# Worst Day Ever?

## by Chanie Gorkin

Today was the absolute worst day ever And don't try to convince me that There's something good in every day Because, when you take a closer look. This world is a pretty evil place. Even if Some goodness does shine through once in a while Satisfaction and happiness don't last. And it's not true that It's all in the mind and heart Because True happiness can be attained Only if one's surroundings are good It's not true that good exists I'm sure you can agree that The reality Creates My attitude It's all beyond my control

Now read it from bottom to top, the other way, And see what I really feel about my day.

And you'll never in a million years hear me say

Today was a very good day

Small circle.
Private life.
Happy heart.
Clear mind.
Peaceful life.



# JOY

Joy does not arrive with a fanfare, on a red carpet strewn with the flowers of a perfect life. Joy sneaks in, as you pour a cup of coffee, watching the sun hit your favourite tree, just right.

And you usher joy away,
because you are not ready for it.
Your house is not as it must be,
for such a distinguished guest.
But joy cares nothing for your messy home,
or your bank-balance,
or your waistline, you see.

Joy is supposed to slither through the cracks of your imperfect life,

that's how joy works.

You cannot invite her, you can only be ready when she appears.

And hug her with meaning, because in this very moment, joy chose you.

**DONNA ASHWORTH** 



Mathematician and computer scientist Seymour Papert on how our beliefs shape our actions and why we must try to learn new things:

An unknown but certainly significant proportion of the population has almost completely given up on learning.

These people seldom, if ever engage in deliberate learning and see themselves as neither competent at it nor likely to enjoy it. The social and personal cost is enormous.

Although negative self-images can be overcome, in the life of an individual they are extremely robust and powerfully self-reinforcing. Deficiency becomes identity: 'I can't learn French. I don't have an ear for languages: 'I could never be a businessman. I don't have a head for figures:'...

If people believe firmly enough that they cannot do math, they will usually succeed in preventing themselves from doing whatever they recognize as math. The consequences of such self-sabotage is personal failure, and each failure reinforces the original belief. And such beliefs may be most insidious when held not only by individuals, but by our entire culture.

Source: Mindstorms (lightly edited for clarity)



Seth Godin

#### Eight marketing maxims

Trust is worth more than attention.

Helping people get to where they seek to go is more effective than hustling people to persuade them to go where you're going.

Choose your customers, choose your future.

Tell ten people. If they don't tell the others, make a better product.

Creating the conditions for the word to spread is the job of the marketer.

Customer service is free.

"You'll pay a lot but get more than you paid for," is a useful motto.

Act like people are watching. They are.

#### Things That Aren't Doing The Thing

"Preparing to do the thing isn't doing the thing.

Scheduling time to do the thing isn't doing the thing.

Making a to-do list for the thing isn't doing the thing.

Telling people you're going to do the thing isn't doing the thing.

Messaging friends who may or may not be doing the thing isn't doing the thing.

Writing a banger tweet about how you're going to do the thing isn't doing the thing.

Hating on yourself for not doing the thing isn't doing the thing. Hating on other people who have done the thing isn't doing the thing. Hating on the obstacles in the way of doing the thing isn't doing the thing.

Fantasizing about all of the adoration you'll receive once you do the thing isn't doing the thing.

Reading about how to do the thing isn't doing the thing. Reading about how other people did the thing isn't doing the thing.

The only thing that is doing the thing is doing the thing."

– Things that aren't doing the thing

Source : Strangestloop.io

the thing.

# Don't Quit

By Edgar Albert Guest



When things go wrong as they sometimes will, When the road you're trudging seems uphill, When the funds are low and the debts are high, And you want to smile, but you have to sigh. When care is pressing you down a bit, Rest if you must, but don't you quit. Life is strange with it's twists and turns, As every one of us must learn, And many a failure comes about When he might have won had he stuck it out; Don't give up though the pace seems slow-You may succeed with another blow. Success is failure turned inside out— The silver tint of the clouds of doubt, And you can never tell just how close you are, It may be near, though it seems so far; So stick to the fight when you're hardest hit-It's when things seem the worst that you musn't quit.

secres.

# HOW TO WRITE

SEPTEMBER 7, 1982

A MEMO DRAFTED BY DAVID OGILVY FOR THE MANAGEMENT TO CIRCULATE AS THEY SAW FIT:

The better you write, the higher you will go in Ogilvy & Mather. People who *think* well, *write* well. Good writing is not a natural gift. You have to *learn* to write well. Here are 10 hints:

**Ogilvy** 

- Read the Roman-Raphaelson book on writing.\* Read it three times.
- 2. Write the way you talk. Naturally.
- 3. Use short words, short sentences and short paragraphs.
- 4. Never use jargon words like reconceptualize, demassification, attitudinally, judgmentally. They are hallmarks of a pretentious ass.
- 5. Never write more than two pages on any subject.
- 6. Check your quotations.
- 7. Never send a letter or a memo on the day you write it. Read it aloud the next morning—and then edit it.
- 8. If it is something important, get a colleague to improve it.
- Before you send your letter or memo, make sure it is crystal clear what you want the recipient to do.
- 10. If you want ACTION, don't write. Go and tell the guy what you want.

\*WRITING THAT WORKS., HARPER & ROW, 1981

#### Art of Communication.

While drafting email, giving instructions, circulating notes or delegating or issuing directions to your people/team or in general, follow these principles by Dave Trott.

## These can also be termed as rules of drafting any communication.

"If we're clever enough, we'll find out what our audience wants and offer that in exchange, then we have a much better chance of having a successful interaction.

If we want them to pay attention, we'll be entertaining.

If we want them to listen, we'll be interesting.

If we want them to understand, we'll make it simple.

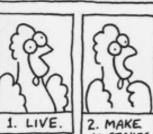
If we want them to remember, we'll make it catchy.

If we want them to do something, we'll be convincing."

-

F<u>rom Dave Trott Blog. He is a renowned</u> advertising professional.

### HOW TO ACQUIRE WISDOM















5. REALIZE

STEPS 1-5

STEPS 1-3

THAT THE

2. MAKE MISTAKES.

UNTIL WISDOM IS ACQUIRED.

