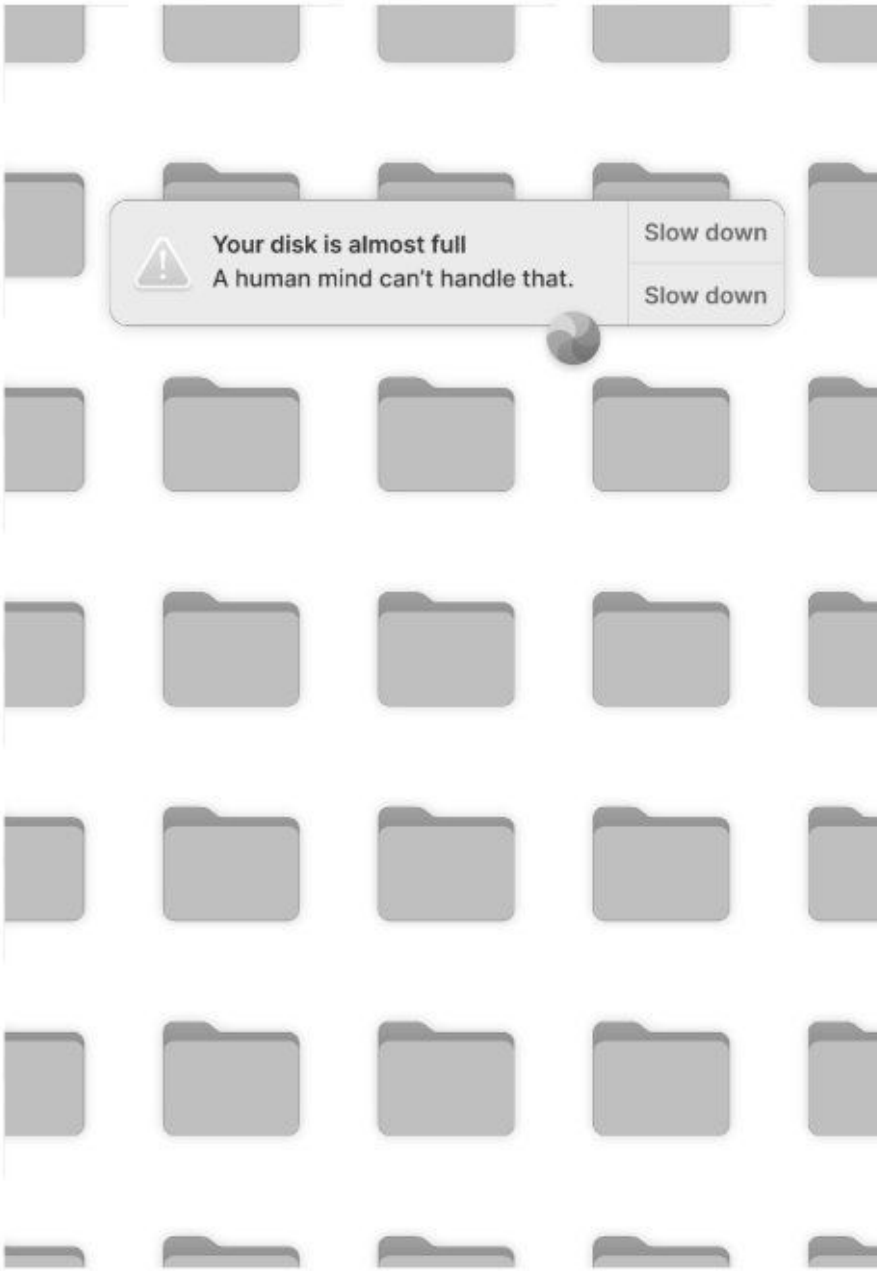
THE RANGE OF WHAT WE
SEE AND DO
IS LIMITED BY WHAT WE
FAIL TO NOTICE.

AND BECAUSE WE FAIL TO
NOTICE
THAT WE FAIL TO NOTICE.

THERE IS LITTLE WE CAN
DO
TO CHANGE

UNTIL WE NOTICE
HOW FAILING TO NOTICE
SHAPES OUR THOUGHTS AND
DEEDS.

SEEN & UNSEE


Your disk is almost full
A human mind can't handle that.
Slow down
Slow down

Sometimes

Sheenagh Pugh
Poet and prose writer

Sometimes things don't go, after all,
from bad to worse. Some years, muscadel
faces down frost; green thrives; the crops don't
fail.
Sometimes a man aims high, and all goes well.
A people sometimes will step back from war,
elect an honest man, decide they care
enough, that they can't leave some stranger
poor.
Some men become what they were born for.
Sometimes our best intentions do not go
amiss; sometimes we do as we meant to.
The sun will sometimes melt a field of sorrow
that seemed hard frozen; may it
happen for you.

SOMETIMES,
SLOW LEARNING;
DEFINES US BETTER ¡

Punctuated artistry

,

The humble comma arose when a Greek scholar invented a single dot system to show the breath needed between phrases. Small, yet mighty, the comma can change meaning: "Let's eat grandma!". "Let's eat, grandma!" Commas save lives.

;

The comma's more complex cousin, the semicolon, is the most misunderstood punctuation mark. Dating back to when an Italian scholar wanted to allow for a slightly longer breath, the semicolon acts as a prolonged pause without losing the train of thought.

Maple shavings, oil varnish, and dim light fill the workshop. Patience, precision, and passion ooze from each workbench. A master passes from bench to bench adjusting scrolls, bridges, and purfling; woodworkers measure, scrape, pause, analyze, and repeat. Nestled in the whimsical town of Cremona, artisans learn one of the slowest art forms: violinmaking.