WISDOM YOU ACQUIRED IN

MISTAKES.

STEP 4 WAS

NOT REALLY WISDOM AT FOR THE REST OF YOUR LIFE.

ALL. THIS REALIZATION BRINGS NEW WISDOM.

### Memo - By Steve Jobs

#### NEXT MEMO

17 March 1986

Our company is founded on the principal that a few good people can produce a tremendous product if they are not fettered by:

a) having to convince a larger organization of what they know is right, and

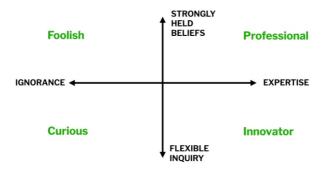
b) if they can devote their personal time to designing, marketing or what have you, rather than managing others to do these tasks less well.

To stay true to this principal, I propose the following two ideas:

- We all need time for *uninterrupted* individual work. Meetings (vendors, interviews, ...) are eating into our individual time, and the productivity of our engineers is suffering. I propose we set aside every Thursday as a day with no meetings of any kind. Thursday is *our* day, a day when we metaphorically lock the doors to the outside world and quietly work individually.
- 2) In revising our headcount requirements (and subsequently budgets) downwards, I encourage you to remember that there is a very subtle line, which, when crossed in increased headcount, causes you to be a manager instead of a contributor/team leader. I believe that if we turn ourselves into managers instead of "do-ers", both our schedule and the "greatness" of our product will suffer. Let's not let this happen! It is better to have fewer people, even if it means doing less. Let's build our company slowly and carefully.

Let's discuss these two ideas at our Staff meeting tommorrow. Thanks.





The grid of inquiry : By Seth Godin

Expertise and firmly held beliefs don't always go together. Here's a simple XY grid to help us choose where to sit at whatever table we're invited to:

Plenty of well-trained professionals have earned the right to have strongly held beliefs. These convictions save them time and error, particularly if the world is stable. Surgeons, jugglers and historians make countless decisions, and they rarely have the time or resources to reconsider each underlying factor. This makes them efficient, but can also cause a field to get stuck.

Fortunately, there are innovators. These are individuals with plenty of experience and training who have chosen to be flexible, to repeatedly ask 'what if' and 'why'. When an innovator suggests a counter-intuitive or even nutty concept, it might pay to listen carefully.

For most of us, most of the time, we have the chance to be curious. We don't have a lot of domain knowledge, but we're able to ask intelligent questions and to listen carefully to the answers. The hallmark of a curious person with goodwill is that they're eager to change their minds.

Alas, social media has elevated the foolish. People possessing little in the way of expertise, and generally unwilling to change their assertions or goals. Where do you sit?



#### Certain Decision Only Work In Classroom:

There is a certain category of decisions that work well in the classroom but not in real life. I call these chalkboard decisions. These decisions tease us because the math always seems correct.

The problem is that most decisions are less about the math and more about judgment. The math always points to the optimal immediate decision, which is rarely the best long-term decision.

Consider paying off your mortgage. With 2% interest rates, the spreadsheet will tell you it doesn't make sense to pay off your mortgage. Instead, put the money you would have used to pay off your house in the stock market. Assuming an 8% return, you'd be much better off.

The math in chalkboard decisions is irrefutable. And yet, the best decisions are often based on positioning yourself for things you can't see.

What if we have a pandemic? What if the stock market drops 20% or 30%? What if mortgage rates rise 10%? Can you handle these events with equanimity, or will circumstances force you to do something you don't want to do?

I see the same thing in business all the time. The math says lever up, reduce inventory, pay your employees as little as possible, charge your customers as much as possible, and take advantage of the weakness of your suppliers. You don't need to look far to see companies who take this approach. In the short term, these decisions almost always seem optimal. In the long term, they almost always fail.

If it helps to visualize chalkboard decisions, imagine standing at the base of a 2000m mountain with two paths in front of you. You can only see the next 100m of each, and one path looks easier. If you only consider what you can see, you'll choose the easier path. Only after you walk the first bit do you realize that choosing the easiest visible path leads to a cliff and doesn't take you where you want to go.

Our ability to predict the future is never as certain in the real world as in the classroom. No matter how compelling the math, the best chalkboard decision might not be the best overall move.

#### Shane Parish - Farnamstreet Blog

#### A Few Thoughts on Spending Money

by Morgan Housel

There are two ways to use money. One is as a tool to live a better life. The other is as a yardstick of status to measure yourself against others. Many people aspire for the former but get caught up chasing the latter.

Money is a tool you can use. But if you're not careful, it will use you. Sometimes the stuff you spend money on has so much influence over your autonomy and sanity that it's not clear whether you own things or the things own you.

Everyone can spend money in a way that will make them happier, but there is no universal formula on how to do it. The nice stuff that makes me happy might seem crazy to you, and vice versa. Like many things in finance, debates over what kind of lifestyle you should live are often just people with different personalities talking over each other.

How you spend money can be a reflection of what you've experienced in life. To someone who grew up snubbed by poverty, owning a fancy car might be the ultimate symbol of what you've overcome. To an old-money family, it might be the ultimate symbol of ego and insecurity. People don't just spend money on things they find fun or useful. Their decisions often reflect the psychological wounds of their life experiences.

Spending money can buy happiness, but it's often an indirect path. The big, nice house might make you happier, but mostly because it makes it easier to spend time with friends and family, and the friends and family are actually what are making you happy.

Unspent money buys something intangible but valuable: freedom, independence, autonomy, and control over your time. Every dollar of savings buys a claim check on the future.

At the same time, some wealthy people struggle to spend money on things that would make them happy because "I'm a saver" becomes such an ingrained part of their identity. What you intended to be a strategy to achieve a better life turns into an ideology you are beholden to.

There are cases when people's desire to show off fancy stuff is because it's their only way to gain respect and admiration. Everyone wants respect and admiration, a feeling that they matter and are needed. Some people who feel they aren't getting respect for their intelligence, humor, wisdom, or ability to love resort to trying to get it by impressing you with their car, house, or clothes.

Nothing is as desired as much as the thing you want but can't have. Material goods that play hard to get mess with our heads the same way people do. When something you like is just out of reach – you can almost afford it, but not quite yet – it takes on a mystique and exaggerates the dreams you have about how much that thing will make you happy and solve your problems.

Aspirations trickle down. Kevin Kelly once made the point that if you want to know what lower-income groups will aspire to spend their money on in the future, look at what higher-income groups do today. European vacations were once the exclusive playground of the rich. Then they trickled down. Same with college, investing in the stock market, two-car households, lawns, walk-in closets, and six-burner stoves—what was once a luxury of the rich became standards of the masses.

There is no such thing as an objective level of wealth. Everything is relative to someone else. People look around and say, "What's that person driving, where are they living, what kind of clothes are they wearing?" Aspirations are calibrated accordingly.

There's a difference between nice stuff and fancy stuff. One provides tangible utility, the other offers social utility. Someone once noted that a high-end Toyota is a better car than an entry-level BMW, because the nice Toyota is filled with things that make driving more pleasant, while the entry-level BMW is mostly just status and bragging rights. Using money to buy nice stuff is great. Fancy stuff is a different, more complicated, animal.

The more money you have, the harder it becomes to know how to spend it in a way that will make you happy. And that confusion sets in at fairly low levels of income. Luke Burgis writes: "After meeting our basic needs as creatures, we enter into the human universe of desire. And knowing what to want is much harder than knowing what to need."

# 20 sentences that will maximize your social intelligence

Inspired from @SystemSunday

- 1. To solve an issue quickly, be soft on the person and hard on the problem.
- 2. Pretend everyone was sent to teach you something.
- 3. Pause in speaking + eye contact = confidence.
- 4. Make people feel important with the SHR Method: Seen, Heard, Remembered.
- 5. A person's favorite sound is their name, so remember it (h/t Dale Carnegie).
- 6. "Praise publicly. Criticize privately." -Warren Buffett
- 7. To give feedback, first make the other person feel you care about them.
- 8. "Unspoken expectations are premeditated resentments." -Neil Strauss
- 9. The best networking strategy is a helping others first strategy.
- 10. Loneliness is a silent pandemic; assume people want to meet you.
- 11. Practice going first, e.g., "Hi, I'm Ben."
- 12. Build the habit of responding with "Yes, and" because it advances their idea.
- 13. Avoid complaining or gossiping (nobody likes to hear it).
- 14. Storytelling is a superpower; use a structure like setup, tension, & resolution.
- 15. Every dog has its day because dogs are friendly (lesson in there).
- 16."The quality of your relationships determines the quality of your life." -E. Perel
- 17. To discover blindspots, build an inner circle that will give you honest feedback.
- 18. Normalize "I don't know anything about that yet" as a successful answer.
- 19. Record and study your speaking like an athlete watching game film.
- 20. "Great leaders create more leaders, not followers." Roy T. Bennett



#### Problems of output are <u>problems of input.</u>

#### Write Ted Gioia on Input an episode of the Conversations With Tyler podcast:

I think the most important skill anyone can develop is time management skills. How you use your day. But there is one principle I want to stress because this is very important to me. When people ask me for advice — and once again, this cuts across all fields — but this is the advice I give:

In your life, you will be evaluated on your output. Your boss will evaluate you on your output. If you're a writer like me, the audience will evaluate you on your output.

But your input is just as important. If you don't have good input, you cannot maintain good output. The problem is no one manages your input. The boss never cares about your input. The boss doesn't care about what books you read. Your boss doesn't ask you what newspapers you read. The boss doesn't ask you what movies you saw or what TV shows or what ideas you consume.

But I know for a fact I could not do what I do if I was not zealous in managing high-quality inputs into my mind every day of my life. That's why I spend maybe two hours a day writing. I'm a writer. I spend two hours a day writing, but I spend three to four hours a day reading and two to three hours a day listening to music.

People think that that's creating a problem in my schedule, but in fact, I say, "No, no, this is the reason why I'm able to do this. Because I have constant good-quality input." That is the only reason why I can maintain the output.



### **Mental Diet**

"When people worry about your mental diet, they tend to fret about the junk you're pouring into your brain—the trashy videos, the cheap horror movies, the degrading reality TV, and ... I'm not so worried about the dangers of mental junk food. That's because I've found that many of the true intellectuals I've met take pleasure in mental junk food too. Having a taste for trashy rom-coms hasn't rotted their brain or made them incapable of writing great history or doing deep physics.

No, my worry is that, you won't put enough really excellent stuff into your brain. I'm talking about what you might call the "theory of maximum taste." This theory is based on the idea that exposure to genius has the power to expand your consciousness. If you spend a lot of time with genius, your mind will end up bigger and broader than if you spend your time only with run-of-the-mill stuff. The theory of maximum taste says that each person's mind is defined by its upper limit—the best that it habitually consumes and is capable of consuming."

#### - David Brooks

## How to Talk:

- · Talk to your mother lovingly.
- Talk to your father respectfully.
- · Talk to your wife truthfully.
- · Talk to your brother heartily.
- Talk to your sister affectionately.
- Talk to your children enthusiastically.
- Talk to your relatives empathetically.
- · Talk to your friends jovially.
- Talk to officials politely.
- Talk to vendors strictly.
- · Talk to customers honestly.
- Talk to workers courteously.
- Talk to politicians carefully.

## Money

- 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. 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.
- 7. School gives most people PTSD to mathematics. If you use basic arithmetic, you're the one-eyed man in the world of the blind.
- 8. 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?
- 9. A rich man is anyone who earns more than his wife's sister's husband.
- 10. 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.