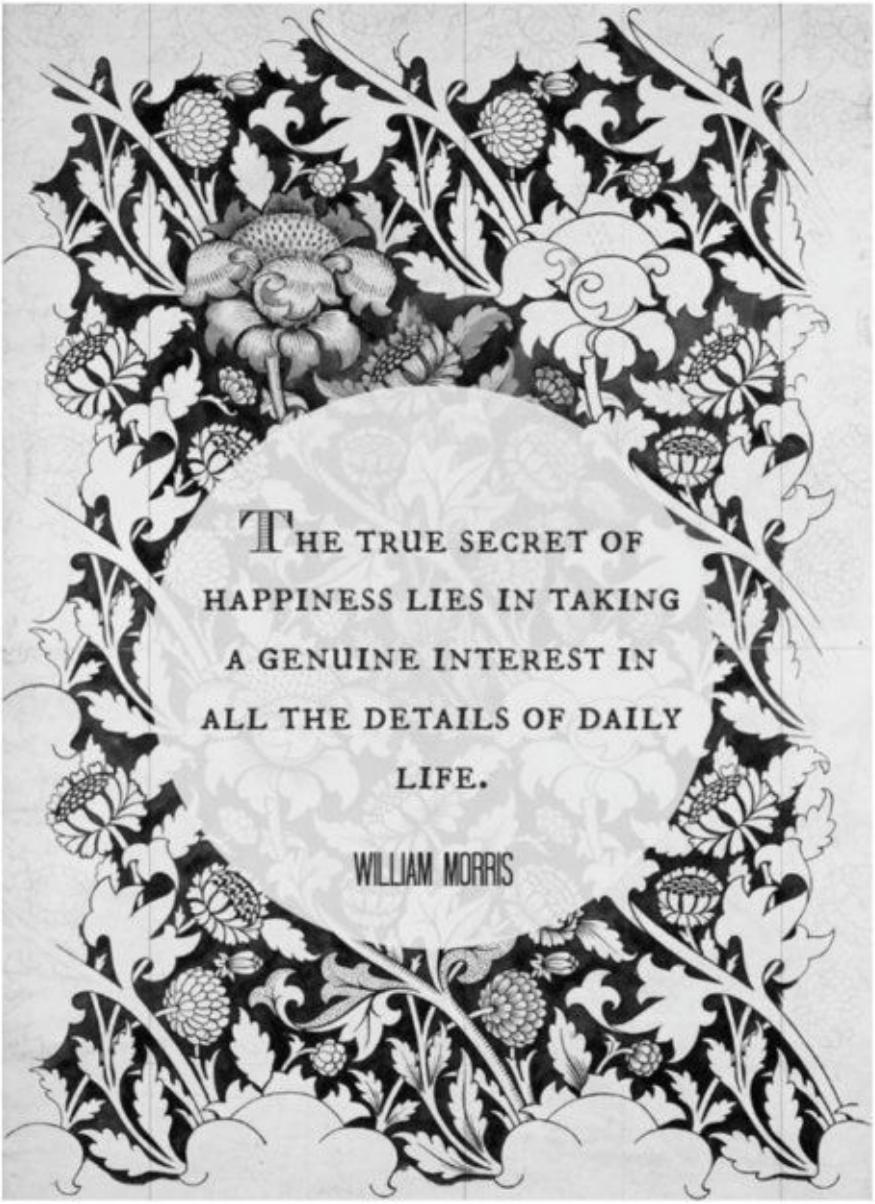
These hallowed halls make up the International School of Violinmaking, training the next generation of violinmakers. Observing these creators at work not only unveils the utmost artistry behind each instrument, but also the conscious construction of time. Each learner takes about 1 year to make their first violin. Slow is commonplace.

Remember the punctuation lesson? Commas and semicolons should be as prevalent in our lives as in our writing. When was the last time you took a comma coffee? Or a semicolon sabbatical? Whether brief or prolonged, a pause gives time to reflect, collect thoughts, and proceed with clarity. In living, learning, or violinmaking, we always have the right to contemplate like a comma or study like a semicolon.

Delphine Dall'Agata
Slo-Mo Dancer

“Let's eat, grandma!

No thanks!
We are too busy


THE TRUE SECRET OF HAPPINESS LIES IN TAKING A GENUINE INTEREST IN ALL THE DETAILS OF DAILY LIFE.
WILLIAM MORRIS

GOALS TRACKER

JAN

FEB

MAR

JUN

MAY

APR

JUL

AUG

SEPT

DEC

NOV

OCT

YEAR: 2024

DAILY CREATIVITY
INSPIRED FROM AUSTIN KLEON

SIX WORD CHELLANGE

Write the short sentence in six word. No more or No less.
You can find joy in mundane. That's how you can be creative.

I take pleasure in ignoring guilt.

Insist on learning, You'll learn.

I'm anonymous, and I'm a chocoholic.

Things change. But mom is eternal.

Second hand, Baby shoes, never worn.

Random, strange, wild act of kindness.

Make art, but first make money.

HIKU

Write Three sentence Hiku.
That's something, you can do to keep yourself stay creative.

Walking on the road,
Stopping at Billboard.
Wah, I wonder, Bacchan is Selling cement.

Intelligence is artificial,
Feeling is real,
Wisdom is in being stupid.

Lost World Cup Final,
Won Billion Hearts,
Forgetful experience.

Terror brings out barbarism,
Humanity is exiled,
Children pays the ultimate price.