### દામ્પત્ય જીવન એટલે પતિપત્ની ની ખાટીમીઠી તકરારો \*\*\*\*\*

- \* લગ્ન એટલે 'સાંભળો છો' થી લઈને 'બેરા થઈ ગયા છો' સુધીની સફર. \* લગ્ન એટલે 'આમ આવો' થી લઈને 'આઘા જાવો' સુધીની સફર. \* લગ્ન એટલે 'તમે મળ્યા એ નસીબ' થી લઈને 'મારા ફૂટેલા નસીબ' સુધીની સફર. \* લગ્ન એટલે 'તમે રેવા દો' થી લઈને 'મહેરબાની કરીને તમે તો રહેવા જ દો' સુધીની સફર.
  - \* લગ્ન એટલે 'માની જા' થી લઈને ' તેલ પીવા જા' સુધીની સફર .
- \* લગ્ન એટલે ' ક્યાં ગઈ વ્હાલી ' થી લઈને ' ક્યાં મરી ગઈ' સુધીની સફર .
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- \* લગ્ન એટલે ' આ તો હું જ ટકી ' થી લઈને ' બીજી તો ક્યારની યે જતી રહી હોત ' સુધીની સફર .

### 7 Thoughts on Incentives

- 1. Don't ask your barber if you need a haircut.
- 2. "I can fix the \$32 trillion US debt problem in 5 minutes. You pass a law that when there's a deficit of more than 3% of GDP, all sitting members congress are ineligible for re-election" Warren Buffett
- 3. 33% of British criminals were dying en route to Australia in the 1700s. Britain switched from paying sea captains for every passenger who walked on the ship to paying them for every passenger who walked off. Immediately, the survival rate shot up to 99%.
- 4. How to waste your time: Try to defy the laws of physics -- or try to get a man to understand something when his salary depends on his not understanding it.
- 5. During the 1980's, the government of Athens came up with an idea to limit pollution: Odd-numbered and even-numbered license plates. On dates with an odd number, the odd plates could drive. And vice versa. The rich people just bought another car -- with even worse emissions. The streets got more jammed and the pollution got worse.
- 6. In Hungary, every woman who gives birth to 4 children or more never has to pay income tax. Prediction for the next 2 decades: As populations decline, every government will be focused on child-bearing incentives.
- 7. If a person tells you why their thing is great (city, relationship, or job) take it with a pinch of salt. If they tell you why it's terrible take it like a handful of gold. If someone swims upstream against their identity and incentives, it probably holds some deep truth.

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By Morgan Housel collabfund.com

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# राज़ को अपने तक रखो सफल जीवन के ऐसे 3 सूत्र



### उजाला कम ना हो

**मनोज मुंतशिर** जाने-माने फ़िल्मी गीतकार, कवि एवं स्क्रीनराइटर

भि में लगे हुए श्रीराम के तीर रावण को मृत्यु के द्वार तक धकेल चुके थे। श्रीराम जानते थे कि रावण आज अकेले दम नहीं तोड़ेगा, उसके साथ ज्ञान और पांडित्य का अनंत आकाश भी कांच की तरह चटककर टूट जाएगा। तो उन्होंने लक्ष्मण से कहा, 'अनुज, इस सृष्टि का प्रकांडतम विद्वान अंतिम सांस लेने वाला है। जाओ, उससे अनुरोध करो कि वो संसार से जाते-जाते तुम्हारी झोली में कुछ ज्ञान-रल डाल दे।'

लक्ष्मण गए, रावण से ज्ञान निवेदन किया। रावण ने सुना तो लेकिन कहा कुछ नहीं, बस मुंह फिरा लिया। लक्ष्मण उत्तेजित हो गए। वापस आए और बोले, 'प्राण जाने को हैं, लेकिन इसका अहंकार नहीं जा रहा।' राम ने कहा, 'क्या तुम इतना भी नहीं समझ पाए कि तुमसे मुंह फिराना ही रावण का पहला ज्ञान था। तुम सिरहाने खड़े होकर गुरु से ज्ञान मांग रहे थे। शिष्य का स्थान गुरु के चरणों में है, उसके सिर पर नहीं।' इस बार लक्ष्मण रावण के पैरों के पास खड़े हुए और सृष्टि के उस सबसे बड़े ज्ञानी ने उन्हें सफल जीवन के कुछ सूत्र दिए। ये सूत्र इसलिए महत्वपूर्ण हैं, क्योंकि ये उस व्यक्ति के मुख से निकले हैं, जिसने जीवन में अपने पुरुषार्थ से सब कुछ पा लिया और फिर अपने अहंकार से सब कुछ खो दिया।

2 शुभस्य शीघः : रावण ने लक्ष्मण से कहा, 'मन का स्वभाव है सत्कर्मों को स्थिगत करते रहना और दुष्कर्मों की ओर आकर्षित हो जाना। सत्कर्म वो है जो कल्याण, कृपा और करुणा की भावना से किया जाए। दुष्कर्म, जिसमें इन तीनों का अभाव हो। कई बार विचार आया कि मैं सीता को ससम्मान लौटा दूं, लेकिन मेरा मन इस सत्कर्म को टालता रहा। यदि मैंने सत्कर्म का पहला संगीत सुन लिया होता तो मरघट का ये सांय-सांय करता हुआ सन्नाटा सुनने की नौबत नहीं आती। 'शुभस्य शीघ्रम' यानी शुभ करने का विचार आए तो उसे कभी



स्थिगित मत करना। उसी क्षण 'विचार' को 'कार्य' में बदल देना, वरना मन अपनी चाल चल देगा।

2 •शतु को कमजोर न समझो: कौन राम? वहीं •वनवासी, जो जंगल-जंगल मारा-मारा फिर रहा है? वहीं अयोध्या का राजकुमार जिसके पास न घर है न घाट, न हाथी-घोड़े न राज-पाट। वो दशानन का सामना करेगा? असम्भव! लेकिन हुआ क्या, असंभव संभव हो गया। वो साधारण मानव आज विजय-तिलक लगाकर सूर्य को अर्घ्य दे रहा है और इस महाअसुर का सूर्य अस्त हो रहा है, क्योंकि मैंने शत्रु को कमजोर समझने की भूल कर दी। और इसकी आधारशिला तो उसी दिन रख दी गई थी, जब मैंने जगतिपता से अमरत्व का वरदान मांगा था। खुद को देवता, असुर, पशु, पक्षी, यक्ष, गंधर्व सभी से सुरक्षित कर लिया था, लेकिन मैंने मनुष्य से सुरक्षा नहीं। मेरा यही अहंकार मुझे ले डूबा।

3 •गज़ को राज़ रहने दो: मैं तुमसे अपने मन का गहरा भेद बांट रहा हूं, लेकिन तुम ये भेद किसी और से न कहना। इससे अधिक हास्यास्पद बात कोई और हो सकती है क्या? अगर तुम ख़ुद अपना राज, राज नहीं रख पाए तो कोई और क्या रखेगा? यही तो भूल हुई मुझसे। मैं अजेय था, लेकिन यह भेद कि मेरी नाभि में अमृत है, मैं छिपा नहीं पाया और इसी भेद के बल पर मेरे ही भाई ने मेरे सर्वनाश का शंखनाद कर दिया। ये मेरा अंतिम सृत्र है, इसे कभी मत भुलाना।

#### **Few Short Stories by Morgan Housel**

Charlie Munger once talked about how sensational Costco founder Jim Sinegal's career was.

Podcaster David Senra asked Munger: Why are there so few speeches or interviews with Sinegal?

"He was busy working," said Munger.

The most impressive people don't spend their lives on social media or managing their publicity.

\* \* \* \* \*

Economist Russ Roberts couldn't figure out why so many World War II veterans hated the Red Cross.

The Red Cross? How can you hate them? But he kept hearing it over and over again.

Asked where the animosity came from, the vets kept talking about the donuts. The donuts, the donuts, the donuts.

During World War II the Red Cross set up comfort stations across Europe for Allied soldiers to get a haircut, coffee, and donuts. It was free for the Americans, but British and Canadian soldiers were charged a few cents. That created a hierarchy that hurt morale, so American generals eventually asked the Red Cross to start charging the American soldiers too.

Suddenly U.S. troops – accustomed to getting free donuts – were being charged. And they hated it, viewing the Red Cross as a greedy profiteer exploiting their hunger. The grudge remained for decades after the war.

Two lessons here: It's almost impossible to charge for something once you've given it away for free, so choose your business model carefully. And people are extremely sensitive to even reasonable price changes, which is why inflation is always an emotional issue.



Jerry Seinfeld recently said:

Audiences are now flocking to stand-up because it's something you can't fake. It's like platform diving. You could say you're a platform diver, but in two seconds we can see if you are or you aren't. That's what people like about stand-up. They can trust it. Everything else is fake.

His advice: "Get good at something. That's it. Everything else is bullshit."

Demographic historian T.H. Hollingsworth once published an analysis of the life expectancy of the British peerage. It showed a peculiar trend: Before the 1700s, the richest members of society had among the shortest lives – meaningfully below that of the overall population.

How could that be?

The best explanation is that the rich were the only ones who could afford all the quack medicines and sham doctors who peddled hope but increased your odds of being poisoned.

I would bet good money the same happens today with investing advice.

\* \* \* \* \*

If a petty criticism about you is obviously false, you tend not to care. If anything it just makes the person criticizing you look dumb.

If the criticism could be true, you might become outraged because you know it's a genuine attack on your identity.

Talking to Tim Ferriss, Naval Ravikant once said:

If I said, "Tim Ferriss is fat," that would just bounce right off of you. But if I said, "Tim Ferriss and Naval are fake gurus," that might hit us, right?

I thought about this when I heard an FBI interrogator say the #1 way to spot someone covering up a lie is how angry and righteous they become when defending themselves.

\* \* \* \* \*

After the November, 1930 election, Republicans and Democrats held an even number of seats in the House of Representatives. A perfect tie.

By the time members were sworn in, thirteen had died, most of them Republicans. Special elections to replace them fell in Democrats' favor, and when the Congress first met the Democrats held a comfortable majority.

Remember this the next time you hear a confident political forecast. No one knows anything, even when it looks obvious.

\* \* \* \* \*

A similar story, from investor Howard Marks:

I tell my father's story of the gambler who one day hears about a race with only one horse in it, so he bet the rent money. Halfway around the track the horse jumped over the fence and ran away.

A coach once described the rule of thirds for athletes: When training, one-third of your days should feel good, one-third should feel OK, and one-third should feel terrible. That's a good, balanced, routine. It's when you know you're pushing yourself, but not too hard. Taking risks, but not overdoing it. Have challenging goals, but not unrealistic ones.

I think you can apply that to businesses, careers, and relationships: If it's always terrible, you're doing it wrong. If it always feels great, you're naive, oblivious, or undershooting your potential.

\* \* \* \* \*

Yale economist Robert Shiller won the Nobel Prize in economics in part for his work developing a nationwide index of U.S. housing prices dating back to the 1800s.

I once asked him: where did he find home price data from the 1800s?

"The library," he said, dryly.

"It's in a book by Grabler, Blank and Winnick, a National Bureau of Research volume in the early 1950s. They had a nice analysis; wonderful book. I could recommend you read it, but nobody reads it, nobody reads it."

There's a well-known idea in real estate that you earn the highest ROI on the ugliest properties no one wants to own. The same is true for so many things in life: The unsexy work, where there's little competition, is where some of the biggest ideas are found.

Tuesday.

\* \* \* \* \*

In his 1818 poem Ozymandias, Percy Bysshe Shelley writes about coming across the rubble of a destroyed, millennia-old monument in the middle of nowhere. Nothing about the monument can be identified, except the base, with an inscription that reads:

"My name is Ozymandias, King of Kings; / Look on my Works, ye Mighty, and despair!"

No one will remember you in 100 years, and it's helpful to remember that when making big life decisions.

\* \* \* \* \*

#### LIVING A PRE-PACKAGED LIFE

By Dave Trott davetrott.co.uk 3 min

I recently read a very insightful blog-post from a strategist.

It said that the main problem strategists had was they only lived within their bubble.

He suggested strategists needed to broaden their horizons.

So don't just read the Guardian, try the Telegraph.

Don't just listen to the latest rock music, try opera.

Don't just watch tennis, try watching rugby.

As far as it goes this is great advice, the problem is it doesn't go far enough, it stays within the middle-class bubble.

The Telegraph, opera, and rugby, are just another sort of middle class, you've just moved from one side of the bubble to the other.

If you really want to expand your horizons you need to get outside that bubble. So instead of the Guardian read the Sun.

Instead of the latest rock-music, listen to Harry Champion, Bessie Smith, Cole Porter, or Grand Ol' Oprey.

Instead of tennis or rugby, go to a football game and go the pub after with the fans. Look beyond what you already know you don't know.

Investigate what you DON'T know you don't know.

 $Don't just \, dabble, explore \, the \, world \, of \, what \, is \, sneeringly \, referred \, to \, as \, 'gammon'.$ 

Go to a pie & mash shop, where they're not only a different class to you but a different age too.

Uncomfortable as it may be, try mixing with right-wing, working-class, boomers.

There are more of those consumers than there are left-wing, middle class, millennials.

Experience the world outside the pre-packaged middle class life.

Here's how it works, imo.

When my kids were small, they used to love going to the cinema.

But their favourite part wasn't the film itself, it was choosing their sweets beforehand.

The cinema had a large 'pick & mix' section, a wall filled with containers of different sweets.

They got an empty paper bag and filled it with whatever sweets they wanted from whichever container, then weighed the bag and paid.

It cost the same as a pre-packaged carton of Maltesers, or Skittles, or Cadburys, but the difference was they got to make up exactly the mix they wanted.

I used to love watching my little daughter carefully choosing 3 milk bottles, and 2 jelly snakes, one coconut whirl, two fried eggs, maybe a piece of liquorice, and getting the exact colour jelly-beans she wanted.

Half of the value, half the fun, was choosing precisely what she wanted.

She could have bought a box of pre-packaged sweets for the same price, but they'd all be the same, it would have been someone else's idea of what she should have had.

I tried to teach my kids that was how life ought to be lived: pick & mix.

Don't get stuck on a set of rails and do what's expected of you in order to fit in.

Of course, if you're happy to settle for a pre-packaged life, fine, but you don't have to.

You can make your own life up as you go, a bit of this, some of that, a couple of those. Who cares if no one else agrees, it'll be tailor-made to be exactly right for you.

Dave Dye told me about an advertising typographer who was in a band with David Bowie (who was then called David Jones, before he was famous).

He said Bowie/Jones didn't really fit in with the rest of the band.

They were all listening to the current rock & roll music, but Bowie was listening to everything from Tibetan throat music, to German brass bands, to whale-songs.

He didn't fit in because he wasn't listening to what was expected.

So his influences came from the world outside rock & roll, a much broader world.

The more you explore life the more options you've got, and the further apart those options the greater your possibilities.

## How to Be Truly Free: Lessons From a Philosopher President Pepe Mujica of Uruguay.

We waste a lot of time uselessly. We can live more peacefully. Take Uruguay. Uruguay has 3.5 million people. It imports 27 million pairs of shoes. We make garbage and work in pain. For what?

You're free when you escape the law of necessity — when you spend the time of your life on what you desire. If your needs multiply, you spend your life covering those needs.

Humans can create infinite needs. The market dominates us, and it robs us of our lives.

Humanity needs to work less, have more free time and be more grounded. Why so much garbage? Why do you have to change your car? Change the refrigerator?

There is only one life and it ends. You have to give meaning to it. Fight for happiness, not just for wealth.

# I Worried

#### Mary Oliver

I worried a lot. Will the garden grow, will the rivers flow in the right direction, will the earth turn as it was taught, and if not how shall I correct it?

Was I right, was I wrong, will I be forgiven, can I do better?

Will I ever be able to sing, even the sparrows can do it and I am, well, hopeless.

Is my eyesight fading or am I just imagining it, am I going to get rheumatism, lockjaw, dementia?

Finally, I saw that worrying had come to nothing. And gave it up. And took my old body and went out into the morning, and sang.

### 5 Magical Japanese Words:

- 1. Ichigo Ichie Every specific moment is unique. Even events that feel repeatable are unique if you look hard enough. You may see your friend every Friday night -- but this exact meeting with them will never be repeated. When viewing the world through an Ichigo Ichie lens, every second is a once in a life time opportunity.
- 1. Sakoku This was the term used to describe the isolationist policy of Japan during the 17th century. Whilst the rest of the world was trading with one another, Japan shut everyone and everything out. One of the reasons Japan has such a unique culture from everyone else to this day is because of this period. As we're bombarded with more inputs, having a Sakoku period of being alone without any external inputs has never been more valuable.
- 1. Misogi A Japanese purification ritual. This has been adapted to a ridiculously tough physical challenge once per year. A hard thing that purposely pushes you to your limits. A Misogi may come at any point throughout the year. The goal of it is to ensure you're not sleep walking through lite.
- 1. Wabi-sabi Have you ever admired an old broken door in a run down house? Or appreciated someone's strangely shaped nose? Wabi-sabi means beauty in imperfection. The imperfection is so beautiful to you that you wouldn't want it to be corrected.
- 1. Shinrinyoku This translates to "Forest Bathing". It describes the sensation of walking through a forest and being immediately refreshed. The cleansing effect nature can have.



#### Modern apologies

- By Seth Godin

The AI driven voice mail system said, "I'm sorry, I didn't understand you." Of course, there is no "I" and by most definitions of sorry, it's not.

But it made me feel better.

The overworked and slightly bitter front desk person who was the frontline flotsam in a poorly designed system couldn't be bothered. Even though the person they worked for was cancelling the appointment, and I had just spent ten minutes returning their call through a maze of badly designed prompts and it was a hassle to reschedule, they couldn't/didn't/wouldn't say, "I'm sorry." After all, they didn't cancel the appointment or design the system.

"Sorry" doesn't have to be an admission of guilt or acceptance of fault. It could simply be the kind way one human acknowledges to another human that things aren't ideal right now.

The magic of this simple word is that it can make both people feel better.



#### Mental Model

#### V2 | Physics | Inertia

"Inertia is the stubborn resistance of the universe to change. It's the reason why objects at rest tend to stay at rest and objects in motion tend to stay in motion. You can think of inertia as the guardian of the status quo.

At its core, inertia is a property of mass. The more massive an object is, the more it resists changes to its state of motion. A feather, with its tiny mass, is easily blown about by the slightest breeze. A boulder, on the other hand, requires a powerful force to get it moving. This is why it takes more effort to push a heavy cart than a light one, more energy to launch a rocket than to toss a ball.

But inertia isn't just a physical phenomenon. It's an illuminating lens to see habits, beliefs, and our resistance to change. The longer we've held them, the larger the mass and the more force required to change them. The path of least resistance is always the status quo.

Getting started is the hardest part. Once something is moving in a direction, it's much easier to keep it in motion. But once something is in motion, it's hard to stop. This is why most self- help books about positive habits break things down into very small steps— to reduce the force required to overcome the status quo. For example, if you want to get in the habit of doing push- ups daily, start with one rather than with fifty. If you want to start a flossing habit, start with one tooth. After all, the bigger the mass— in this case the gap between where you are and where you want to be— the more effort required.

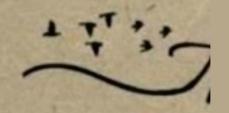
Inertia is both a challenge and an opportunity. Successful companies struggle with the inertia of their own success and the resistance to change that comes with size, complexity, and entrenched interests. Startups, on the other hand, can leverage their lack of inertia— their agility, their willingness to pivot and adapt— as a competitive advantage.

Momentum and inertia are closely related. While inertia is the tendency to resist change, momentum is the oomph an object has when it's moving. The more momentum something has, the harder it is to stop or redirect. The key is to pick the right direction and build momentum so inertia works to your advantage and carries you forward. This is the essence of the "flywheel" concept in business—the idea that success breeds success, that small wins can compound into big gains over time.

When you're fighting the status quo, remember the physics at play. Resistance is natural. Understand that it takes a sustained force in the right direction to build momentum in a new direction.

While the universe resists change, it always rewards those who dare to overcome that resistance."

Source: <u>The \*Updated\* Great Mental Models v2: Physics, Chemistry and Biology</u> - By Shane Parish



# Practice the pause.

Pause before judging. Pause before accusing. Pause whenever you're about to react harshly and you'll avoid doing and saying things you'll later regret.

-Lori Deschene
- Via(The Minds Journal)

#### <u>Wealth = Have + Need</u>

### Derek Sivers blog

Not a new idea, but just another visualization and reminder.

Wealth, feeling like you have plenty, is an equation.

#### Wealth = Have + Need

If you have nothing, then focus on having some.

Once you have some, the easiest way to increase your wealth is to decrease your needs.

Have 10 but think you need 100? You are poor.

Have 10 but only need 5? You are wealthy.

Have 10 but are happy with 1? You are very wealthy.

Making money depends on other people, so it's harder. It's not entirely under your control. It's an outer game.

Reducing what you need is easier. It's entirely under your control. It's an inner game.

I used to look for ways to make money, but I haven't done that in years. Now I keep looking for ways to need less and want less.

### My Meaning of Life

The meaning of life has no definition, it's never the same. how it's different. makes it unique, for every living soul, My meaning of life is like a tree filled with leaves, some leaves fall and others don't, Like the million of stars stuck in space, waiting to be discovered, Like fire, can cause war or peace, Like money, used and wasted. abused and hated. loved and wanted. But is there a meaning to it? Is there a meaning to your life? I don't know, you decide.

By: Emily David



### F. SCOTT FITZGERALD

For what it's worth... it's never too late, or in my case too early, to be whoever you want to be. There's no time limit. Start whenever you want. You can change or stay the same. There are no rules to this thing. We can make the best or the worst of it. I hope you make the best of it. I hope you see things that startle you. I hope you feel things you've never felt before. I hope you meet people who have a different point of view. I hope you live a life you're proud of, and if you're not, I hope you have the courage to start over again.

## SHORT STORY

Ronald

Reagan

once

told

this

story.

There were two brothers. One was a dyed-in-the-wool pessimist. The other an incurable optimist.

The parents thought both kids were so unrealistic that they talked to a psychiatrist, who came up with an idea for Christmas: Give the pessimistic boy a roomful of the most incredible toys and tell them they're all for him. Give the optimistic boy a roomful of horse manure and tell him that's all he's getting. That should cure them.

The parents did it. When they checked on their boys, the pessimist with all the toys was crying. "Someone is going to take all of these away from me," he said.

The optimistic kid with a roomful of horseshit had never been happier. He was digging frantically. "There's got to be a pony in here somewhere," he said.

Optimists and pessimists don't respond to the information they see as much as they do an interpretation of what they want to see.

### How Simplicity Reveals Life

By Leo Babauta

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.

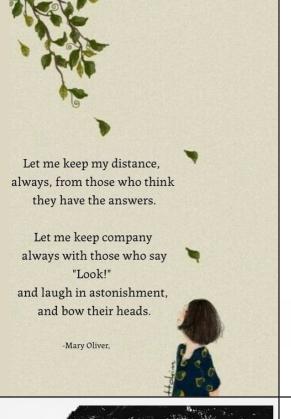
## હતો હું સુતો પારણે પુત્ર નાનો

હતો હું સુતો પારણે પુત્ર નાનો, રડું છેક તો રાખતું કોણ છાનો ? મને દુ:ખી દેખી દુ:ખી કોણ થાતું ? મહા હેતવાળી દયાળી જ મા તું. સૂકામાં સુવાડે ભીને પોઢી પોતે, પીંડા પામું પંડે, તજે સ્વાદ તો તે; મને સુખ માટે કટુ કોણ ખાતું ? મહા હેતવાળી દયાળી જ મા તું. દઇ છાતી સાથે બચી કોણ લેતું ? તજી તાજું ખાજું મને કોણ દેતું ? મને કોણ મુખે મીઠાં ગીત ગાતું ? મહા હેતવાળી દયાળી જે મા તું. પડું કે ચડું તો ખમા આણી વાણી; પડે પાંપણે પ્રેમનાં પૂર પાણી; પછી કોણ પોતા તણું દૂધ પાતું ? મહા હેતવાળી દયાળી જ મા તું. -દલપતરામ

### **VICTOR HUGO**

### Les Misérables

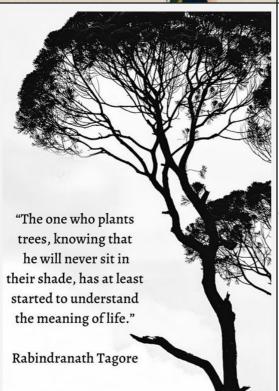
"You can give without loving, but you can never love without giving. The great acts of love are done by those who are habitually performing small acts of kindness. We pardon to the extent that we love. Love is knowing that even when you are alone, you will never be lonely again and the great happiness of life is the conviction that we are loved, loved for ourselves and even loved in spite of ourselves."



जब पुरुष में नारी के गुण आ जाते हैं तो वो महात्मा बन जाता है और अगर नारी में पुरुष के गुण आ जाये तो वो कुलटा बन जाती है।

प्रेमचंद (उपन्यास - गोदान)





Olympic Events I Would Definitely Win (If They Existed)





- Thy

"This letter is to you.

The you that's had a rough week. The you that seems to be under constant storm clouds. The you that feels invisible. The you that doesn't know how much longer you can hold on. The you that has lost faith. The you that always blames yourself for everything that goes wrong. To you.

You are incredible. You make this world a little bit more wonderful. You have so much potential and so many things left to do. You have time. Better things are coming your way, so please hang in there. You can do it."

- Jodi Ann bickley | TheMindsJournal

## Ideas from Great Books - Alchemy: By Rory Sutherland.

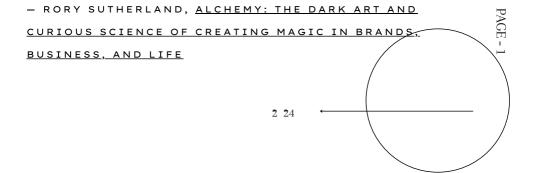
"RORY'S RULES OF ALCHEMY

THE OPPOSITE OF A GOOD IDEA CAN ALSO BE A GOOD IDEA.

DON'T DESIGN FOR AVERAGE.

IT DOESN'T PAY TO BE LOGICAL IF EVERYONE ELSE IS BEING LOGICAL.

THE NATURE OF OUR ATTENTION AFFECTS THE NATURE OF OUR EXPERIENCE.



## Ideas from Great Books - Alchemy: By Rory Sutherland.

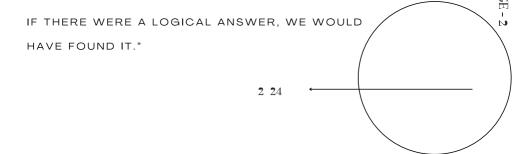
"A FLOWER IS SIMPLY A WEED WITH AN ADVERTISING BUDGET.

THE PROBLEM WITH LOGIC IS THAT IT KILLS OFF MAGIC.

A GOOD GUESS WHICH STANDS UP TO OBSERVATION
IS STILL SCIENCE. SO IS A LUCKY ACCIDENT.

TEST COUNTERINTUITIVE THINGS ONLY BECAUSE NO ONE ELSE WILL.

SOLVING PROBLEMS USING RATIONALITY IS LIKE PLAYING GOLF WITH ONLY ONE CLUB. DARE TO BE TRIVIAL.



### HOW TO RECOVER FROM REVERSES IN LIFE AND INVESTING

Vishal Khandelwal, safalniveshak.com

When someone asked him how does one recover from the reverses in investing and not dwell much on them, Charlie Munger replied -

"You know what Rudyard Kipling said? Treat those two imposters just the same success and failure. Of course, there's going to be some failure in making the correct decisions. Nobody bats a thousand. I think it's important to review your past stupidities so you are less likely to repeat them, but I'm not gnashing my teeth over it or suffering or enduring it. I regard it as perfectly normal to fail and make bad decisions. I think the tragedy in life is to be so timid that you don't play hard enough so you have some reverses."

Pick yourself up, like Charlie advises, after every meltdown you suffer in life and investing. Know that all your struggles and all your failures will lead you to experience something greater.

Then begin all over again, with just as much hope as you had yesterday.

### BEING VULNERABLE

Vishal Khandelwal, safalniveshak.com

In his Feb. 2016 memo, legendary investor Howard Marks of Oaktree Capital Management, wrote -

"My buddy Sandy was an airline pilot. When asked to describe his job, he always answers, "hours of boredom punctuated by moments of terror.""

Investing follows a similar pattern - hours of boredom punctuated by moments of terror.

Both these situations make us vulnerable. In the former, we are vulnerable to losing money. In the latter, we are vulnerable to missing opportunities. But it's upon us how we deal with such vulnerability.

Do we buckle under the fear of the unknown or have the courage to face up to it? And if we decide to face up to our fears, all we must do is to play our parts well and let go of what we don't control.

Nature will take its course then, and a few years later, we may be surprised at what we were able to achieve just because we allowed ourselves to be vulnerable.

## The Four Agreements

### BE IMPECCABLE WITH YOUR WORD

Speak with integrity.

Say only what you mean.

Avoid using the word to speak against yourself or to gossip. Use the power of your word in the direction of truth and love.

### DON'T TAKE ANYTHING PERSONALLY

Nothing others do is because of you.

What others say and do is a projection of their own reality, their own dream. When you are immune to the opinions and actions of others, you won't be the victim of needless suffering.

#### DON'T MAKE ASSUMPTIONS

Find the courage to ask questions and to express what you really want.

Communicate with others as clearly as you can to avoid misunderstandings, sadness and drama.

With just this one agreement, you can completely transform your life.

### ALWAYS DO YOUR BEST

Your best is going to change from moment to moment; it will be different when you are healthy as opposed to sick.

Under any circumstance, simply do your best, and you will avoid self-judgment, self-abuse and regret."

# Contrary to Popular opinion, quitting is for winners

Knowing when to quit, change direction, leave a toxic situation, demand more from life, give up on something that wasn't working and move on, is a very important skill that people who win at life all seem to have.

